

Self Help Group: An Effective Approach for Empowerment of Women

Lakhwinder Kaur¹, R. K. Kalra² and R.K.Dhaliwal³

ABSTRACT

The present study focussed on the economic, social and managerial impacts of self help groups on empowering women. The study was conducted in three cultural zones of Punjab. A sample of 200 members of self help groups belonging to these zones were the respondents of the study. An interview schedule was used to document the impact of self help groups. The findings of the study clearly revealed economic empowerment of rural women. The economic benefits gained from enrolling in the groups were 'higher price of their products instead of selling individually' (91%) and 'understood banking operations to avail credit facility' (81.50%). A large number of women in Punjab developed 'courage to think independently' (99.50%), 'understood group activities' (96%) and 'managed group activities' (95.50%) after joining the group. Furthermore the social empowerment of the members in terms of team spirit (97%), talking freely within family (94%), confidence in dealing with people (95.50%) were enhanced. It indicates that self help groups bring economic upliftment, leadership skills in managing the group and inculcate great confidence in the members of selected groups to succeed in their day to day life.

Keywords : Social, economic and managerial empowerment, self help groups

INTRODUCTION

Punjab, a small state in the northern part of India, makes up 1.5 per cent of the country's geographical area, produces an important portion of India's food grain and contributes a major share of the wheat and rice stock held by the Central Pool. Punjab state has earned the name "Food Basket of country" and "Granary of India". It leads the other states by contributing 61 per cent of wheat and 30 per cent of rice. Punjab state has been awarded "National productivity Award for Agriculture Extension services for consecutive 10 years from 1990-91 to 1999-2000. Although there was unprecedented increase in production, yet, for a decade, the yield of major crops has been stagnant. In recent years, a drop in productivity has been observed mainly due to falling fertility of the soil and excessive use of fertilizers and pesticides and rapidly falling water table (Bhardwaj 2014). As with the rest of the country, farms in Punjab are getting smaller, mainly due to expansion of towns and cities; industrial development and the breakup of larger traditional family structures into smaller nuclear families, with an associated redistribution of land into smaller parcels. (Anonymous 2009). Moreover villages faced with problems related to poverty, illiteracy, lack of skills and poor health. These are problems that cannot be tackled individually but can be better solved through group efforts. Farmer organizations or self-help groups can play an important role in maximizing productivity and profitability, as well as underpinning the longer term

social and ecological sustainability of farming. These groups can play a significant role in many core aspects of farming, such as increasing production at a reduced cost; providing expert technical guidance; purchasing inputs; marketing products; training; credit or equipment; representing members' interests; building influence, fundraising and carrying different projects. A study conducted by Lokhande (2013). Found that on an average, the monthly saving amount before joining the group was ₹ 75.38 per respondent which rose to ₹ 132.87 per respondent after joining the group. It was interesting to note that 78.57 per cent respondents had used borrowed funds for the intended purpose *i.e.* for income generating activities whereas 21.43 per cent had used funds for other purposes such as marriages, housing repairs, repayment of old debt and other purposes. It was noteworthy that after joining the groups, more than 80 per cent of the respondents felt respected by family members and others and 60.39 per cent of the respondents expressed the feeling of security due to financial and social support extended by joining the groups while Kumari *et al.*, (2013) reported that self help groups also increased self confidence and covered risk bearing capacity (62.50%) and intensified the desire to earn and make better living (58.33%). Keeping into consideration the importance of self help groups in empowerment of women, the present investigation was undertaken to study the impact of self help groups on economic, managerial and social empowerment of women. Devi and Jain (2012) reported lack of education as the major social constraint followed

¹ Ph.D. Scholar, ² Professor Department of Extension Education, College of Agriculture and ³ Director Student's Welfare, Punjab Agricultural University, Ludhiana, Punjab, India.

by lack of mutual understanding among members lack of motivation and lack of support from family and for enhancing the effectiveness of SHGs it is essential to conduct need assessment based trainings and capacity building interventions (Monika *et. al.* 2012)

