

Influence of SHGs on Empowerment of Rural Poor in Chhattisgarh

Banshi Lal Sahu¹ and Souvik Ghosh²

Abstract

Self Help Group (SHG) has emerged as a potential option for empowerment of rural poor including women. The present study was conducted in randomly selected Kanker district of Chhattisgarh. A random sample of 12 SHGs, i.e. three from each of the four schemes viz. NABARD's SHG-Bank Linkage Programme (SBLP), National Rural Livelihood Mission (NRLM), Integrated Watershed Management Programme (IWMP) and Agricultural Technology Management Agency (ATMA), were selected. From each of the 12 SHGs, a sample of 10 members was chosen as respondents. Improvement in overall empowerment of members of the SHGs was observed in general. The highest level of empowerment was in case of members of SHGs under NRLM (mean score of 18.88 out of 25), followed by IWMP (18.78), SBLP (17.67) and ATMA (16.80). However, the extent of improvement was maximum in case of members of SHGs under ATMA (33%) followed by NRLM (31%), IWMP (28%) and NABARD's SBLP (26%). Among the five indicators of empowerment, overall social empowerment and political empowerment were found to be improved maximum among members of SHGs under SBLP and NRLM, respectively. Empowerment from gender parity point of view was studied in case of women SHGs on the basis of five domains of empowerment. Overall, it was found that members of six SHGs (two each under NRLM, IWMP and SBLP) were empowered from gender parity point of view having a score of 80 per cent and above. The empowerment from gender parity was highest for the women members of SHGs under both NRLM and IWMP followed by SBLP. The members of SHGs under ATMA were not considered empowered from gender parity point of view as the score was less than 80 per cent. Leadership and income domains showed maximum empowerment in case of women members of all SHGs; however, it was varied and relatively less in case of production, resource, and time domains.

¹ Block Technology Manager, ATMA, Kanker District, Chhattisgarh.

² Professor (Agricultural Extension), Department of Agricultural Extension, Agricultural Economics and Agricultural Statistics, Institute of Agriculture, Visva-Bharati, Sriniketan.

Introduction

The concept of Self Help Group (SHG) has its roots in rural areas and it has been mooted among the rural poor to improve their living conditions. Though it is applicable to both men and women in India, it has been more successful among women who can start economic activities for improving their livelihoods through SHG movement. SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor (Ramachandran and Balakrishnan, 2008). There is massive mobilization of women taking place as a result of the SHG movement (Shyledra, 2008). SHGs are seen to confer many benefits both economic and social and enable women to raise their savings and to access credit along with formal banking services. SHGs have been identified as a way to alleviate poverty and women empowerment. SHGs have the potential to have an impact on women empowerment (Narang, 2012) as has been observed in many states in Southern India. However, the functioning of SHG scheme needs to be studied especially with respect to its implementation and effectiveness in Eastern Indian States, where maximum families below poverty line (BPL) reside. On this backdrop, the present study was undertaken to measure the influence of SHGs on empowerment of rural poor in Chhattisgarh.

Methodology

This study was conducted in Chhattisgarh purposively selected due to relatively more percentage of rural households with at least one person belonging to a farmer-based organization and/or self-help group in this state (Birner and Anderson, 2007). Kanker district was randomly selected out of 27 districts of Chhattisgarh. Out of seven blocks in Kanker district, one block *i.e.* Kanker block was randomly selected. Stratified random sampling method was followed for the selection of SHGs. As the SHGs have been formed by different agencies under different programmes such as NABARD's SHG-Bank Linkage programme (SBLP), National Rural Livelihood Mission (NRLM), Integrated Watershed Management Programme (IWMP), Agricultural Technology Management Agency (ATMA) etc., the clusters of SHGs under SBLP, NRLM, IWMP and ATMA were considered as four strata/ category of SHGs, thereby the universe of the SHGs for this study. Three SHGs from each of the above mentioned four strata were selected following random sampling method. Thus, a total of 12 SHGs, inclusive of 10 SHGs of women and 2 SHGs of men were considered as sample for the present study. A sample of 10 members from each of the selected SHGs was randomly chosen as respondents. Thus, a total number of

120 persons who were SHG members were surveyed to measure the influence of SHGs on empowerment of rural women.

