Empowerment of Rural Women through Self Help Groups

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Introduction

The promotion of Self Help Groups (SHGs) by external intervention is of recent origin. There appears to be fairly good progress of developmental activities which have helped to attain bigger goals like empowerment of rural women. The progress of SHGs is limited in terms of spread. However they certainly seem to hold great promise in the rural credit delivery mechanism. Based on such an assessment, NABARD has an ambitious plan of expanding SHGs all over the country and promote them as instruments, which can supplement the institutional agencies in effectively reaching the rural poor. Since the SHGs play an important role and have great potential in accelerating the pace of rural development, it was considered worthwhile to analyse group development from close quarters to assess the constraints associated with SHGs.

The objectives were:

1) To study personal and socio-economic characteristics of women members of SHGs.
2) To study the empowerment of women members of SHGs.
3) To study the constraints faced by the members in running the SHGs.

Methodology

The present investigation was carried out in Washim taluka of Washim district and Telhara taluka in Akola district based on two major activities performed by a number of SHGs. Thus, 20 SHGs were purposively selected equally from the aforesaid talukas. An ex-post facto research design of social research was used. Three members from each of

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SHGs were selected randomly, while the head of the SHGs was selected purposively, thus, making a sample of four respondents from each SHG and a total of 80 respondents selected equally from both the districts. A structured interview schedule was prepared and used for data collection.

Results and Discussion

I) Profile of Respondents

The data with respect to various characteristics of the respondents have been furnished in Table 1.

The demographic particulars detailed in Table1, reveal that as many as 51.25 per cent of the respondents belong to the young age category (up to 35 years) followed by middle age category (35.00 per cent) and old age category (13.75 per cent). The study revealed that 16.25 per cent of the respondents were illiterate, 17.50 per cent had primary school education, 23.75 per cent were educated at middle school level, 25 per cent had high school education and 17.50 per cent had college level education. The social status of the respondents revealed that 70.00 per cent belonged to Other Backward Caste (OBC) category while 18.75 per cent belonged to Scheduled Caste, 6.25 per cent belonged to others (SBC/NT/VJ) and 5 per cent belonged to Open category. The family type was primarily nuclear centric wherein 68.75 per cent of the respondents fell under the aforesaid category, while 31.25 per cent of respondents belonged to joint family. The details on family size revealed that a majority of them (62.50 per cent) belonged to medium family size i.e. 4 to 7 members followed by small family size (28.75 per cent) and big family size (8.75 per cent). The social participation aspects revealed that majority of them (65 per cent) had medium level of participation while 22.50 per cent had low participation level and 12.50 per cent had high participation level.

It was noticed that 68.75 per cent of the respondents had received the training on dairy and goat keeping, whereas, 50.00 per cent members had obtained training on maintenance of accounts, survey and evaluation, candle preparation and preparation of essence sticks. The training on enterprises like vermicompost, sericulture, preparation of value added food, spices grinding machine and screen printing was imparted to 25 per cent each of the respondents.

Table 1. Distribution of Respondents according to their Characteristics

S. No.	Category	Respondents n = 80 Number	Percentage
1.	**Age (years)**		
	i. Young (Up to 35)	41	51.25
	ii. Middle (36 to 50)	28	35.00
	iii. Old (Above 50)	11	13.75
2.	**Education**		
	i. Illiterate (No schooling)	13	16.25
	ii. Primary school (Up to 4th)	14	17.50
	iii. Middle school (5th to 7th)	19	23.75
	iv. High School (8th to 10th)	20	25.00
	v. College (Above 11th)	14	17.50
3.	**Caste**		
	i. Open	04	05.00
	ii. OBC	56	70.00
	iii. SC	15	18.75
	iv. ST	-	-
	v. Others (SBC/NT/VJ)	05	06.25
4.	**Family type**		
	i. Nuclear family	55	68.75
	ii. Joint family	25	31.25
5.	**Family size (member)**		
	i. Small (up to 3 members)	23	28.75
	ii. Medium (4 to 7 members)	50	62.50
	iii. Big (Above 7 members)	07	08.75
6.	**Social participation**		
	i. Low	18	22.50
	ii. Medium	52	65.00
	iii. High	10	12.50
7.	**Training received**		
	i. Maintenance of accounts	40	50.00
	ii. Survey and evaluation	40	50.00
	iii. Dairy	55	68.75
	iv. Goat keeping	55	68.75

v. Candle preparation	40	50.00
vi. Essence stick (Agarbatti)	40	50.00
vii. Vermicompost	20	25.00
viii.Sericulture	20	25.00
ix. Preparation of value added food	20	25.00
x. Spices grinding machine	20	25.00
xi. Screen printing	20	25.00

The training facilities were provided by the Women Finance Development Corporation (WFDC) at taluka for a duration of 1 to 3 days depending upon the content of practical in the subject of training.