METHODOLOGY

The study was conducted in Punjab. The selection of self help groups was made from a list of women self help groups operating in different parts of Punjab; collected from different sources viz. regional office of National Bank for Agriculture and Rural Development (NABARD) Chandigarh, regional office Milkfed Chandigarh and self help groups formed under Agricultural Technology Management Agency (ATMA). Multi stage sampling design was used for selection of respondents. At first stage, three cultural zones i.e. *Majha, Malwa and Doaba* were selected. At the second stage, 2 districts from each cultural zone viz Pathankot and Amritsar (*Majha*), Jalandhar and Hoshiarpur (*Doaba*), Moga and Ludhiana (*Malwa*) were selected randomly. At the third stage, from these 6 selected districts, 12 functional women self help groups were selected by using probability proportion to number (PPS) of self help groups in each district. A sample of 200 women belonging to the selected self help groups namely Mian Mamli (20), Nari Shakti (15), Amar Das (18), Guru Ram Das (14), Maha Laxmi (15), Durga (15), Chetna (15), Sada Shiv Modern (30), Assal (15), Veer Honey (14), Baba Budha (16) and Bibi Rajni (13) were selected by using probability proportion to number (PPS) of members in each group. The data were collected with the help of interview schedule. In depth study was undertaken to determine impact of self help groups.

RESULTS AND DISCUSSIONS

Impact of self help groups were studied in terms of economic, managerial and social empowerment.

Economic empowerment of women self help group:

An overview of the monthly income revealed that overall as many as sixty one per cent members of the three cultural zones of Punjab increased their income in the range of ₹ 1000-1500 per month before and after joining the groups. This might be due to the fact that all the groups were functional and grown up enough for applying continuous efforts to organise various entrepreneurial activities. These groups initiated the development projects to get grants from the government. The results are in consonance with findings of (Naidu *et al* 2006; Suja 2012 and Kondal 2014).

Table 1: Income generation and monthly savings of women of selected self help groups

Increase in monthly income (₹/month)	Majha (n=62)		Malwa (n=58)		Doaba (n=80)		Overall	
	f	%	f	%	f	%	f	%
500-1000	8	12.90	9	15.51	16	20.00	33	16.50
1000-1500	39	62.90	37	63.79	47	58.75	123	61.50
1500-2000	15	24.19	10	17.24	16	20.00	41	20.50
2000-2500	-	-	2	3.44	1	1.25	3	1.50
Increase in monthly savings (₹/month)								
50-100	25	40.32	20	34.48	33	41.25	78	39.00
100-150	27	43.54	26	44.82	33	41.25	86	43.00
150-200	10	16.12	10	17.24	13	16.25	33	16.50
200-250			2	3.44	1	1.25	3	1.50

It can be noted from the data given in Table 1 that there was increase in monthly savings after joining the group. As many as eighty two per cent of members had increased monthly savings to the tune of ₹ 50-100 while nearly 60 per cent of members in all the groups had increased monthly savings to the tune of ₹ 100-200. The results of the study pointed out that the incremental income not only enhanced the productive expenditure of family but also promoted the savings. The findings were in tune with studies conducted by various researchers (Ramachandran and Seilan 2005; Venkatesh and Kala 2010; Arya and Tiwari 2001; Bhatia and Bhatia 2000; Tita *et al* 2011; Reddy and Reddy 2012 and Kondal 2014) who observed that there had been perceptible changes in living standard of SHG members in terms of increase in income and savings as well.

It can be noted from the data given in Table 2 that monthly income and savings of members of self help groups before and after joining the group belonging to *Majha, Malwa and Doaba* region were found to be significant at 1 per cent level. It indicates that members of all the groups significantly increased their income as well as savings after joining the group. It is due to the fact that the group members were actively involved in various economic projects such as candle making, processing of fruits and preparation of pickles, squashes and vermicelli. The findings were in line with the studies conducted by various researchers on impact of self help groups (Tita *et al*, 2011; Reddy and Reddy 2012 and Kondal 2014)

Table 2: Monthly income and monthly savings of women of selected self help groups before and after joining the group