Empowerment of rural poor through SHG approach was assessed with the help of the following indicators *viz.* self development, social empowerment, economic empowerment, political empowerment and information empowerment in term of media exposure and awareness about development programmes. These variables were measured through interval scale. The perceptions of sampled members on each of these indicators were obtained on 5-point continuum *i.e.* very high (5), high (4), medium (3), low (2), very low (1) before and after joining the SHG during interview schedule survey. The mean perception score of each indicator both before and after joining SHG was derived by averaging scores of sampled members (10) of each selected SHG. Overall empowerment was judged by summing the mean scores of five indicators.

Women empowerment from the gender parity point of view was evaluated with the help of 'women empowerment in agriculture index' developed by IFPRI (2012). According to this index, the extent of empowerment was assessed out of 100% giving equal weight (20%) to five domains of empowerment *viz.* production, resources, time, leadership and income. The given weight (20%) was further distributed over the sub-dimensions under each domain. The empowerment with respect to 'production' domain was assessed on the basis of two sub-dimensions *i.e.* input/opinion in productive decision (10%) and autonomy/ independency in production (10%). Similarly, 'resources' had three sub-dimensions such as ownership of assets (6.66%), ability to purchase, sell and transfer assets (6.67%) and access to credit (6.67%). Empowerment regarding 'time' domain was judged on the basis of two sub-dimensions *i.e.*, allocating own time for productive and domestic tasks (10%), and availability of time for leisure activities (10%). Empowerment in terms of 'leadership' was considered on two sub-dimensions *i.e.* membership of an economic/ social group (10%) and comfort in speaking in public (10%). The 'income' domain was evaluated in terms of one sub-dimension - control over the use of income (20%). The responses were obtained from the sampled members of each SHG in terms of 'yes' or 'no' on each aforesaid sub-dimension. No score was given for 'no' response, while for 'yes' response, the score was given as per the equally distributed weight to sub-dimensions under each domain as described above. Thereafter, the total score of each domain was derived by summing the weight score of sub-dimensions under that domain. The overall empowerment score was calculated by adding the scores

of five domains, which ranged from 0 to 100%. Overall score of 80 per cent and above indicates women's empowerment from the gender parity point of view as determined by IFPRI (2012).

Results and Discussion

Influence of selected SHGs on empowerment of members was studied based on the perceptions of sampled members of selected SHGs under SBLP of NABARD, NRLM, IWMP and ATMA. It was assessed with the help of the following indicators viz. self development, social empowerment, economic empowerment, political empowerment and information empowerment.

Influence of SHGs under NABARD's SBLP on Empowerment of Group Members

Table 1 presents the impact of SHGs on empowerment as perceived by members of the selected three SHGs viz. SHG 1, SHG 2 and SHG 3, which were formed in 2011 under NABARD's SBLP in Kanker block of Kanker district, Chhattisgarh.

Table 1. Influence of SHG on empowerment as perceived by members of selected SHGs under NABARD's SBLP

Indicators of empowerment	SHG 1 (n=10)		SHG 2 (n=10)		SHG 3 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
1. Self development								
Before joining SHG	3.10	0.57	2.80	0.63	2.90	0.74	2.93	0.64
After joining SHG	3.70	0.48	3.50	0.53	4.00	0.67	3.73	0.58
2. Social empowerment								
Before joining SHG	2.90	1.10	2.90	0.74	2.80	0.42	2.87	0.78
After joining SHG	3.80	0.63	3.80	0.42	3.80	0.42	3.80	0.48
3. Economic empowerment								
Before joining SHG	2.80	0.42	3.40	0.70	3.00	-	3.07	0.52
After joining SHG	4.00	0.67	4.00	0.47	3.60	0.52	3.87	0.57
4. Political empowerment								
Before joining SHG	3.00	0.82	3.30	0.67	3.10	0.74	3.13	0.73
After joining SHG	3.80	0.79	4.00	0.82	3.90	0.74	3.90	0.76
5. Information empowerment								
Before joining SHG	3.45	0.50	3.10	0.66	2.95	0.72	3.17	0.65
After joining SHG	3.85	0.63	3.70	0.48	3.55	0.50	3.70	0.53
Overall								
Before joining SHG	15.25	2.20	12.20	2.20	14.75	1.77	14.07	2.41
After joining SHG	19.15	1.51	15.00	0.67	18.85	1.53	17.67	2.29

Minimum and maximum possible scores of each indicator are 1 and 5 respectively.

