



## **Impact of Self-Help Groups on Empowerment Status of Rural Women in Udaipur District**

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### **Authors' contributions**

*This work was carried out in collaboration between both authors. Author PK designed the study, performed the statistical analysis, wrote the protocol and wrote the first draft of the manuscript. Author VB managed the analyses of the study. Both authors read and approved the final manuscript.*

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### **ABSTRACT**

The study was conducted in the Udaipur district of Rajasthan to know the level of empowerment of rural women through self-help groups. A total of ten groups were selected from Badgaon panchayat samiti. A sample of 130 respondents (100 SHG members and 30 non members) was selected for the study. Questionnaire method was used for collecting the data. The four parameters which are considered to be the scale of determining the level of knowledge are socio-psychological, economic, legal and political issues. The results revealed that medium empowerment status was found in all four components i.e. socio-psychological, economic, legal and political with mean scores 2.71, 2.60, 2.49 and 2.60. Whereas not a single member had medium empowerment in socio-psychological and legal component with mean per cent score 2.56 and 2.34. Similarly, the non-members had poor empowerment in economic and political component with mean scores 2.26 and 2.16, respectively.

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## 1. INTRODUCTION

“The women of India should play a pivotal role in building strong nation” (Nehru). Women constitute 48.46 per cent of total population in India as per census 2011 [1]. To mitigate the problem of unemployment and underemployment, women should not only be confined to generate employment, but also to provide employment to others. Rural women in India constitute 77.00 per cent of the female population [2]. United Nations Development Programme (UNDP) reports [3] and indicate that amongst them 67 per cent work is done by women which contribute 10 per cent global income. In India 50 per cent of the total population constitutes of women but women workers constitute only 16 per cent of the total population [4].

Self-help group (SHG) plays an important role in the development and empowerment of women. SHG as a homogenous group of rural poor voluntarily govern are used to save whatever amount they can conveniently save is out of their earnings and mutually agree to contribute to a common fund that lent to the members for their productive and emergent consumption credit needs [5]. The concept of SHG originated from the Grameen Bank of Bangladesh started by Dr. Muhammad Yunus in 1983 to bridge the gap between formal and informal system. The SHGs thus became a regular component of the Indian financial system since 1996 [6]. Empowerment has been described as a process that helps an individual realize his capacity, capability and strength while its application in day to day life enables one to have greater access to resources, enhances decision making power, gives greater ability to plan various activities of life [7]. Empowerment as a concept therefore, encompasses their political empowerment, economic independence and social upliftment [8]. Empowerment is an active process which enables women to realize their identity and power in all aspects of life. It enables women to have more access to knowledge and resources, greater autonomy in decision making, greater ability to plan their times, free them from the clutches of irrelevant customs, built and practices etc [9].

There are many self-help groups (SHGs) that have been formed and run by many agencies and organizations of rural development in

Udaipur district of Rajasthan. Till now no systematic study has been conducted to know the effect of SHGs on empowerment of women. In this regard, the study on empowerment of rural women through self-help groups of Udaipur district is needed to asses in this particular study.

## 2. MATERIALS AND METHODS

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. There are 17 blocks in Udaipur district from which one block was selected and five villages having maximum number of SHGs were selected purposively. In which, two SHGs were selected randomly from each of the selected villages. There were 10-20 members in each SHG. From each SHG, 10 members were selected randomly to form a total sample of 100 respondents. To compare the empowerment status of SHG members with non members, a matching sample of 30 non SHG members was selected from all five selected villages (6 women from each village). The responses of the respondents were recorded on a five point continuum of the empowerment scale that is strongly agree, agree, undecided, disagree and strongly disagree. Empowerment was classified into low, medium and high categories.

## 3. RESULTS AND DISCUSSION

### 3.1 Socio-Psychological Empowerment

In the present study it refers to the participation of the rural women in social activities, membership of social organization, sharing of happiness and problems in family and social circle, organize social functions independently, interacting with society, meeting with people and discussing various issues, discussion regarding children. SHG had a positive impact on social and economic empowerment [10].

Based on the scores obtained by the women on socio-psychological empowerment they were classified in to low, medium and high categories.