Region	Monthly income				Monthly savings			
	Before	After	Mean difference	t-statistics	Before	After	Mean difference	t-statistics
Majha	1375	2681.45	1306.45	14.75*	85	197.90	112.90	12.65*
Malwa	1285	2578.10	1293.10	12.35*	70	189.83	119.83	14.75*
Doaba	1390	2652.50	1262.50	16.25*	95	208.75	113.75	10.65*
Overall	1320	2605.00	1285.00	14.35*	90	205.25	115.25	11.84*

* Significant at one percent level

An investigation regarding economic empowerment further reported that a majority (91%) of the members of self help groups of three zones received higher price of their products instead of selling individually while 81.50 per cent had developed ability to understand banking operations after joining the group. It is remarkable to report that members of Sada Shiv Modern (*Doaba*) had contributed money in purchasing mobile phone (3.75%) and AC (1.25 %). It indicates that now-a-days women working in the SHGs are also be respected by the family as they are independent in earning the income and contributing to family income, expenditure and savings. As a results of which family got economically empowered (Table 3). Bera (2011) found that the family expenditure has increased due to positive change in the self help group member's income.

Table 3: Empowerment of members of selected self help groups in various economic aspects

Aspects related to economic empowerment	Majha (n=62)		Malwa (n=58)		Doaba (n=80)		Overall	
	f	%	f	%	f	%	f	%
Investment on books	16	25.80	14	24.13	29	36.25	59	29.50
Paying Fee of children	25	40.32	24	41.37	30	37.5	79	39.50
Spare time for teaching child	14	22.58	21	36.20	22	27.5	57	28.50
Increased use of milk intake	12	19.35	17	29.31	13	16.25	42	21.00
Understand banking operations	55	88.70	48	82.75	60	75	163	81.50
Higher price for products	57	91.93	55	94.82	70	87.5	182	91.00
Purchased mobile phone					3	3.75	3	1.5
Contributed money towards purchase of								
Tractor	1	1.612903	1	1.724138	5	6.25	7	3.5
Tata Sumo/Bolero	2	3.22	2	3.44	1	1.25	5	2.50
A.C					1	1.25	1	0.50

*Multiple response

It is further depicted from the data in Table 3 that two-third members of *Malwa* region had increased the use of milk intake and could spare time for teaching child at home instead of sending to tuition as compared to *Mazha* (42%) and *Doaba* (44%). It indicates that women of self help groups of *Malwa* region are more conscious about health and education of their children (Sidhu, 2007).

Managerial empowerment of women in selected self help groups

Managing the group is a special art, important for effective working of the groups. Managerial empowerment of members of self help groups is presented in Table 4. For measuring managerial empowerment, various aspects were studied. Based on the opinion given by the selected members of self help groups, the data indicated that very high percentage of the

members of all the groups of three zones developed courage to think and act independently (99.50%), understood group goal (96%), realized their potentials (95.50%), managed various activities of groups such as acquiring finance, indentifying raw materials, marketing the produce (95.50%) and enhanced the ability to take risk (93.50%). It shows that all these groups were actively involved in management process and were responsible for different activities of the group. It is further indicated that large majority of the members (90%) of *Doaba* region properly utilized their time and resources for managing the group as compared to *Majha* (75.80%) and *Malwa* (79.31%). It is attributed to the fact that people of *Doaba* region are very strong in family ties that help to tie members into the group (Sidhu 2007).

Table 4: Managerial empowerment of women in selected self help groups

Aspects related to managerial empowerment	Majha (n=62)		Malwa (n=58)		Doaba (n=80)		Overall	
	f	%	f	%	f	%	f	%
Helped in input procurement	19	30.64	15	25.86	32	40	66	33.00
Proper use of time and resources	47	75.80	46	79.31	72	90	165	82.50
Enhanced the ability to take risk	60	96.77	50	86.20	77	96.25	187	93.50
Increased my contacts with officials from different sources	28	45.16	17	29.31	34	42.5	79	39.50
Learnt to try new ventures	18	29.03	19	32.75	22	27.5	59	29.50
Improved performance in the task	40	64.51	48	82.75	64	80	152	76.00
Able to manage various activities of groups	60	96.77	57	98.27	74	92.5	191	95.50
One's unique potential	59	95.16	54	93.10	78	97.5	191	95.50
Understand group goal	59	95.16	55	94.82	78	97.5	192	96.00
Courage to think and act independently	62	100	57	98.27	80	100	199	99.50