Among the five indicators of empowerment, extent of improvement was maximum in social empowerment. It is also discussed that social security is one of the indicators of livelihood security as well as social asset gain as one of the indicators of level of livelihood. About 26 per cent increase in overall empowerment was perceived. SHG 3 created maximum (28%) empowerment followed by SHG 1 (26%) and SHG 2 (23%). However, there is much room to improve empowerment especially for SHG 2 (overall mean perception score 15 out of 25). In case of SHG 1, members perceived high impact in terms of their economic empowerment followed by social empowerment. In case of SHG 2, social empowerment was realized maximum; while in SHG 3, self-development was perceived the most for empowering the women through SHG approach.

Women empowerment as gender parity as perceived by members of selected SHGs under NABARD's SBLP is depicted in Fig. 1. According to this index developed by IFPRI (2012), empowerment as gender parity is measured based on five domains of empowerment with equal weight (20%) and a score of 80 per cent and above indicates women's empowerment from the gender parity point of view. Accordingly, empowerment with gender parity was visible in both SHG 1 and SHG 2. Even though members of SHG 3 perceived highest improvement in empowerment of themselves but from gender parity point of view it lagged behind with a score of 73 per cent. Overall, SHGs under NABARD's SBLP showed empowerment from gender parity (81%). Out of five domains, empowerment was found almost at full extent with respect to income and leadership; however, empowerment with respect to time was less.

Differential domains of women's empowerment on the basis of overall perceptions of the members of SHGs under NABARD's SBLP are presented in Fig. 2. The sub-domains under each domain get equal weight restricting overall weight for each domain to 20 per cent so that summing up five domains result to 100 per cent according to this index (IFPRI, 2012). Access to credit under the resource domain was not up to the mark; therefore, it had affected empowerment with respect to resource from gender parity point of view. Similarly, lower autonomy in decision making under the production domain resulted in lesser empowerment with respect to production domain. Both sub-domains related to time allocation were perceived low, resulting in lesser empowerment of women with respect to time domain.

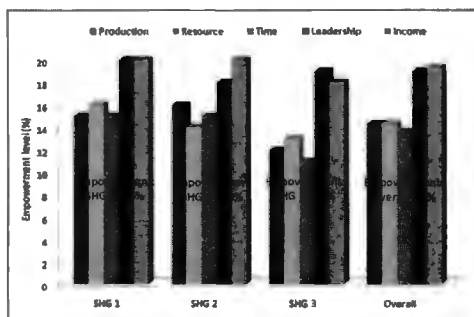


Fig. 1 Women's empowerment as gender parity as perceived by members of selected SHGs under NABARD's SBLP

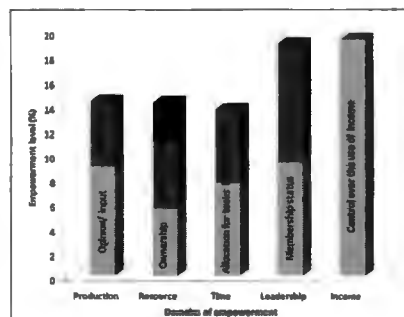


Fig. 2 Differential domains of women's empowerment as perceived by members of SHGs under NABARD's SBLP

Influence of SHGs under NRLM on Empowerment of Group Members

The influence of SHG on Empowerment as perceived by members of selected three SHGs viz. SHG 4, SHG 5 and SHG 6, which were formed in 2012, 2007 and 2009, respectively, under NRLM in Kanker block is presented in Table 2.