Data in Table 1 reveal that cent per cent of the office bearer (100%) had medium level of socio-

psychological empowerment. While the majority of the SHG member (91.42%) was found in medium level of socio-psychological empowerment and only 8.57 per cent had low level of socio-psychological empowerment. Overall 94 per cent had medium socio-psychological empowerment and 6 per cent were in low socio-psychological empowerment category.

Swetha [11] inferred that the majority of the women entrepreneurs (75.83%) had low socio-political participation, followed by medium (17.50%) and high socio-political participation (6.67%). A study by Bansal et al. [12] on "Empowerment of rural women through self-help Groups of Udaipur district" revealed that a total of 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 per cent women agreed on participation in community programme and only 17 per cent agreed on decision making in community affairs. However 50 per cent women agreed that they observed increase in self-confidence and self-esteem after becoming the member of self-help group.

The findings of the study as per NCAER [13] survey, 92.0 per cent of households reported that the social empowerment of women has increased over a period after joining SHGs. The percentage of households reporting improvement

in such empowerment was highest in Maharashtra (95.4 per cent), followed by Orissa (94.4 per cent), Karnataka (93.6 per cent), Andhra Pradesh (91.5 per cent), Uttar Pradesh (90.3 per cent) and Assam (86.5 per cent). Venkatesh [14] stated that Women empowerment was a process in which women got a greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and gain empowerment.

It was found that out of 30 non members, 86.66 per cent were found in medium socio-psychological empowerment category while 13.33 per cent had low level of socio-psychological empowerment. None was found in high empowerment category.

The socio-psychological empowerment of the members was comparatively higher than the non members. Therefore, the self-help groups have incredibly helped in increasing the socio-psychological empowerment of the members. Also, it was found that there was incremental changes in trust and openness of the women and the formation of SHGs have helped in enhancing decision making power, enriching awareness socio-participation spirit and self-confidence. Significantly women felt socially more empowered in terms of aspect like leadership, communication skills, assertiveness and participation in village activities.

**Table 1. Distribution of SHG members according to socio-psychological empowerment n = 100**

S. no.	Socio-psychological empowerment	Level of empowerment		
		Low (1- 2.33) f%	Medium (2.34- 3.66) f%	High (3.67- 5.0) f%
1.	Office bearers n= 30	0 (0)	30 (100)	0 (0)
2.	Members n= 70	6(8.57)	64(91.42)	0 (0)
3.	Overall n= 100	6 (6)	94 (94)	0 (0)

**Table 2. Distribution of non-SHG members according to socio-psychological empowerment n = 30**

S. no.	Socio-psychological empowerment	Level of empowerment		
		Low (1- 2.33) f%	Medium (2.34- 3.66) f%	High (3.67- 5.0) f%
1.	Non members n= 30	4 (13.33)	26 (86.66)	0

Sarumathi and Mohan [15] reported that SHGs were social empowered (98.9%) among the rural women. Palanichamy [16] reported that SHG enhanced the equality status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural sphere of life. Swami and Tulasimala [17] found that mean family non food expenses have increased from Rs. 3596 in Pre-SHG situation to Rs. 6228 after SHG impact, registering an improvement to the extent of 73.24 per cent.

### 3.2 Economic Empowerment

In the present study economic empowerment refers to the decision making power related to economic matters, control over resources, contribution to family income and freedom to use income.

Based on the scores obtained by the women on economic empowerment they were classified in to low, medium and high categories.

Data in Table 3 reveal that the majority of the office bearers (83.33%) had medium level of economic empowerment and only 16.66 per cent office bearer were found in low economic empowerment category. While the majority of the SHG member (67.14%) were found in medium level of economic empowerment. While 30 per cent members had low level of economic empowerment. Overall 72 per cent had medium economic empowerment and 26 per cent were in low economic empowerment category.

According to Joshi [18] micro-finance provides credit access to poor with no collateral

obligations. It encourages savings and promotes income-generating activities. Loans are provided at the market driven rates of interest and peer pressure is used in repayment. Micro-finance is carried out through self-help groups, where poor come together in the range of 10-20 by weekly, fortnightly and monthly meetings through their savings and loaning. It is hoped that through such interventions hitherto uncovered groups are covered with credit and in the process get empowered. Sambharkar et al. [19] revealed 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 in high empowerment category of cultural empowerment.

