

Empowerment of Rural Women Through Self-Help Groups of Udaipur District

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Abstract

The study was conducted for empowerment of rural women through self-help groups with specific objective to study the empowerment of rural women through self-help groups. The study was conducted in Udaipur district of Rajasthan. Total 1123 groups were registered during year 2008-09 by different forming agencies. In which, 16 SHGs were selected from NABARD, 17 SHGs were selected from ICDS, 56 SHGs were selected from DRDA. Only 13 SHGs were selected from SAUs. Major findings of the study revealed that 93 percent agree on Participation in community Programme and only 17 percent agreed on Decision making in community affairs. However 50 per cent women do agree that they observed increase in self-confidence and self-esteem after becoming the member of self-help group.

Keywords: Empowerment, self-help groups, NABARD

“The women of India should play a vital role in building strong nation” (Nehru). Women constitute 48.46% of total population in India as per census 2011. To mitigate the problem of unemployment and underemployment, the role of women should not only be confined to generate employment, but also to provide employment to others.

Small voluntary association of people with a similar socio-economic background who come together for solving their common problems through self-help and mutual help are called as Self-Help Groups. Self-help and mutual help concepts existed in India through generations. People of a geographical area lived in closed knit communities and were of help to one another on both happy and sad occasions like marriages, festivals, death of a family member etc. However during the 1980s Dr. Mohamud Yunus of the Grameen Bank of Bangladesh came up with the idea of formally organizing women into groups to start saving money at regular intervals. The group money could then be used by members either for productive or consumptive purposes.

This model of SHG which promotes savings soon spread to different parts of Bangladesh and even to neighboring India.

SHGs have now come up in a big way all over the country. Although there can be all women, all men or mixed SHGs, it is seen that all women SHGs have sustained well over the years. The banks and non-government organizations took the lead in India to start such SHGs. Soon the government of India and the state governments realized that for the economic betterment and development of rural women the potentiality of these women SHGs need to be harnessed and that it could be an important agency through which poverty could be eliminated. With this in view, the study on empowerment of rural women through self-help groups of Udaipur district was conducted.

METHODOLOGY

In Rajasthan state, One district i.e. Udaipur was selected because Maharana Pratap Agriculture University is situated in this district and the investigator

is the resident of the district and familiar with the socio-economic conditions of the area, which face lifted in data collection. Secondary data have been collected from DRDA and other agencies of Udaipur district about SHGs enrolled in 2008-2009. At present total 1123 groups were registered during year 2008-09 by different forming agencies. In which, 16 SHGs were selected from NABARD, 17 SHGs were selected from ICDS, 56 SHGs were selected from DRDA. Only 13 SHGs were selected from SAUs. There were 11 blocks in Udaipur district from which 2 villages were selected and those villages who had highest number of SHG were selected as

sample for the present study. Thus the sample comprises of 89 SHGs from district. Data on various aspect of women empowerment were collected from three individual members of each successful group (1 office bearer and 2 ordinary members). Data have been collected through Interview and PRA technique from all group members.

MAJOR FINDINGS

The major findings reveal that the SHGs have been identified as discontinued dormant and active groups. Out of 89 SGHs, 18 SHGs were found active groups and

Table 1. Socio-psychological Empowerment of Self-Help Group Members

Sl. No	Statements	Strongly agree		Agree		Undecided		Disagree	
		F	%	F	%	F	%	F	%
1	Increased in self-confidence and self esteem	15	12.5	45	37.5	60	50	—	—
2	Take decisions in family matter	—	—	51	42.5	69	57.5	—	—
3	Development of better communication skills	—	—	46	38.3	74	61.6	—	—
4	Improved interpersonal relations in the family	—	—	23	19.16	97	80.8	—	—
5	Ability to visit friends and family	—	—	32	26.66	88	73.33	—	—
6	Ability to travel freely in public places (public transport)	—	—	22	18.33	—	—	98	81.66
7	Social intermingling among community members	—	—	23	19.16	—	—	97	80.8
8	Feeling of pride and value in the work	—	—	45	37.5	—	—	75	62.5

n =120 members

(*40×3 = 120 Member)

* 3 members each from SHG groups exclude Discontinued group (40×3= 120 members)

they were doing income generating activities with micro financing whereas, 22 SHGs were dormant groups while 49 SHGs were discontinued due to lack of compatibility or misunderstanding among group members.