Table 2. Influence of SHG on empowerment as perceived by members of selected SHGs under NRLM

Indicators of empowerment	SHG 4 (n=10)		SHG 5 (n=10)		SHG 6 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
1. Self development								
Before joining SHG	3.10	0.74	3.00	0.47	2.90	0.57	3.00	0.59
After joining SHG	3.80	0.63	3.90	0.32	4.20	0.42	3.97	0.49
2. Social empowerment								
Before joining SHG	2.60	0.52	3.30	0.82	3.00	0.67	2.97	0.72
After joining SHG	3.70	0.48	4.20	0.42	4.00	0.67	3.97	0.56
3. Economic empowerment								
Before joining SHG	2.60	0.70	3.20	0.42	3.40	0.52	3.07	0.64
After joining SHG	3.70	0.48	4.10	0.32	4.40	0.52	4.07	0.52
4. Political empowerment								
Before joining SHG	2.80	0.92	3.20	0.79	3.90	0.57	3.30	0.88
After joining SHG	3.90	0.57	4.60	0.52	4.70	0.48	4.40	0.62
5. Information empowerment								
Before joining SHG	3.00	0.82	3.05	0.55	3.20	0.54	3.08	0.63
After joining SHG	3.60	0.46	4.25	0.54	4.20	0.42	4.02	0.55
Overall								
Before joining SHG	14.10	2.77	12.55	1.55	16.40	1.35	14.35	2.51
After joining SHG	18.70	1.36	16.45	0.37	21.50	1.08	18.88	2.32

Minimum and maximum possible scores of each indicator are 1 and 5, respectively.

It is clear that overall empowerment of women members of the SHGs under NRLM improved after joining the SHG. Among the five indicators of empowerment, Political empowerment was maximum. It is also to be noted here that one of the office bearers of SHG 5 was selected as *Sarpanch* (Gram Panchayat leadership position) and few others represent GP members; thus, political empowerment as influenced by the SHG was visible. About 31 per cent increase in overall empowerment was perceived. SHG 4 influenced maximum (33%) empowerment followed by SHG 6 and SHG 5 (both 31%). However, there is much room to improve empowerment especially for SHG 5 (overall mean perception score 16.45 out of 25). The present level of empowerment was found highest in SHG 6 (overall mean score 21.50 out of 30 *i.e.* 72 %). In case of SHG 4, members perceived the impact most in terms of their social, economic and political empowerment. In case of SHG 5, Political empowerment was realized maximum; while in SHG 6, self-development of women members was perceived the most influenced by SHG approach.

Women empowerment as gender parity based on perceptions of members of selected SHGs under NRLM is presented in Fig. 3. In case of SHGs under NRLM, empowerment with gender parity was visible in both SHG 5 and SHG 6 having a score of 91 per cent. However, SHG 4 lagged behind with score of 76 per cent. Overall, SHGs under NRLM influenced the empowerment from gender parity (86%). Out of five domains, empowerment was found almost to full extent with respect to income and leadership; however, empowerment with respect to time was lowest for sample women members of selected SHGs under NRLM.

Differential domains of women empowerment on the basis of overall perceptions of the members of SHGs under NRLM are depicted in Fig. 4. The sub-domains under each domain get equal weight restricting to overall weight for each domain to 20 per cent so that summing up five domains results to 100 per cent according to this index (IFPRI, 2012). Both sub-domains related to time domain *viz.* time allocation for productive and domestic task, time for leisure activities were perceived lowly resulting in lesser empowerment of women with respect to time domain. Access to credit and ownership under the resource domain was perceived less; therefore, it has affected the empowerment with respect to resource domain. Similarly, lower autonomy in decision making under the production domain resulted in lesser empowerment with respect to production domain. Empowerment in terms of leadership and income domains was almost full extent for the women members of SHGs under NRLM.

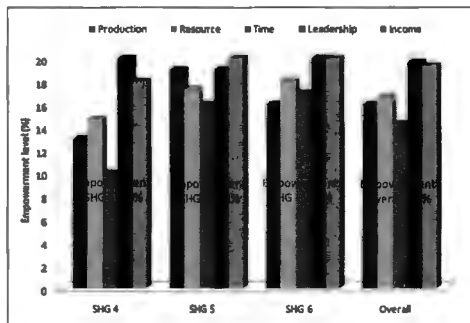


Fig. 3 Women's empowerment as gender parity as perceived by members of selected SHGs under NRLM