*Multiple response

Social empowerment of women of selected self help groups

It is quite clear from the data placed in Table 5 that majority of the respondents in all the 12 groups reported that 'team spirit' (97%), 'confidence in dealing with people' (95.50%), 'confidence in talking within family' (94%), 'ability to aspire for a better future' (93.50%) and 'developed social relationships' (92.50%) had been increased. This may be due to the fact that socialization in small groups provides opportunities to express freely, develop team spirit, change the attitude of member that are socially acceptable and thereby increasing self confidence among the members of self help groups. The results were in track with the findings of Bera (2011), Singh and Kaur (2012) and Murthy (2013) who also reported that self confidence of members of self help groups was improved after joining the group. A small change was observed regarding organizing social functions (4%) and social recognition (4.50%).

Table 5: Social empowerment of women of selected self help groups

Aspects of social empowerment	Majha (n=62)		Malwa (n=58)		Doaba (n=80)		Overall	
	Improved	Remained the same	Improved	Remained the same	Improved	Remained the same	Improved	Remained the same
	f	f	f	f	f	f	f	f
Confidence in dealing with people	59 (95.16)	3 (4.83)	55 (94.82)	3 (5.17)	77 (96.25)	3 (3.75)	191 (95.50)	9 (4.50)
Confidence in dealing with different organizations	38 (61.29)	24 (38.70)	21 (36.20)	37 (63.79)	48 (60.00)	32 (40.00)	107 (53.50)	93 (46.50)
Talk freely within family	58 (93.54)	4 (6.45)	58 (100)	0	72 (90.00)	8 (10.00)	188 (94.00)	12 (6.00)
Shunning of inhibitions	49 (79.03)	13 (20.96)	42 (72.41)	16 (27.58)	65 (81.25)	15 (18.75)	156 (78.00)	44 (22.00)
Leadership skill	50 (80.64)	12 (19.35)	51 (87.93)	7 (12.06)	64 (80.00)	16 (20.00)	165 (82.50)	35 (17.50)
Social relationships	61 (98.38)	1 (1.61)	54 (93.10)	4 (6.89)	70 (87.50)	10 (12.50)	185 (92.50)	15 (7.50)
Breaking societal taboos/values	40 (64.51)	22 (35.48)	24 (41.37)	34 (58.62)	61 (76.25)	19 (23.75)	125 (62.50)	75 (37.50)
Team spirit	57 (91.93)	5 (8.06)	58 (100)	0	79 (98.75)	1 (1.25)	194 (97.00)	6 (3.00)
Social recognition	2 (3.22)	60 (96.77)	1 (1.72)	57 (98.27)	6 (7.50)	74 (92.50)	9 (4.50)	191 (95.50)
Improvement in personal health	46 (74.16)	16 (25.80)	40 (68.96)	18 (31.03)	59 (73.75)	21 (26.25)	145 (72.50)	55 (27.50)
Organizing social functions	3 (4.83)	59 (95.16)	4 (6.89)	54 (93.10)	1 (1.25)	79 (98.75)	8 (4.00)	192 (96.00)
Ability to aspire for a better future	59 (95.16)	3 (4.83)	55 (94.82)	3 (5.17)	73 (91.25)	7 (8.75)	187 (93.50)	13 (6.50)
Power to influence	25 (40.32)	37 (59.67)	19 (32.75)	39 (67.24)	49 (61.25)	31 (38.75)	93 (46.50)	107 (53.50)
Free from cheating from money lenders	53 (85.48)	9 (14.51)	42 (72.41)	16 (27.58)	57 (71.25)	23 (28.75)	152 (76.00)	48 (24.00)

*Multiple response

Figures in parentheses indicate percentages

It is remarkable to point out that social empowerment of *Doaba* region in terms of confidence in dealing with people (96.25%), talking freely within family (90%), shunning of inhibitions (81.25%) was enhanced more than *Malwa* and *Majha* region. The figures in Table further depicted that team spirit (100%) and leadership skill (87.93%) were improved much in *Malwa* region as compared to other two regions.