The results in Table 1 depict that 50 per cent respondents were undecided regarding increase in self-confidence and self-esteem, while 37 per cent were agree on the same issue and 12.5 per cent were strongly agree that their self-confidence was increased, while more than 50 per cent respondents i.e. 57.5 per cent to 80 per cent were not able to decide about taking decisions in family matter, development of better communication skills and improvement in interpersonal relations in the family. While 20-43 per cent shows their agreement on statements like Take decisions in family matter, development of better communication skills, Improved interpersonal relations in the family, ability to visit friends and family, ability to travel freely in public places (public transport), social intermingling among community members and feeling of pride and value in the work. Majority of the respondents (62-82%) show full disagree on statements like ability to travel freely in public places (public transport), social intermingling

among community members and feeling of pride and value in the work.

Table 2 shows that 100 percent women were not involved in productive activity like starting of enterprise, wage employment and also had not control over income to spend on self while 87 percent were not contributing to their family income and 90 percent were not able to sell and buy products from the market as they were in the category of disagreement. Majority of the respondent's (90%) were undecided about decision making on spending of income. Only 10-13 percent respondents agreed on decision making on spending of income and contribution to family income.

Table 3 shows that 100 per cent women show their disagreement on contesting of panchayat elections and ability to organize and mobilize community members, while 100 per cent respondents were undecided about awareness of gender equity in sharing of work and legal rights like age of marriage, harassment of women etc. More than 60 per cent women were undecided about ability to prevent violence and 93 percent agree on Participation in community Programme and only 17 percent agreed on Decision making in community affairs.

Table 2. Economic Empowerment of Self-Help Group Members

Sl.No	Statements	Strongly agree		Agree		Undecided		Disagree	
		F	%	F	%	F	%	F	%
1	Involvement in productive activity like starting of enterprise, wage employment	—	—	—	—	—	—	120	100
2	Contribution to family income	—	—	16	13.33	—	—	104	86.66
3	Decision making on spending of income	—	—	12	10	108	90	—	—
4	Control over income to spend on self	—	—	—	—	—	—	120	100
5	Ability to sell and buy products from the market.	—	—	—	—	12	10	108	90

n =120 members

(*40×3 = 120 Member)

* 3 members each from SHG groups exclude Discontinued group (40×3 = 120 members)

Table 3. Legal and Political empowerment of Self-Help Group Members

Sl. No	Statements	Strongly agree		Agree		Undecided		Disagree	
		F	%	F	%	F	%	F	%
1.	Ability to lead groups in community affairs	—	—	5	4.16	—	—	115	95.83
2.	Created awareness of gender equity in sharing of work	—	—	—	—	120	100	—	—
3.	Participation in community Programme	—	—	111	92.5	—	—	9	7.5
4.	Contesting of panchayat elections	—	—	—	—	—	—	120	100
5.	Decision making in community affairs	—	—	20	16.66	—	—	100	83.33
6.	Ability to organize and mobilize community members	—	—	—	—	—	—	120	100
7.	Awareness of legal rights like age of marriage, harassment of women	—	—	—	—	120	100	—	—
8.	Ability to prevent violence	—	—	45	37.5	75	62.5	—	—

$n = 120$ member

(*40×3 = 120 Member)

* 3 members each from SHG groups exclude Discontinued group (40×3= 120 members)

According to Srinath and Thangamani (1993) the feature of empowerment are self-perception, perception of role of women in society, decision making, economic independence, innovativeness, desire to improve the present living condition, attitude towards group action and communication behaviour.