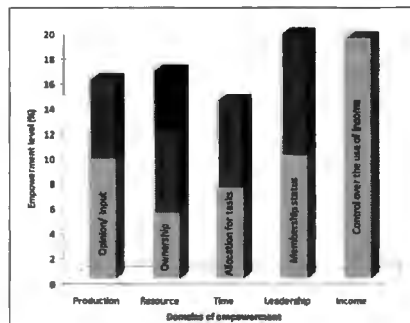


Fig. 4 Differential domains of women's empowerment as perceived by members of SHGs under NRLM

Influence of SHGs under IWMP on Empowerment of Group Members

Table 3 indicates the influence of SHG on empowerment as perceived by members of selected three SHGs viz. SHG 7, SHG 8 and SHG 9, which were formed in 2009, 2002 and 2006 respectively, under IWMP in Kanker block of Kanker district, Chhattisgarh. SHG 7 was men SHG, while SHG 8 and SHG 9 were women SHGs.

It is evident that overall empowerment of rural poor members of the SHGs under IWMP was realized through an improvement of 28 per cent. Among the five indicators of empowerment, self development was improved maximum. SHG 8 influenced maximum (36%) empowerment of its members followed by SHG 9 (29%) and SHG 7 (22%). Thus, women members (both SHG 8 and SHG 9) perceived their increased empowerment on joining SHG more as compared to male members (SHG 7). However, there is much room to improve the empowerment further in case of all selected SHGs. In case of SHG 7, male members perceived the impact most in term of their economic empowerment. In case of SHG 8, political empowerment was realized maximum as many of the women members were also considered to represent GP membership and other institutions of social and economic importance; while in SHG 9, self development was perceived the most for empowering the women through SHG approach.

Table 3. Influence of SHG on empowerment as perceived by members of selected SHGs under IWMP

Indicators of empowerment	SHG 7 (n=10)		SHG 8 (n=10)		SHG 9 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
1. Self development								
Before joining SHG	3.00	0.82	2.80	0.42	2.40	0.52	2.73	0.64
After joining SHG	3.70	0.67	3.80	0.42	3.40	0.52	3.63	0.56
2. Social empowerment								
Before joining SHG	3.50	0.71	3.10	0.57	2.60	0.52	3.07	0.69
After joining SHG	3.80	0.79	4.10	0.57	3.50	0.53	3.80	0.66
3. Economic empowerment								
Before joining SHG	3.00	0.47	2.70	0.67	2.90	0.57	2.87	0.57
After joining SHG	4.00	0.47	3.50	0.53	3.60	0.52	3.70	0.53
4. Political empowerment								
Before joining SHG	3.40	0.52	2.90	0.57	2.70	0.95	3.00	0.74
After joining SHG	4.10	0.57	4.20	0.42	3.30	0.67	3.87	0.68
5. Information empowerment								
Before joining SHG	3.15	0.53	2.95	0.76	2.75	0.63	2.95	0.65
After joining SHG	3.95	0.37	4.00	0.62	3.40	0.70	3.78	0.63
Overall								
Before joining SHG	16.05	1.69	14.45	1.34	13.35	1.80	14.62	1.93
After joining SHG	19.55	1.12	19.60	1.29	17.20	2.04	18.78	1.87

Minimum and maximum possible scores of each indicator are 1 and 5, respectively

Women's empowerment as gender parity as perceived by members of selected SHG 8 and SHG 9 under IWMP is depicted in Fig. 5. SHG 7 being the group of male members was not studied. Empowerment with gender parity was visible in both SHG 8 and SHG 9 with score of 80 per cent and 91 per cent, respectively. In case of both these SHGs, members perceived higher improvement in empowerment after joining SHG and they also achieved empowerment from gender parity point of view. Overall, women SHGs under IWMP showed empowerment from gender parity (86%). Out of five domains, empowerment was found to almost full extent with respect to leadership; however, empowerment with respect to time was relatively low.

Differential domains of women empowerment on the basis of overall perceptions of the members of SHG 8 and SHG 9 under IWMP are presented in Fig. 6. Both sub-domains related to time allocation to productive and domestic tasks as well as leisure activities were perceived lowly resulting in lesser empowerment of women with respect to time domain. Access to credit under the resource domain was perceived low; therefore, it has affected the overall empowerment with respect to resource domain from gender parity point of view. Similarly, lower autonomy in

decision making under the production domain resulted in lesser empowerment in production domain.