It was found that out of 30 non members, 56.66 per cent were found in low empowerment category while 43 per cent had medium level of economic empowerment. None was found in high empowerment category.

The data depicts that the members of self-help group (SHG) are economical empowered as compared to the non members. The self-help group helped the members to become economically empowered by some income generating sources like papad making darri making agarbatti making, aanganwadi food, fruit selling, beauty parlour, tailoring, pickle making etc. Therefore, medium level of empowerment was found in the members of self-help group. Hence, it was found that non members are weak in economical empowerment, neither they are economically independent.

**Table 3. Distribution of SHG members according to economic empowerment n = 100**

S. no.	Economic empowerment	Level of empowerment		
		Low (1- 2.33) f%	Medium (2.34- 3.66) f%	High (3.67- 5.0) f%
1.	Office bearers n= 30	5(16.66)	25 (83.33)	0
2.	Members n= 70	21 (30)	47 (67.14)	2 (2.85)
3.	Overall n= 100	26 (26)	72 (72)	2 (2)

**Table 4. Distribution of non-SHG members according to economic empowerment n = 30**

S. no.	Economic empowerment	Level of empowerment		
		Low (1- 2.33) f%	Medium (2.34- 3.66) f%	High (3.67- 5.0) f%
1.	Non members n= 30	17 (56.66)	13 (43.33)	0

The study also indicated by Malathi and Vijayarani [20] significant difference in economic empowerment of the SHG members in post-SHG situation when compared with pre-SHG situation. The study also suggested a positive association between the level of education and empowerment.

### 3.3 Legal Empowerment

In the present study it refers to the awareness of legal rights, ability to prevent violence towards self and protect others against violence.

Based on the scores obtained by the women on legal empowerment they were classified in to low, medium and high categories.

Data in Table 5 reveal that majority of the office bearers (63.3%) had medium level of legal empowerment and 36.7 per cent office bearer were found in low legal empowerment category. While majority of the SHG member (70%) were found in medium level and 30 per cent members had low level of legal empowerment. Overall 68 per cent had medium level and 32 per cent were in low legal empowerment category.

It was found that out of 30 non members, 86.7 per cent were found in low empowerment category while 13.3 per cent had medium level of legal empowerment. None was found in high empowerment category.

The data depicts that the members of self-help group are aware legally and have knowledge about legal rights, whereas non members are extremely low in the awareness regarding legal

rights, regarding women and other issues, like domestic violence, dowry, physical, mental and emotional abuse as well as to protect others who are suffering the some problems.

A similar study conducted by Pattanaik [21] stated that SHGs are continuously striving for a better future for tribal women as participants, decision makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain impediments like gender inequality, social exploitation and physical and mental torture for which various SHGs are not organized properly and effectively. Cheton and Kahn [22] in their article titled Empowering women through micro finance stated that micro finance has the potential to have a powerful impact on women's empowerment. Thangamani and Muthuselvi [23] in their article titled a study on women empowerment through self-help groups with special reference to Mettupalayam Taluk in Coimbatore District stated that participation of women in self-help groups (SHGs) made a significant impact on their empowerment both in social and economical aspects.

### 3.4 Political Empowerment

In the present study it refers to the participation of rural women in political activities, membership of political organization, and participation in community affairs.

Based on the scores obtained by the women on political empowerment they were classified in to low, medium and high categories.

**Table 5. Distribution of SHG members according to legal empowerment n = 100**

S. no.	Legal empowerment	Level of empowerment		
		Low (1- 2.33)	Medium (2.34- 3.66)	High (3.67- 5.0)
		f%	f%	f%
1.	Office bearers n= 30	11 (36.7)	19 (63.3)	0
2.	Members n= 70	21 (30)	49 (70)	0
3.	Overall n= 100	32 (32)	68 (68)	0

**Table 6. Distribution of non-SHG members according to legal empowerment n = 30**

S. no.	Legal empowerment	Level of empowerment		
		Low (1- 2.33)	Medium (2.34- 3.66)	High (3.67- 5.0)
		f%	f%	f%
1.	Non members n= 30	26 (86.7)	4 (13.3)	0