Table 4 shows empowerment through SHG in Socio-psychological empowerment, they were undecided about increase in self-confidence and self-esteem, indecisions taking in family matter, Development of better communication skills, Improved interpersonal relations in the family, ability to visit friends and family. Similarly 75-98 per cent women showed their disagreement about Ability to visit friends and family, ability to travel freely in public places (public transport), Social intermingling among community members, Feeling of pride and value in the work. However 50 per cent women do agree that they observed increase in self-confidence and self-esteem after become the member of self-help group. With regard to economic empowerment, majority of the women disagree with the fact that they were involved in any productive activity, contributed to the family income, have experienced control over income and involvement in marketing. Similarly in case of legal and political empowerment women were disagree about their ability to lead groups in community affairs, contesting in panchayat elections, decision making in community affairs, ability to organize and mobilize

community members. However 37.5 per cent women do agree that they are now able to raise their voice against violence.

Malhotra *et al.* (2002) suggested that women's empowerment needs to occur along multiple dimensions including economic, socio-cultural, familial-interpersonal, legal, political and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. Empowerment indicator is built on the following eight criterions: mobility, economic security, ability to make small purchases, large purchases, involvement in major household decisions, and relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns (Hashemi *et al.*, 1996). The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer 2001; Monkman 1998).

According to Mohanty (2000), empowerment is a process, which helps people to gain control over their lives through raising awareness, taking action and working in order to exercise greater control. In other words, empowerment facilities change and enables a person to do what one wants to do. Empowerment is the feeling that activates the psychological energy to accomplish one's goals.

Table 4. Empowerment through SHG

Sl. No	Activities	Strongly agree		Agree		Undecided		Disagree	
		F	%	F	%	F	%	F	%
I. Socio-psychological Empowerment									
1	Increased in self—confidence and self esteem	15	12.5	45	37.5	60	50	—	—
2	Take decisions in family matter	—	—	51	42.5	69	57.5	—	—
3	Development of better communication skills	—	—	46	38.3	74	61.6	—	—
4	Improved interpersonal relations in the family	—	—	23	19.16	97	80.8	—	—
5	Ability to visit friends and family	—	—	32	26.66	88	73.33	—	—
6	Ability to travel freely in public places (public transport)	—	—	22	18.33	—	—	98	81.66
7	Social intermingling among community members	—	—	23	19.16	—	—	97	80.8
8	Feeling of pride and value in the work	—	—	45	37.5	—	—	75	62.5
II. Economic Empowerment									
1	Involvement in productive activity like starting of enterprise, wage employment	—	—	—	—	—	—	120	100
2	Contribution to family income	—	—	16	13.33	—	—	104	86.66
3	Decision making on spending of income	—	—	12	10	108	90	—	—
4	Control over income to spend on self	—	—	—	—	—	—	120	100
5	Ability to sell and buy products from the market	—	—	—	—	12	10	108	90

(Cont...

III. Legal and Political empowerment									
1	Ability to lead groups in community affairs	—	—	5	4.16	—	—	115	95.83
2	Created awareness of gender equity in sharing of work	—	—	—	—	120	100	—	—
3	Participation in community programme	—	—	111	92.5	—	—	9	7.5
4	Contesting of panchayat elections	—	—	—	—	—	—	120	100
5	Decision making in community affairs	—	—	20	16.66	—	—	100	83.33
6	Ability to organize and mobilize community members	—	—	—	—	—	—	120	100
7	Awareness of legal rights like age of marriage, harassment of women	—	—	—	—	120	100	—	—
8	Ability to prevent violence	—	—	45	37.5	75	62.5	—	—

20 members (*40×3 = 120 Member)

* 3 members each from SHG groups exclude Discontinued group (40×3 = 120 members)

CONCLUSION

The study was undertaken to the study empowerment of women through Self-Help Groups. It is found that the socio-economic factors has changed for womenfolk after joining the Self Help Groups. Women are able to save more after joining SHG due to the financial independence. Also, there is no change witnessed in their spending pattern. They utilize the loan for more income generating purposes and are able to take decisions in their family. Status in family and community has improved for women after joining SHGs. Still there are emerging issues that need to be addressed to make the role of women in the long run. It is from the study clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human race. It is concluded that SHGs have contributed to women empowerment.

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