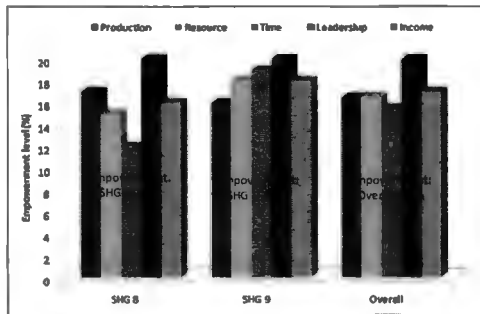


Fig. 5 Women's empowerment as gender parity as perceived by members of selected SHGs under IWMP

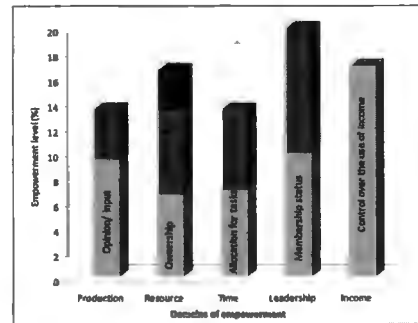


Fig. 6 Differential domains of women's empowerment as perceived by members of SHGs under IWMP

Influence of SHGs under ATMA on Empowerment of Group Members

The influence of SHGs on empowerment of members of the selected three SHGs under ATMA in Kanker block is presented in Table 4.

Table 4. Influence of SHG on empowerment as perceived by members of selected SHGs under ATMA

Indicators of empowerment	SHG 10 (n=10)		SHG 11 (n=10)		SHG 12 (n=10)		Overall (N=30)	
	Mean score	SD	Mean score	SD	Mean score	SD	Mean score	SD
1. Self development								
Before joining SHG	2.20	0.42	2.80	0.63	3.10	0.99	2.70	0.79
After joining SHG	3.30	0.48	3.80	0.63	3.70	0.48	3.60	0.56
2. Social empowerment								
Before joining SHG	2.90	0.32	2.70	0.48	3.60	0.70	3.07	0.64
After joining SHG	3.90	0.32	3.70	0.67	4.10	0.74	3.90	0.61
3. Economic empowerment								
Before joining SHG	2.10	0.32	3.00	0.67	3.10	0.88	2.73	0.78
After joining SHG	3.10	0.32	3.80	0.63	3.70	0.67	3.53	0.63
4. Political empowerment								
Before joining SHG	2.30	0.48	3.20	0.42	3.30	0.82	2.93	0.74
After joining SHG	3.30	0.48	3.80	0.42	3.70	0.67	3.60	0.56
5. Information empowerment								
Before joining SHG	2.40	0.32	3.30	0.63	3.45	0.76	3.05	0.75
After joining SHG	3.35	0.24	3.55	0.50	3.40	0.70	3.43	0.50
Overall								
Before joining SHG	11.90	1.02	11.80	1.38	16.55	1.61	13.42	2.61
After joining SHG	16.95	1.09	14.85	1.29	18.60	1.78	16.80	2.07

Minimum and maximum possible scores of each indicator are 1 and 5, respectively

Out of three SHGs viz. SHG 10, SHG 11 and SHG 12, which were formed in 2011, 2011 and 2012, respectively, under ATMA in Kanker block, members of SHG 10 were men; where as members of both SHG 11 and SHG 12 were women.

Among the five indicators of empowerment, self development had maximum perceived impact followed by social and economic empowerment entities. About 33 per cent increase in overall empowerment was perceived. It is quite interesting to note that male members of SHG 10 perceived highest improvement (42%) in their empowerment on joining SHG, which may be attributed to the fact that ATMA emphasizes agricultural activities and rural poor in term of male members felt an opportunity to improve their primary occupation *i.e.* agriculture being part of SHG under ATMA. The improvement in empowerment was 26 per cent in SHG 11 and 12 per cent in SHG 12. There is further scope for improvement in the empowerment of members of selected SHGs under ATMA. In case of SHG 10, male members perceived the impact most in terms of their self development. In case of SHG 11, self development as well as social empowerment of women members realized maximum improvement; while in SHG 12, self development and economic empowerment were perceived more improved by women members as compared to other indicators.

