



## **Impact of Self Help Groups on Women Empowerment**

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### **ABSTRACT**

The study was conducted in three districts of Andhra Pradesh i.e. East Godavari, Chittoor and Nalgonda to identify the constraints of SHGs members and to find out the impact on various empowerment levels and also the variables contributing to the impact on empowerment. The results obtained from this study is that overall impact of the members more than 75 per cent of the women members were under medium level of empowerment. They have medium level of personal empowerment, medium level of social empowerment, medium level of economic empowerment, medium level of political empowerment and high empowerment level of decision making empowerment. Further study showed that the variables such as Educational status, Family size, Extension Participation, Extension Contact, Source of information, Achievement Motivation, Innovativeness, Trainings Received and Economic Orientation were found to have positive significant contribution with impact of self-help group members.

In India NABARD initiated SHGs in the year 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members emergency needs and to provide collateral free loans decided by the group. In other words, SHGs comprise homogeneous groups of poor people who have voluntarily come together mainly with the idea of overcoming their financial difficulties. The SHGs have been recognised as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. Today it was identified that the SHG plays a key role in multifaceted dimensions to raise the economic status of a country. Especially importance was extended through SHG for the empowerment of women community in India. Women empowerment is a global issue and uplifting women to mainstream is not only a right issue but also a humanitarian issue. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. Hence, the present study was taken with a view to analyze the various impact levels on women empowerment through SHGs.

### **MATERIAL AND METHODS**

The study was conducted by using ex-post facto research design. The state, Andhra Pradesh was selected purposively as the researcher belonged to this state and well acquainted with the regional language i.e., Telugu which would help to build a good rapport and also facilitates for indepth study through personal observation and interview. One district had been selected from each region of Andhra Pradesh based on highest number of self help groups i.e. East Godavari from coastal, Chittoor from Rayalaseema and Nalgonda from Telagana region. Two mandals had been selected from each district based on highest number of SHGs. From East Godavari Rajahmundry and Kakinada, Thirupati and Madanapalle mandals representing Chittoor region and Meriyalaguda and Naredcharala representing Nalgonda region. From the selected mandals two villages been selected randomly using random sampling method. Accordingly, twelve villages were selected. From Rajahmundry Mandal Chechucolony and Dawaleshwaram were selected randomly. From Kakinada Mandal S Achutapuram and Sarpavaram villages were selected. From Meriyalaguda mandal Bhahlipuram and Alagadappa villages were selected. From Naredcharala mandal Kadulavarigudem and Nandipadu villages were selected. From Thirupati Mandal Padejeta and Peruru villages were selected. From Madanapalle Mandal Raygantipalli and Nalamvadlapalli villages were selected. From the selected villages two

women SHG from each village have been selected based on a criteria i.e the Self Help Groups, which have been functioning for more than five years. Accordingly, twelve villages and twenty four self help groups were selected. So total of 240 sample size had been included in the study. The primary data were collected using a pre-tested structured interview schedule by conducting personal interview. Data was tabulated, classified and analyzed using frequency, percentage, correlation and MLR.

From the table it could be inferred that more than 75 per cent of the women members were under medium level of empowerment followed by high 13.33 per cent and low 11.25 per cent.

Age was an important factor in determining the empowerment of SHG members. Women with better education were having high empowerment levels. It was mainly because education improves awareness, decision making power, understanding skill and knowledge involved in the income generating activity, marketing behaviour and also builds self-confidence. Education plays very important role in making the women empowered. Therefore, efforts were to be made by all concerned to educate the women which form the basis for empowerment. Moreover favourable attitude towards SHGs tends to recommends that there is a scope to increase the impact of SHG on empowerment of women member.

This result was in line with Kiran *et al.* (2010) and Shambharkar *et al* (2012).

As per the Table 2. it can be concluded that majority of the members were under medium level of personal empowerment i.e. 65.83 per cent followed by 27.92 per cent with high level of empowerment and only 6.25 per cent with low level of empowerment. The reason might be that after joining in the group it was concluded from the study that majority of the members had improved in their various personal characteristics. Moreover most of the members nearly 55 per cent had undergone three trainings. The other reason might be that more than 85 per cent were middle to young age and also more than 65 per cent were literate. The reason for this kind of empowerment might be that group participation equips them with courage, participation in activities provides them with experiences and group meetings and trainings enhances their skill and knowledge level, thus the confidence level can rise and personal empowerment can rise. The group formation

brought out the hidden talent and leadership qualities among the members. Therefore, it can be concluded that after joining the SHG the members have improved their status in family, become helpful in family finance and sometimes helped others too.

A lot of previous studies have showed that participation in an SHG increases the components of personal empowerment i.e. self confidence, esteem and self express. The study of Mehta *et al.* (2011) found out that participation in a SHG has a positive effect upon the self confidence and self esteem of the participants.

This result were in accordance with the findings of Margaret and Kala (2013)

The present findings were also supported by findings of Bhagyalaxmi *et al.* (2003) and Rathod and Pooja (2015) who reported that majority of women respondents were under medium to high category of psychological empowerment.

With regard to social empowerment from the table 3. it could be inferred that more than 70 per cent of the members were having medium level of empowerment followed by almost 20 per cent of the members were possessing high level of empowerment and only 7.5 per cent were with low empowerment.

