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Impact of Self-Help Groups on Empowerment of Women

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ABSTRACT

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Women are the vital infrastructure and their empowerment would hasten the pace of social development. The present investigation was carried out in Amreli district of Gujarat State. District Watershed Development Unit (DWDU), Amreli (Gujarat) has formed SHGs under the Integrated Watershed Management Programme (IWMP) to create an awareness and participation among women residing in the rural pockets of Amreli district. To know the impact of SHGs a comparative study was carried out between SHG and non-SHG members. Only the SHGs which associated with IWMP from more than four years were selected while non-SHG members were selected from same villages only for the study. The diagnostic study was confined to 10 villages from which 90 SHGs and 90 non-SHG respondents were selected for the study. From the end results it is clearly indicated that exact two-fifth (40.00%) SHG members were from medium level of empowerment followed by high and very high with 23.33 per cent and 21.11 per cent, respectively, whereas in case of Non-SHG members majority (57.78%) women were from low level of empowerment followed by medium level with 36.67 per cent and also the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members and Non-SHG members in case of all the components/ indicators.

Key words : Women empowerment; Self-help groups; IWMP; DWDU.

Women were primarily beneficiaries and not participants in programmes intended for their development. But the recent trend is a shift in viewing women as participants in the process of development rather than as beneficiaries. This means that properly motivated women can choose to be involved in decision-making in their own development and that of the community to which they belong (Upreti and Upreti 2000).

Women constitute nearly half of the rural population in India and play a vital role in its rural economy. It is heartening for them to be treated equal partners along with men in the development process. Recent experiences have shown a strong link between education and development of rural women as education is vital to human resource development. Education and training will go a long way in achieving a fair treatment to rural women and

help in raising their status. Training of rural women is especially important to increase their involvement in the development process, enhance their skills and make them equal partners in the national development (Ganesan and Pandian 2001).

The SHG system is designed so as to be effective in empowering the poor women below poverty line. Economic and social empowerment of women is one of the basic requirements for their holistic development which has been strongly emphasized by National Perspective Plan for Women, 1988. Other policies of the government including National Policy for Empowerment of women, 2001, and National Plan of Action for Empowerment of women, 2003-2004 each one emphasizes ensuring women their rightful place in the society by empowering them' as agents of socio-economic changes and development (Anonymous, 2003). Only when women participate

freely in economic activities particularly outside home, they can acquire control over circumstances to increase their capabilities. SHGs provide appropriate forums for this purpose.

Empowerment is expected to develop confidence in one self and have faith in one self. Empowerment directly affects the life of women positively. The life style, social status, struggle against injustice, opposition to various kinds of harassment in the society etc are the in-built qualities of women empowerment. In the light of the above facts, in an enlightened society both the government and non-governmental organizations are playing a meaningful, fruitful and effective role in undertaking various activities for women's empowerment. Therefore, the study was carried out with the objective to know the impact of SHGs on empowerment of women.

METHODOLOGY

This study was conducted by using an ex post facto research design. It is systematic empirical enquiry in which the scientist does not have direct control over the independent variables because their manifestations have already occurred or they are inherently not manipulated (*Kerlinger, 1969*). A purposive, multistage sampling and random sampling technique were used for the study. Different five talukas of Amreli district were randomly selected where SHGs were formed under Integrated Watershed Management Programme. Two villages from each taluka were purposively selected where SHGs are conducting their livelihood activities more than four years under IWMP. The respondents were selected from self help groups which were formed under

IWMP. In addition, from each village nine women (n=90) who were not members (n=90) of SHG were studied for comparative purposes. SHG member and non-SHG member was the unit of analyses. The data were collected by personal interviews using a pre-tested structured schedule.

RESULTS AND DISCUSSION

Empowerment of SHG and non-SHG members : Empowerment of SHGs women is operationally defined as cumulative outcome of fourteen components namely, self confidence, self esteem, decision making ability, communication ability, mass media exposure, extension contact, social status, skill development, savings and investment, self sufficiency, knowledge about banking system, health consciousness, leadership development and knowledge about legal rights. Women empowerment index (W.E.I) was calculated for the entire component and respondents were categorized into five groups as shown in Table 1 the data regarding empowerment index of SHG and non-SHG members.

In case of the SHG members, it is clear from the Table 1 that exactly two-fifth (40.00%) of the SHG members of belonged to medium level of empowerment followed by high level and very high level with 23.33 per cent and 21.11 per cent, respectively, whereas only 15.56 per cent belonged to low level of empowerment category and no one member was from very low level of category. In case of non-SHG members more than half (57.78%) of the respondents were low level of empowerment followed by 36.67 per cent with medium level and only 5.56 per cent were high level of empowerment.

Table 1. Distribution of the respondents (SHG and non-SHG members) according to their empowerment index (N=180)

Category	SHG Member (n=90)		Non-SHG Member (n=90)	
	No.	%	No.	%
Very Low (00.0 to 16.0 score)	00	00.00	00	00.00
Low (16.1 to 32.0 score)	14	15.56	52	57.78
Medium (32.1 to 48.0 score)	36	40.00	33	36.67
High (48.1 to 64.0 score)	21	23.33	05	05.56
Very High (Above 64 score)	19	21.11	00	00.00
Total	90	100.00	90	100.00
Mean		51.78		30.12
Mean difference			21.66	
Z-value			13.88**	

The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (51.78) and non-SHG members (30.12) in case of empowerment index.