**Table 7. Distribution of SHG members according to political empowerment n = 100**

S. no.	Political empowerment	Level of empowerment		
		Low (1- 2.33)	Medium (2.34- 3.66)	High (3.67- 5.0)
		f%	f%	f%
1.	Office bearers n= 30	14 (46.7)	16 (53.3)	0
2.	Members n= 70	30 (42.9)	40 (57.1)	0
3.	Overall n= 100	44 (44)	56 (56)	0

**Table 8. Distribution of Non- SHG members according to political empowerment n = 30**

S. no.	Political empowerment	Level of empowerment		
		Low (1- 2.33)	Medium (2.34- 3.66)	High (3.67- 5.0)
		f%	f%	f%
1.	Non members n= 30	17 (56.7)	13 (43.3)	0

**Table 9. Significance of difference in level of empowerment of members and non members**

S. no.	Level of empowerment	Members (office bearers & members) n <sub>1</sub> = 100	Non members n <sub>2</sub> = 30	't' value
		Mean score		
1.	Socio – Psychological	2.71	2.56	2.84**
2.	Economic	2.60	2.26	4.65**
3.	Legal	2.49	2.34	1.65**
4.	Political	2.60	2.16	4.55**

\*\*Significant at 1% level of significance

Data in Table 7 reveal that more than of the office bearers (53.3%) had medium level of political empowerment and 46.7 per cent were found in low political empowerment category. While majority of the SHG member (57.1%) were found in medium level and 42.9 per cent members had low level of political empowerment. Overall 56 per cent had medium and 44 per cent were in low political empowerment category.

Kusakabe [24] concluded that being an SHG member was useful for gaining employment that leads to better recognition in the family and society. However, employment opportunities and organizational experiences mean that the benefits were not equally shared among all the members. Kuntala and Dutti, [25] examined why some 'self-help groups' fail by using the Development of Women and Children in Rural Areas (DWCRA) experience in India. They argued that whilst the 'group' had inherent benefits, it must never be allowed to become the paradigm in developmental policies for women.

It was found that out of 30 non members, 56.7 per cent were found in low empowerment category while 43.3 per cent had medium level of political empowerment. None was found in high empowerment category.

The data depicts that as compared to the non members, the members of SHG are well versed with communication skills, leadership quality, self-confidence etc. The women who are the members of SHG are politically active, aware about the political issues and government schemes. The members of SHG are also involved in activities of political organizations. They (members) also actively participate in the issues related to community, whereas the non members are low in the political awareness, community awareness and self-confidence as well as communication skills.

Meenakshi [26] conducted a study on participation and empowerment of rural women SHG and found that tailoring unit (71.67%), embroidering work (51.67%), dairy unit (50.00%)

and goat rearing (30.83%) were the major unit of enterprises being taken up among more members of rural women. Similarly Himanshu [27] reported that the major source of borrowing during economic crises was money lenders as 48.00 per cent members were borrowing from this source before joining the SHG. After joining the SHG, the informal borrowing has been replaced and share of borrowing through SHG increased to 100.00 per cent. Jeba [28] in her study on SHG found an improvement in self-confidence (2.76), increase in leadership skill (2.65), ability to express own views (2.61), development of self-respect (2.49) and increased risk bearing ability (2.30) were the major psychological empowerment dimensions as identified with high mean scores.

The findings are supported by Reddy and Anuppalle [29] observed the greater improvement in social, economical, political and health conditions of the rural women after joining in the SHG in India particular at Andhra Pradesh compared to the other countries like Africa and Indonesia. Similarly Samuel et al. [30] observed that the income generating activities undertaken by SHGs were shop keeping, dairy, dry flower making, fair price shop, tailoring, eucalyptus oil sales, telescope, bakery, sambhar powder making, product sales, fancy shop, plant nursery, handy work, doll making, fertilizer shop, poultry, textile sales, provisional shop, etc. Loganathan [31] said that micro credit has a greater positive effect on household welfare such as per capita household expenditure, schooling, non-land household assets. According to him, when women are capable of starting an enterprise they can get economic empowerment the first and foremost benefit of women self-help groups. Women SHGs create self-awareness and give a feeling of self-confidence, solidarity and social security to them. Women who generated increased income through SHG schemes had gained greater respect within the house-hold. They could decide on spending their own income. It has increased women's mobility which would result in the economic independence of poor rural women. Kumar et al. [32] attempted to examine the impact of Micro-finance on employment, income and empowerment over self-help group. The study was conducted in three districts of Himachal Pradesh namely Kangra, Mandi and Solan covering 150 members of households of SHGs. The study revealed that overall 44 per cent income coming from service work (activities and small business), 16 per cent income accounted by small trade and 10 per cent