The reasons for having medium level of social empowerment was that most of the members received more than three trainings (nearly 55%) which helped them to have social contact with others. After joining in the group there was 91.66 per cent increase in their ability to express own views which given them self confidence to empower socially. Moreover from the same study it was observed that 55 per cent got freedom to work outside family so which ultimate develop to have social participation and recognition. A combination of women's increased economic activity and increased decision-making in the household can lead to wider social empowerment. These might be the major reasons for having medium level of social empowerment.

This result was in accordance with the findings of Margaret and Kala (2013).

From Table 4. economic empowerment majority (53.33%) were under medium level of empowerment followed by high (34.17%) and low (12.50%) level of economic empowerment

The main reason for having medium level of economic empowerment might be that majority of the members were free from exploitation of money lenders (95%) so they had saved from

**Table:1 Distribution of the SHG Members according to their Overall Impacton empowerment**

S No	Category	Frequency	Percentage
1	Low	27	11.25
2	Medium	181	75.42
3	High	32	13.33
	<b>Total</b>	<b>240</b>	<b>100</b>

**Table 2 Distribution of the SHG Members according to their Personal Empowerment**

S No	Category	Frequency	Percentage
1	Low	15	6.25
2	Medium	158	65.83
3	High	67	27.92
	<b>Total</b>	<b>240</b>	<b>100</b>

**Table:3 Distribution of SHG Members according to their Social Empowerment**

S No	Category	Frequency	Percentage
1	Low	18	7.50
2	Medium	175	72.92
3	High	47	19.58
	<b>Total</b>	<b>240</b>	<b>100</b>

**Table:4 Distribution of SHG Members according to their Economic Empowerment**

S No	Category	Frequency	Percentage
1	Low	30	12.50
2	Medium	128	53.33
3	High	82	34.17
	<b>Total</b>	<b>240</b>	<b>100</b>

**Table:5 Distribution of SHG Members according to their Political Empowerment**

S No	Category	Frequency	Percentage
1	Low	25	10.42
2	Medium	145	60.42
3	High	70	29.17
	<b>Total</b>	<b>240</b>	<b>100</b>

**Table: 6 Distribution of SHG Members according to their Decision Making Empowerment**

S No	Category	Frequency	Percentage
1	Low	30	12.50
2	Medium	85	35.42
3	High	125	52.08
	<b>Total</b>	<b>240</b>	<b>100</b>

**Table 7. Correlation and Multiple Regression Analysis between the profile of the SHG members and their Impact (n=240)**

S. No	Name of variables	'r' value	Regression coefficient	Std.error	't' value
1	Age	-0.338**	0.034	0.038	0.511
2	Educational status	0.521**	-0.038	0.273	-0.436
3	Family Size	0.248**	0.038	0.440	0.770
4	Marital status	-0.177**	-0.055	0.841	-1.113
5	Occupational of the Husband	-0.058	-0.073	0.095	-1.336
6	Annual Income	0.089NS	-0.042	0.700	-0.867
7	Land Holding	0.062NS	0.010	0.473	0.173
8	Extension Participation	0.728**	0.713	0.123	4.918**
9	Extension contact	0.689**	-0.114	0.126	-0.624
10	Source of information	0.697**	0.091	0.068	0.527
11	Achievement motivation	0.511**	-0.066	0.159	-0.850
12	Innovativeness	0.560**	0.051	0.166	0.620
13	Training received	0.316**	0.035	0.465	0.554
14	Loan matrix	-0.064	0.079	0.135	1.637
15	Economic orientation	0.608**	0.138	0.238	1.862

NS -Non significant

\*\*\* - Significant at 0.01 level

\*\* -Significant at 0.05 level

\* - Significant at 0.1 level of probability

F = 18.860

R<sup>2</sup>=0.587

Constant=70.937

charging high rate of interest for the money they had taken from the money lenders. The other reason might be that after joining in the group most of the members learned control use of credit (92.50%).

This result was in accordance with the findings of Margaret and Kala (2013) and Shambharkar *et al* (2012).

From the Table 5. with regard to political empowerment majority of the members were having medium level of empowerment i.e. 60.42 per cent followed by high 29.17 per cent and low 10.42 per cent.

The reason might be that after joining the group political participation was increased to 95.83 per cent.

This result was in accordance with Shambharkar *et al* (2012).

From the Table 6. Decision Making Empowerment majority of the respondents were under high empowerment level followed by medium (35.42%) and low (12.50%).

The reason might be that majority (>87%) were under medium to high level of Decision Making Empowerment. Moreover more than 65 per cent were literate i.e. ranging from primary to collegiate level of education so they have ability to take their own decisions. The other reason might be that after joining SHG they came in contact with many people, discuss many new things and have gained more knowledge, so, they now know what was wrong and what was right and have the capability to take correct decisions. Decision making ability also increases when women become financially sound.

The results of correlation and multiple regression analysis of fifteen independent variables

with the impact of women on rural empowerment are presented in Table 7.

It could be stated from Table 7. that all the selected fifteen variables acted as a cause to bring 58.7 per cent variation on impact of self-help group members.

The variables such as Educational status, Family size, Extension Participation, Extension Contact, Source of information, Achievement Motivation, Innovativeness, Trainings Received and Economic Orientation were found to have positive significant contribution with impact of self-help group members.

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