II (a). Different Enterprises run by the SHGs

A critical look at data in Table 2 reveals that, dairy had been adopted as a major enterprise by 28.75 per cent SHG members. One fourth of the SHG members have adopted goat keeping as their enterprise followed by 22.50 per cent respondents who had resorted to cooking mid-day meals. The spices grinding enterprise was adopted by 12.50 per cent of the respondents. The other enterprises viz., Essence sticks, Sericulture, preparation of value added food, screen printing, vegetable sale point and cycle store were adopted but in negligible proportion.

Table 2. Enterprises run by the members of SHGs

S. No.	Name of the Enterprises	Respondents (n=80)	
		Number	Percentage
1.	Dairy	23	28.75
2.	Goat keeping	20	25.00
3.	Cooking of mid-day meals	18	22.50
4.	Spices grinding machine	10	12.50
5.	Candle preparation	02	02.50
6.	Essence sticks	02	02.50
7.	Sericulture	01	01.25
8.	Preparation of value added food	01	01.25
9.	Screen printing	01	01.25
10.	Vegetable sale point	01	01.25
11.	Cycle store	01	01.25

II (b). Participation of Members in various Activities

The data in Table 3 indicates the participation of SHG members in various activities. It was observed that cent per cent SHG members were involved in multi faceted activities of SHG like banking transaction, involvement in purchasing process, involvement in production process, sale of produce, marketing, accounting and book keeping.

Table 3. Participation of Members in various Activities

S. No.	Name of the activity	Respondents (n=80)	
		Number	Percentage
1.	Banking transaction	80	100.00
2.	Involvement in purchasing process	80	100.00
3.	Involvement in production process	80	100.00
4.	Sale of produce	80	100.00
5.	Grading and packaging	18	22.50
6.	Marketing	80	100.00
7.	Accounting and book keeping	80	100.00
8.	Maintenance of records	20	25.00
9.	Maintenance and care of building and other equipment	24	30.00

Nearly one fourth of the SHG members, specifically Secretary of the SHGs were involved in activities like maintenance of records (25 per cent) since the onus lies with the Secretary. Maintenance and care of buildings and other equipment was undertaken by 30 per cent of the respondents while grading and packaging activity was taken up by 22.50 per cent of the respondents. It is, thus inferred that SHG members in the study area were active and involved in a majority of the group activities.

III. Empowerment of rural women through SHGs

Empowering women is important and it directly leads to growing demand for enhancing their participation in all walks of life.

Table 4. Empowerment of Rural Women through SHGs

S. No.	Particulars	Respondents (n = 80)			
		Before Joining the SHGs		After Joining the SHGs	
		Number	Percentage	Number	Percentage
1)	Psychological empowerment				
	i) Low	20	25.00	15	18.75
	ii) Medium	56	70.00	27	33.75
	iii) High	04	05.00	38	47.50
2)	Cultural empowerment				
	i) Low	09	11.25	09	11.25
	ii) Medium	50	62.50	31	38.75
	iii) High	21	26.25	30	37.50
3)	Social empowerment				
	i) Low	10	12.50	10	12.50
	ii) Medium	47	58.75	37	46.25
	iii) High	23	28.75	33	41.25
4)	Economic empowerment				
	i) Low	55	68.75	12	15.00
	ii) Medium	19	23.75	40	50.00
	iii) High	06	07.50	28	35.00
5)	Political empowerment				
	i) Low	45	56.25	15	18.75
	ii) Medium	35	43.75	65	81.25
	iii) High	00	00	00	00.00

1) Psychological empowerment

The information about psychological empowerment of rural women through SHG is depicted in Table 4. The aspects like self confidence, courage, self sufficiency, security in family, ambition in business, etc. were included to measure psychological empowerment. It is seen from the table that there was a sea change in psychological empowerment. It was observed that before joining the SHGs, a majority i.e. 70 per cent were in the medium empowerment category followed by low (25 per cent) and high (5 per cent) empowerment categories. However after joining the SHGs there was a reversal in the trend with 47.50 per cent falling under the high empowerment category, 33.75 per cent under the medium empowerment category and 18.75 per cent under the low empowerment category.

2) Cultural empowerment

The cultural aspects of the rural women are controlled by the behaviour pattern of the family and the community she belongs to. From Table 4 it is observed that 62.50 per cent of the women belonged to medium category followed by low (26.25 per cent) and high (11.25 per cent) before joining the SHG. After joining the SHGs it was seen that 38.75 per cent and 37.50 per cent fell under the medium and high cultural empowerment categories, while the percentage of members under the category of low empowerment (11.25 per cent) was the same as compared to before joining the SHGs. This indicates that even after joining of SHGs, the family members did not permit her in various behavioural aspects like freedom to talk with unknown persons, freedom in taking food, participation and celebration of festivals, visits to religious places, freedom in preparation of food, freedom to attend marriage ceremony of relatives, etc.