income coming from dairy activities of SHGs. In case of employment, highest employment (252 days per year) raised from small business, followed by dairy 175 days in a year. They also found that employment generation is lower in soft toy making, bamboo product making and tailoring compared to trading and small business. The main findings of the study was that overall 49 per cent income had increased after formation of group and in case of empowerment aspect 80 per cent SHGs women member become free to taken marketing related decision 60 to 68 per cent household female managed the finances. They concluded that the first round impacts i.e. initial increment of income, employment was prominent but the survival of the activities and positive impacts require proper training, more capital, marketing infrastructure, technical knowledge and skill to maintain the sustainability of gainful effect. Singh et al. [33] studied the performance of self-help group in Karnal District of Haryana by using simple random technique covering 307 SHGs regarding savings, inter-loaning, Bank Loan status etc. The study revealed that 82 SHG were linked with credit. He analyzed that average inter loaning amount was Rs. 20,859 and average loan disbursement amount was 196906 for each SHG. The study also revealed that the attendance percentage of the members of the group was 70 under SGSY and 60 per cent of the group had closed their monthly saving after entering into the economic activities. He also examined that 95 per cent of SGSY groups did not change their leadership but Non- SGSY groups frequently change their leadership. He also concluded that Rs. 3000 to Rs. 6000 loan were disbursed to 40 per cent of non- SGSY groups and Rs. 10000 were disbursed to 15 per cent of SGSY groups. Thorat et al. [34] concluded that 41.67 per cent of women SHG members had agriculture and dairy as their occupation followed by 35.83 per cent who had agriculture alone as their occupation. Only a lesser proportion of the respondents had agriculture and labour (12.50%) and agriculture and service (10.00%) as their occupation. Mehra et al. [35] in a study on "Role of self-help groups in empowerment of rural women in Indore block of Madhya Pradesh" reported that out of total 16 members who have initiated different income generating activities, Nearly one fourth of the respondents (31.25%) had gone for buffalo rearing followed by goat rearing and vegetable selling reported by 25 per cent of the respondents in each case. Similarly 18.75 per cent respondents generated additional income through badi making.

### 3.5 Comparison of Level of Empowerment among Different Categories of Members and Non Members

There were significant difference in the socio-psychological, economic, legal and political dimensions of empowerment between members and non members as the 't' values were found to be significant at 1% level of significance. The mean score of the members was higher in case of all the four dimensions as compare to the non members. Comparison of the mean score between members and non members clearly indicated that the members exhibited better empowerment scores as compare to the non members.

### 4. CONCLUSIONS

The study was undertaken to the analyze empowerment of women through self-help groups. It is found that the socio-economic, legal and political factors have changed for womenfolk after joining these self-help groups. The study has clearly shown that the self-help groups exerted positive impact in terms of socio-psychological, economic, legal and political empowerment of the members. With regards to socio-psychological empowerment, majority of the members (94%) and non-members (86.66%) were found in medium empowerment category. The economic empowerment, majority of the members (72%) had medium level and 56.66 per cent were found in low empowerment category. Regarding the legal empowerment, majority of the members (68%) had medium level and 86.7 per cent were found in low empowerment category. With regards to political empowerment, more than half of the members and non-members belonged to medium and low empowerment category, respectively. Comparison of the mean score between members and non-members clearly indicate that the members exhibited better empowerment scores as compare to the non-members. The further research scope of the study is it could be undertaken in other parts of the country to draw more valid conclusion and suggestions for improvement of the self-help groups.

### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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