Impact of SHGs on empowerment of women of selected groups in Punjab

Economic empowerment was studied in terms of monthly income, savings, investment on books, fee of children, banking operations, price for products and contribution of money towards purchase of assets. A scrutiny of data in Table 6 revealed that economic empowerment was higher in case of *Majha*, *Malwa* and *Doaba* regions of Punjab. It may be due to the reason that the selected groups were functional and working for

improving their livelihood. The results were in line with the findings of (Ramachandran and Seilan 2005; Naidu *et al.*, 2006; Venkatesh and Kala 2010; Arya and Tiwari 2001; Bhatia and Bhatia 2000; Tita *et al.*, 2011; Reddy and Reddy 2012; Suja 2012 and Kondal 2014).

Aspects related to managerial empowerment like input procurement, use of time and resources, ability to take risk, contacts with officials from different sources, new ventures, performance in the task, manage various activities of the group, understand group goal and courage to think and act independently were taken in to account. It was also found that more than sixty per cent of the respondents had medium managerial empowerment. The members of *Majha* (74.19) were having higher managerial empowerment as compared to *Malwa* (71%) and *Doaba* (62.5%) regions.

It may be due to the fact that people of *Majha* region are more practical than other regions (Sidhu, 2007). The findings were in tune with Venkatesh and Kala 2010; Dwarkanath 2002; Arya and Tiwari 2001; Bhatia and Bhatia 2000 and Tita *et al* 2011.

Table 6: Impact of SHGs on empowerment of women of selected groups in Punjab

Socio-personal Characteristics	Category	Majha (n=62)		Malwa (n=58)		Doaba (n=80)		Overall (n=200)	
		f	%	f	%	f	%	f	%
Economic empowerment	Low (4-6)	12	19.35	10	17.24	16	20	38	19.00
	Medium (6-8)	15	24.19	19	32.75	23	28.75	57	28.50
	High (8-10)	35	56.45	29	50.00	41	51.25	105	52.50
Managerial empowerment	Low (4-6)	9	14.51	12	20.68	12	15	33	16.50
	Medium (6-8)	46	74.19	41	70.68	50	62.5	137	68.50
	High (8-10)	7	11.29	5	8.62	18	22.5	30	15.00
Social empowerment	Low (8-10)	13	20.96	21	36.20	24	30	58	29.00
	Medium (10-12)	32	51.61	22	37.93	40	50	94	47.00
	High (12-14)	17	27.41	15	25.86	16	20	48	24.00

Regarding social empowerment, various aspects viz. confidence, shunning of inhibitions, leadership skill, social relationships, societal taboos, team spirit, personal health, organization of social functions, ability to aspire for better future and social recognition were studied. Social empowerment was found to be medium. However social empowerment of *Majha* (52%) and *Doaba* (50%) was higher than *Malwa* (38%). Bera (2011), Singh and Kaur (2012), Murthy (2013) and Kasthuri *et al.*, (2014) reported that self confidence of members of self help groups was improved after joining the group.

CONCLUSION

The study highlighted that majority of the members of all the self help groups increased their income and savings in the range of ₹1000-1500 and ₹ 50-100 per month for the economic upliftment. The other economic

benefits availed by the members from joining the group were received higher price for the product and understanding of banking operations. Among the managerial empowerment, courage to think and act independently, understood goal of group and realized their full potentials emerged as the major aspects derived by the respondents. It may be due to large contribution by all the members in group activities. It could be further indicated from the study that social empowerment in relation to team spirit, confidence in dealing with the people and talk freely within family were also promoted. The study recommended that economic, managerial and social aspects of self help groups are important for evaluating progress of any self help groups and these three are inter-related with each other and cumulative effects of these aspects need to be taken into consideration.

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