It was clear that the empowerment of women as a result of participation in SHGs and good contact with Integrated Watershed Management Programme staff by then was positive and concluded that there was an incremental increase in empowerment. This increase in empowerment can only be attributed to joining of SHG's by women. The reasons for above situation in case of SHG members might be due to the medium level of education, source of information, mass media exposure, extension contact, social participation and extension participation, etc., while in case of non-SHG members had limited resources, poor economic condition and low social and extension participation, low source of income, etc. This finding was conformity with the finding of *Puhazhendhi and Satyasai (2001)*, *Bharathamma (2005)* and *Chandravadia (2009)*.

Components wise measurement of empowerment of the SHG and non-SHG members : It is clearly indicated from the Table 2 that the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members and non-SHG members in case of all the components/indicators.

Self confidence : It is obvious from the data presented in Table 2 the independent sample 'Z' test showed

that there was highly significant difference in the mean values of SHG members (4.51) and non-SHG members (2.93). In case of SHG members it can be concluded that majority of the respondents were medium to high level of self confidence and it can be because that microfinance movement had a good impact on members, in their ability to express their feelings and has made people more confident to express themselves and also majority of the SHG members were medium level of education along with medium level of risk orientation, innovativeness and achievement motivation might be the probable explanation for this type of finding. In case of non-SHG members might be low level of education. This finding is similar with the findings reported by *Mehta et. al. (2011)* and *Singh and Mehta (2012)*.

Self esteem: It is indicated from the Table 2 that the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (11.69) and non-SHG members (8.48) in case of self esteem.

It can be concluded from the above result there was a difference between view about their self esteem, the SHGs members feel satisfied with their families they also have positive attitude towards the life and can balance the responsibilities well as compared to Non SHGs respondents. This finding is in agreement with that of *Gajbhiye (2012)*.

Table 2. Components wise measurement of empowerment of the SHG and Non-SHG members (N=180)

Components/Indicators	Mean value		Mean difference	Z value
	SHG members	Non-SHG members		
Self confidence	4.51	2.93	1.59	12.68**
Self esteem	11.69	8.48	3.21	12.66**
Decision making	4.69	3.47	1.22	6.43**
Communication ability	9.42	6.41	3.01	10.81**
Mass media exposure	16.10	9.87	6.23	9.18**
Extension contacts	13.40	8.24	5.16	9.97**
Social status	4.52	3.04	1.48	8.17**
Skill development	9.23	2.89	6.34	21.30**
Savings and investment	3.76	1.02	2.73	16.11**
Self sufficiency	3.54	1.87	1.68	13.67**
Knowledge about banking system	2.77	0.69	2.08	17.46**
Health consciousness	11.08	7.07	4.01	11.42**
Leadership development	5.89	4.88	1.01	3.93**
Knowledge about legal rights	5.27	4.07	1.20	5.73**

Decision making: The distributional analysis pertaining to decision making of the respondents mentioned in Table 2 that the independent sample 'Z' test indicated that there was highly significant difference in the mean values of SHG members (4.69) and non-SHG members (3.47).

In case of SHG members it might be due to medium level of education, medium mass media exposure and involving income generating activities. This shows a clear impact as SHG women members are participating in the decision making as a result of their participation in the SHG program and their status has improved since the joining of SHG's and availing microfinance. This finding is similar with the findings reported by *Anonymous (2002)*, *Amutha (2011)*, *Blay (2011)*, *Gajbhiye (2012)*, *Parihar et al. (2012)* and *Lokhande (2013)*.

Communication ability: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (9.42) and non-SHG members (6.41) in case of communication ability. It can be concluded from the above situation that SHG members generally, got more opportunity to interact with leaders, VLWs, bankers, Government officials, political leader and NGOs volunteers, etc. as compared to non-SHG members. This interaction helped them to articulate their problems and improved their self-confidence. In case of non-SHG women exchange information but their main goal is to connect with people and also Non-SHG Women's scope for conversation was limited. This finding is supported with *Mehta et al. (2011)* and *Singh and Mehta (2012)*.

Mass media exposure: Communication exposure helps people to gain general awareness as well as provides scientific and technical information and plays an important role to improve their socio-economic standards. The information regarding mass media exposure was collected as the nature and frequency of respondent's exposure to various mass media such as newspaper, radio, television, film, internet, WhatsApp and I-kisan portal.

The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (16.10) and non-SHG members (9.87) in case of mass media exposure. It can be concluded from the above Table 2 that the probable reasons for such situation might be due to low to medium level of education, poor economic condition, medium and low level of self esteem and

less availability of important mass media like radio, newspaper, television, farm magazine, internet, WhatsApp, etc. in both the groups. This finding is similar with the finding of *Verma et al. (2013)*.