Women empowerment as gender parity as perceived by members of selected SHG 11 and SHG 12 is depicted in Fig. 7. SHG 10 being a group of all male members was not considered for study. The empowerment with gender parity was not visible in both SHG 11 and SHG 12. Even though members of SHG 11 perceived higher improvement in their own empowerment as compared to members of SHG 12, but from gender parity point of view it lagged behind with a score of 79 per cent. Overall, SHGs under ATMA did not achieve empowerment from gender parity (76%). Out of five domains, although empowerment was found high with respect to income and leadership; it was less for other three domains viz. production, resource and time.

Differential domains of women's empowerment on the basis of overall perceptions of the members of SHG 11 and SHG 12 under ATMA are presented in Fig. 8. The sub-domains under production, resource and time domains showed lower level of empowerment. Access to credit, ownership and ability to deal under the resource domain was not up to the mark; therefore, it has affected the overall empowerment with respect to resource domain. Similarly, lower autonomy in decision making under the production domain resulted in lesser empowerment with respect to

production domain. Both sub-domains related to time allocation were perceived lowly resulting in lesser empowerment of women with respect to time domain.

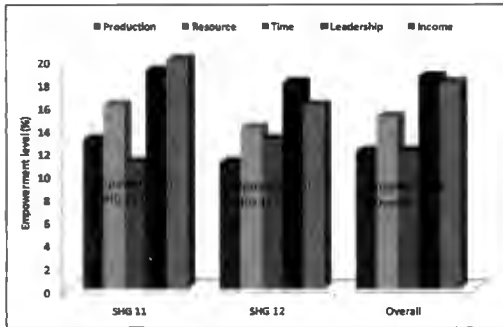


Fig. 7 Women's empowerment as gender parity as perceived by members of selected SHGs under ATMA

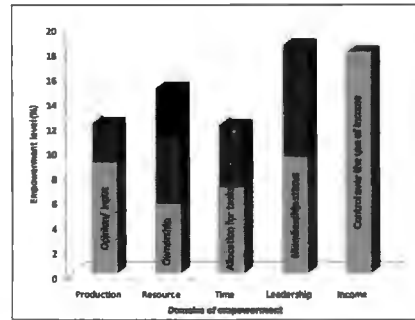


Fig. 8 Differential domains of women's empowerment as perceived by members of SHGs under ATMA

t-tests were done to test difference between perceptions of the respective members regarding their empowerment on joining the SHGs formed under four different programmes viz. NABARD's SBLP, NRLM, IWMP and ATMA. The calculated values of t (varied from 0.001 to 0.855) were less than the table value (2.045) at 5 per cent level of significance and thus there were no significant differences between perceptions of members of SHGs formed under four different programmes with respect to their improved empowerment. The chi-squared statistic was found as 18.76, which was less than the table value at the 0.05 critical point; therefore, the null hypothesis was accepted. It interprets that the SHG's influence on empowerment perceived by the members was independent of their SHGs formed under different programmes viz. NABARD's SBLP, NRLM, IWMP and ATMA.

A correlation coefficient matrix was formulated taking into consideration dynamics of SHG, livelihood security of SHG members, level of living of SHG members and empowerment of SHG members (Table 5).

Table 5. Correlation coefficient matrix showing association between dynamics of SHG, livelihood security, level of living and empowerment of SHG members

	Dynamics of SHG	Livelihood security	Level of living	Empowerment
Dynamics of SHG	--	0.189*	0.039	0.207*
Livelihood security	0.189*	--	0.549**	0.315**
Level of living	0.039	0.549**	--	0.225*
Empowerment	0.207*	0.315**	0.225*	--

* Significant at 5 per cent level; ** Significant at 1 per cent level; N=120

It is evident that dynamics of SHG, livelihood security of SHG members, and empowerment of SHG members were positively and significantly associated with each other. Dynamics of SHG was not found significantly associated with level of living of SHG members. However, both livelihood security and empowerment were also having significant correlation with level of living.