3) Social empowerment

The aspects like freedom to avail educational facilities, freedom to work outside the house, health check-up, involvement in decision making process in family planning programme, marriage of daughters and sons and other social aspects were included in social empowerment. It is observed from Table 4, that 58.75 per cent of respondents belonged to medium category of social empowerment followed by high (28.75%) and low (12.50 per cent) before joining the SHGs. After joining the SHGs, there was no change in the low social empowerment category while there was shift in the medium category to high category. The empowerment in the high category enhanced from 28.75 per cent to 41.25 per cent. This indicates that there has been an improvement in social empowerment with at least a section of the respondents.

4) Economic empowerment

The aspects like opportunities in selecting and participating in economic development, saving money, opening bank account, introducing new technologies in business and home, participation in decision making in purchase and sale deed of property, input purchase, etc. were considered under economic empowerment. It was noticed that majority of the respondents (68.75 per cent) belonged to low economic empowerment followed by medium 23.75 per cent and high 7.50 per cent before joining the SHGs. There was remarkable improvement in economic empowerment of members after joining the SHGs. It was observed that half of the respondents belonged to medium category of economic empowerment followed by high (35.00 per cent) and low (15.00 per cent) after joining the SHGs. This is a positive influence of the SHGs in making the women self dependent and individualistic.

5) Political empowerment

This aspect includes the position in political party and formal institutions, freedom to participate actively in politics, information about human rights, women rights and information about politics. It was observed that more than half of the respondents (56.25 per cent) were under the low category of political empowerment followed by medium (43.75 per cent) before joining the SHGs. After joining the SHGs, it was observed that 81.25 per cent of the respondents were in the medium category followed by 18.75 per cent in the low category.

It could be inferred that, prior to the SHGs, the respondents were not aware and did not evince interest in politics. However, after joining the SHGs, respondents expressed that, if the atmosphere was favourable they would take part in politics. But, none of the respondents were aware about human rights and laws regarding safeguarding the rights of women.

IV. Constraints faced by the Members in SHGs

The constraints confronted by the members while running the enterprises through the SHGs are detailed in Table 5.

Table 5. Constraints faced by the members in SHGs

S. No.	Constraints	Frequency	Percentage
1.	Irregularity in attending the meeting by the members	12	15.00
2.	Lack of promotion in starting new enterprises in group	08	10.00
3.	Subsidies are not available on bank loan	60	75.00
4.	Basic infrastructure is not provided by the Government	70	87.50
5.	Unavailability of raw material	13	16.25
6.	Lack of training facilities	10	12.50
7.	No guidance from the extension functionaries	40	50.00
8.	Lack of proper marketing of the produce	59	73.75
9.	Low rates in the market	59	73.75
10.	Difficulties in production due to load shedding	13	16.25
11.	Inadequate storage and transportation facilities	08	10.00

It is seen from the table that the major constraint opined by 87.50 per cent of the members was lack of basic infrastructure from the government. The members expressed that the SHGs would become more profitable if the basic infrastructure was provided by the government. The other major obstacle was the lack of subsidies on bank loan which was faced by 75 per cent of the members. This warrants for a shift in the institutional mechanism for provision of subsidies. The market obstacles viz., lack of proper marketing of the produce and low rates in the market was opined by 73.75 per cent of the members.

The lack of guidance from the extension functionaries was an obstacle faced by 50 per cent of the members. An in house problem within the SHGs was irregularity in attending the meetings which was expressed by 15 per cent of the respondents. The members felt that by not regularly attending the meetings, the members who abstained had lesser awareness and managerial skills. The unavailability of raw material and difficulties in production due to load shedding were constraints expressed by 16.25 per cent of the members. The inadequacy in storage and transport facilities and lack of promotional skills in starting new enterprises in the group were the other constraints expressed by 10 per cent of the members.

Conclusion

Majority of the respondents revealed that nearly half of the respondents were young, with high school to middle school education. Majority of them belonged to OBC category. More than fifty per cent of respondents had a nuclear type of family with medium size of family and social participation. A sizable number of respondents had received training on dairy and goat keeping. Most of the respondents were engaged in dairy, goat keeping and cooking of mid-day meals as their enterprises.

All the SHG members were involved in activities like banking transaction, purchasing process, production process, sale of produce, accounting, book keeping and marketing. Favourable changes were observed in the category of psychological, cultural, social, economic and political empowerment. Lack of infrastructural facilities by the government, lack of proper marketing of the produce, low rates in market and subsidies not available on bank loans were some of major constraints reported by the respondents in functioning of SHG. This warrants stronger intervention by the Government and other institutional agencies for enhanced performance of the enterprises run by the members of the SHGs which would result in improving the economic status of the members and the groups/SHGs.