Extension contacts: Extension contact refers to the frequencies of contact made by the women with different extension agency or extension workers, whether locally or outside the village. The extension contact plays an important role to collect and understand latest information about profession and new government schemes.

Table 2 revealed that the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (13.40) and non-SHG members (8.24) in case of extension contact. The observed findings might be due to the fact that SHG members have opportunities to contact with extension functionaries as compared to non-SHG respondents. Which SHG members were motivated to take stronger steps towards their social empowerment. Majority of the beneficiaries have medium level of extension contact which may be because of frequent visits made by DWDU staff to the villages, regular meetings, interest on the part of beneficiaries to gain knowledge or learn new skills. They might have been also assured that these extension contacts are for their own welfare from which they can get recent information, clarify their doubts, etc. Some beneficiaries and non-SHG members had low extension contact, the possible reason could be lack of interest, their ignorance, etc. This finding is somewhat agreement with the findings of *Sowjanya (2007)*.

Social status: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (4.52) and non-SHG members (3.04) in case of social status. As per findings, it is revealed that vast majority of the SHG members were medium to low level social status and in case of non-SHG women were low to very low level of social status. This might be due to the medium and low level of education, poor and medium economic condition, medium & low level of risk orientation and innovativeness and also in both of the groups some of the respondents had living below poverty line. The similar finding was also confirmed by *Anonymous (2002)* and *Shambharkar et al. (2012)*.

Skill development: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (9.23) and non-SHG

members (2.89) in case of skill development. Reason behind it is that majority of the women had one or two skill sets which were common in all women. Because of inadequate infrastructure facility and training they could not upgrade number of skill and in case of non-SHG members had very limited opportunities to develop different skill. This finding was in conformity with *Anonymous (2002)* and *Parmar (2014)*.

Saving and investment: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (3.76) and non-SHG members (1.02) in case of saving and investment. It could be inferred from the findings that majority of the SHG members were medium to low level of change in saving and investments as the economic growth of SHG members could not reach up to the marks. This might be cause of this result. Whereas, in case of non-SHG members this might be due to poor economic condition and were landless and marginal farmers and not taken up entrepreneurial activities on regularly. This finding is in line with *Anonymous (2004)*, *Mehta et.al. (2011)*, *Palani and Selvaraj (2008)* and *Sail and Kumbharjuvenkar (2013)*.

Self sufficiency: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (3.54) and non-SHG members (1.87) in case of self sufficiency. It could be found that vast majority of the SHG members were medium to high level of change in self sufficiency due to joining SHG. Therefore, it was concluded that after joining in the SHGs, the members' well-being was increased as compared to non-SHG member.

Knowledge about banking system: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (2.77) and non-SHG members (0.69) in case of knowledge about banking system. It can be concluded from the above result in case of SHG members many numbers were educational level up to primary to high school and because of in some SHGs all members have a chance to become president and secretary and that's why they became aware about banking system. While in case of non-SHG respondents were poor educational level and could not got opportunities to know about banking system. This might be the probable reason.

Health consciousness: Health consciousness was studied by accessibility of nutritious food, personal and family health and hygiene and access to modern health services.

The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (11.08) and non-SHG members (7.07) in case of health consciousness. It could be stated from the findings that majority of the SHG women were found with medium to high level of health consciousness. It could be achieved due to extension participation in different training programme related to health organized by KVK, group discussion, educational tour organized by ATMA, Krishimela, etc. and some what extent better economic condition as compared to non-SHG women and also in case of Non-SHG women had low level of education, low level of social and extension participation this might be the probable reasons. This finding is similar with the findings reported by *Tolosa (2007)*, *Biradar (2008)*, *Gajbhiye (2012)* and *Singh and Mehta (2012)*.

Leadership development: The overall goal in this leadership development is for women in the community to lead, own and shape development processes that give priority to basic services like water, sanitation, education, health care and an efficient food system.

The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (5.89) and non-SHG members (4.88) in case of leadership development. The probable reason that members of the self-help groups could develop leadership qualities in them through sense of devotion to work, duty consciousness, sense of responsibility, organizing ability, self confidence, etc. as compared to non-SHG women. This finding is in conformity with those reported by *Das (2012)*.

Knowledge about legal rights: The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (5.27) and non-SHG members (4.07) in case of knowledge about legal rights. These findings are supported by *Annonymous (2004)*, *Gajbhiye (2012)* and *Nizamuddin and Alam (2014)*.

CONCLUSION

There was a huge impact of SHGs on empowerment of rural women. The psychological, social, economical, cultural, health and political empowerment of SHG women were low before implementation of the IWMP project while it increased considerably at a greater pace with the introduction and functioning of the benefits offered in form of IWMP leading to empowerment of women respondents. Earlier, they used to sit and work at

home and utilize their whole time and energy for household chores, for caring and cooking for their family but after implementation of IWMP project, women realized their potential. They started utilizing their human resources i.e., time, energy and skills along with the suggestions, guidance, opportunity and advice offered by IWMP extension personnel to establish enterprises and to prove themselves a support for their families.

CONFLICTS OF INTEREST

The authors have no conflicts of interest.

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