Similar to the findings of the present study, Puhazhendi (2000) in his study of SHGs in the state of Tamil Nadu reported that there is a significant impact of SHGs on social empowerment, empowerment of women, employment generation, credit absorption, new income generating activities, savings pattern etc. It was also reported that the creation of income generating assets / activities through loans availed from banks has made significant impact on the overall economic status of the group members. Pandian and Eswaren (2002) reported that participation of the respondents in the decision making process within their families increased after joining SHGs. Jain (2003) described that SHGs enhanced the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres. Savitha (2004) conducted a study on women empowerment decision making in agriculture and reported that the distribution of women according to social empowerment showed that majority had medium social empowerment and 26.67 per cent had high empowerment. NABARD (2005) studied the impact of SHGs on economic empowerment of its members in Ballir district, Uttar Pradesh and reported that there was an increase of monthly income of each of the families.

The findings of the present study find similarity in other studies. Makandar (2011) in a study at Karnataka observed that women have been actively participating in decision making process after becoming members of SHG in the areas like consumption of house hold items, education of children and their marriage, number of children, family, planning, purchase and sale of property. NABARD (2011) reported that 76 per cent of the women members were able to interact with officials and 28 per cent of the members were able to save in banks; the results were seen in decision making in household matters, sending children to school, participating in Panchayat election, access to bank credit after joining SHG (98%) as compared to a mere two per cent before joining, increase in income by undertaking income generating activities, etc. Hussain and Zafar (2012) reported that the financial status of households improved due to improvement in access across formal credit institutions. Access to credit has enabled women to undertake income generating activities. Sharma

et al. (2014) assessed the extent of effectiveness of SHGs in gender empowerment and reported that SHGs acted as community platforms from which women become active in village affairs, took part in political decision making process at village level or took action to address social or community issues. Involvement in SHGs enabled its members to gain greater control over resources like material possession, knowledge, information, ideas and decision making in home, community, society and nation. Improved awareness of members about social issues was an important indicator of capacity development of groups. Improved awareness levels enabled group members to play a more effective role in community affairs and work towards achievement of common goals.

Conclusion

It made no difference for rural poor including women as to which programmes have been supporting them to form their SHG. However, they were satisfied being part of their SHGs and have perceived the influence of SHG on their empowerment, although its extent varied across the groups. The impact of SHGs on empowerment has been viewed as the most demanding and motivating factor to spread SHG approach; therefore, the present study reflected the achievements made in this regard by different SHGs formed under different programmes implemented by various government and non-government organizations in general and Chhattisgarh state in particular.

References

- Banerjee, S. and Dutta, A. (2014). Synergistic effects of microfinance through SHGs: A study of basic health and primary education indicators. *Microfinance, Risk-taking Behaviour and Rural Livelihood*, pp 113-129.
- Birner, R., and J. R., Anderson. (2007). How to make agricultural extension demand-driven? The case of India's agricultural policy. IFPRI Discussion Paper 729, Washington, D.C.: International Food Policy Research Institute.
- Hussain, B.Z., and Zafar, S. (2012). Impact of self-help groups on women empowerment in the union territory of Puducherry – a case study. *Marketing Zypher*, 1.
- IFPRI. (2012). Women's empowerment in agriculture index. *Global Food Policy Report*, International Food Policy Research Institute (IFPRI), Washington, DC. <http://www.ifpri.org/publication/womens-empowerment-agriculture-index>.
- Jain, R. (2003). Socio-economic impact through self help groups. *Yojana*, 47 (7): 11-12.
- Makandar, I.M. (2011). The role of self help groups and gender justice in India, In Lazer, Daniel, Aravanan and Deo, M. (Eds.). *Embodiment of Empowerment: Self Help Groups*, Vijay Nichole Imprints, Chennai.

- NABARD. (2005). Success stories from districts. National Bank News Review, 21(1): 24-26.
- NABARD. (2011). Status of Microfinance 2009-10. Mumbai: NABARD.
- Narang, U. (2012). Self help group: an effective approach to women empowerment in India. International J. Social Science & Interdisciplinary Research, 1 (8): 8-16.
- Pandian, P. and Eswaran, R. (2002). Empowerment of women through microcredit. Yojana, 46 (10): 14-16.
- Puhazhendi, V. (2000). Evaluation study of self help group in Tamil Nadu. National Bank for Agriculture and Rural Development, Mumbai.
- