

Self-Help Groups: A Means to Empower Rural Women

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ABSTRACT

Even after 66 years of independence of India, rural women have been the most underprivileged, disadvantaged and discriminated strata of the society. self help groups are proved as a powerful means. The present study was conducted with the aim of analyzing the performance of group members regarding decision-making and economic empowerment. Through interview schedule, the performance details of the group members were obtained. It was found that majority of respondents (69 %) were of medium level of decision making ability and 71 per cent of the respondents had fair access of resources.

Key words: Selfhelp groups, rural women, women empowerment, decision-making, economic empowerment

INTRODUCTION

India is the land of diversity, rich culture and a tradition which makes her to feel proud. But this very culture, traditions and male dominance in the society have led to the disempowerment and suppression of women. As per Census 2011, out of 1.22 billion population of India, 591.4 million (48.46%) are women who live in rural areas. These women are still underprivileged, disadvantaged and discriminated and without the empowerment. The seeds of empowerment have been sown in the name of Self Help Groups (SHGs) and it is required to irrigate and nourish with favourable laws, policies and tools so that empowerment can be achieved in real sense and at a rapid pace. NABARD (2006) explains that the Self Help Group is a group with “an average size of about 15 people from a homogenous class”. They come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to avail small interest bearing loans to their members and in this process they become empowered. The concept of SHGs mould women as a responsible citizen of the country by achieving social and economic status. In all the stages of economic and social activities, involvement of women has added significance to them. SHGs have achieved success in bringing the women to the mainstreaming of decision making. The SHGs in our country have become a source of inspiration for women welfare. Now a day, formation of SHGs is a viable alternative to achieve the objectives of rural development and to get community participation in rural development programmes. SHGs are a viable organized set up to disburse micro-credit to the rural women and encouraging them to enter into entrepreneurial activities. Keeping in view these facts, the

present study entitled “ Self Help Groups: A means to empower rural women” was undertaken with the following objectives:

1. To study the profile of respondents, that is, rural women involved in SHGs.
2. To study the performance of group members regarding decision- making and access to resources.

METHODOLOGY

The study was conducted in Chakiya block of Chandauli district of the state Uttar Pradesh. The state bears the status of country's most populated state. Out of 75 districts of the state, Chandauli district was selected purposively because of the acquaintance of the area and easy accessibility of data. Out of 9 developmental blocks of the district, the Chakia block was selected randomly. All the 26 women SHGs belonging to different villages of the block were taken for the study. A sample of 100 SHG members were selected randomly from these 26 women SHGs, which were linked to the mainly three banks i.e. Union Bank of India, Bank of Baroda and State Bank of India. An interview schedule was specially constructed keeping in view the objectives and variables of this study for the purpose of data collection. The structured schedule was subjected to pre-testing with 10 per cent respondents to test its reliability and validity. The data were collected from three types of sources: primary sources (respondents), secondary sources and observation method. Collected information was tabulated and classified according to the objectives set for the study. The statistical methods used for analysis were frequency, percentage, mean and standard deviation.

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RESULTS AND DISCUSSION

Profile of Self Help Groups members

The profile of respondent members of self help groups has been studied in terms of age, marital status, education, caste, family type, organizational affiliation, frequency of meeting, amount of saving, loan amount, material possession, source of information utilized, socio-political participation, occupation and annual income. The findings related to this objective have been presented in the Table 1.

Table 1: Profile of Self Help Group members

n = 100

Variables	Categories	Frequency	Percentage	
Age	Young age (18-35)	18	18.00	
	Middle age (36-50)	74	74.00	
	Old age (Above 50)	08	08.00	
Marital Status	Unmarried	07	07.00	
	Married	87	87.00	
	Widowed/ Divorced	06	06.00	
Education	Illiterate	44	44.00	
	Functionally literate	15	15.00	
	Primary school	20	20.00	
	Middle school	10	10.00	
	High school	09	09.00	
	College education	02	02.00	
Caste	General caste	12	12.00	
	Other backward caste	28	28.00	
	Scheduled caste	60	60.00	
Family type	Joint family	08	08.00	
	Nuclear family	92	92.00	
Socio political participation	Without any official position	65	65.00	
	Official position in social and political committee	16	16.00	
	Financial contribution for common work	12	12.00	
	Involvement in any community work	07	07.00	
Frequency of meeting	Fortnightly	18	18.00	
	Monthly	82	82.00	
Amount of saving (₹)	Upto 15000	30	30.00	
	15000-30000	62	62.00	
	45000-60000	08	08.00	
Loan amount	Upto 2 lac	12	12.00	
	2 lac-2.5 lac	88	88.00	
Material possession	Low	32	32.00	
	Medium	44	44.00	
	High	24	24.00	
Source of information utilized	Neighbour/relatives		F LF N	
	Local progressive farmer	54.00	26.00	20.00
	Newspaper	36.00	58.00	06.00
	Radio	20.00	18.00	62.00
	Television	64.00	30.00	06.00
	Cinema/ film show	42.00	28.00	30.00
	Leaflets/ Exhibition	37.00	32.00	31.00
Organizational affiliation	NGO	25	25.00	
	Govt. Departments	60	60.00	
	Through bank officials	15	15.00	
Occupation	Agricultural labour	22	22.00	
	Family occupation	26	26.00	

F= frequently, LF= less frequently, N= never

Socio-economic background

The data in Table 1 reveal that majority of the respondents were middle aged (74%) followed by young (18%) and old (8%). The maximum number of respondents (87%) were married, while 7 per cent were unmarried and 6 per cent were widows. Most of the SHGs members were illiterate (44%) and remaining were functionally literate. The qualification of the members were as follows primary school (20%), functionally literate (15%), middle school (10%), high school (9%) and college education (2%). Majority of the respondents (60%) belonged to scheduled caste followed by other backward castes (28%) and general caste (12%). The maximum respondents (92%) belonged to nuclear family and only 8 per cent respondents were in joint family. The rural society has not sustained its joint family system due to the change taking place in the society presently.

It is indicated from Table 1 that 65 per cent of the respondents were without any official position in socio-political organization whereas 16 per cent were having official position in social and political committee, 12 per cent financial contribution for common work and 7 per cent involved in community work. It was found that agriculture was the main occupation for the majority of the respondents (38%) followed by family occupation (26%) agricultural labourer (22%) and independent profession /business (14%), respectively. Majority of respondents (68%) were such whose family income was ₹20,001 to ₹40,000 followed by 27 per cent (up to ₹20,000) and 5per cent (₹40,001 to ₹60,000) respectively.

Source of information utilized

The respondents were categorized into three categories namely frequently, less frequently and never in terms of extent of utilization of the information sources. Radio got I rank (64%), neighbours/relatives got rank II (54%) and television got rank III (42%), as frequently utilized information source by the respondents. Newspaper (62%), cinema/film show (31%) and leaflet/exhibition (31%) got I, II and III rank respectively as the source of information never used by the respondents. Majority (82%) of group members preferred meeting monthly in which they contribute their saving amount and 18 per cent of the respondents preferred fortnightly meeting (Table 1).

It was found that majority of the respondents (62%) fall under ₹15,000- 30,000 amount of thrift category, followed by 30 per cent and 18 per cent of the respondents in upto 15000 and 45000-60000 categories, respectively. Majority (88%) of the respondents fall in the category of 2-2.5 lac amount of loan sanctioned while only 12 per cent had loan sanctioned upto 2 lac. Majority of groups were

formed through government departments (60%), while by NGO and by bank officials were 25 per cent and 15 per cent, respectively. Majority of the respondents (44%) belonged to medium category of having material possession followed by low (32%) and high category (24%), respectively.

2. Performance of group members regarding decision-

Table 2: Performance of group members regarding decision-making and access to resources

n=100			
Variables	Categories (scores)	Frequency	Percentage
Decision making ability	Low (upto 16)	16	16.00
	Medium (17-32)	69	69.00
	High (above 32)	15	15.00
Access to resources	Poor (upto 6)	18	18.00
	Fair (7-12)	71	71.00
	Good (above 12)	11	11.00

The data presented in Table 2 showed that majority of the respondents (69%) were found in medium level of decision making ability followed by 16 per cent and 15 percent respondents in low and high decision making category respectively. It is clear from the Table 2 that maximum respondents (71%) had fair access to resources followed by 18 per cent and 11 per cent of the respondents in the category of poor and good access to resources, respectively.

CONCLUSION

On the basis of major findings and dominant trends, it can be concluded that self help groups have the potential to empower rural women and policy makers should frame such policies so that the empowerment can be achieved at a rapid pace.

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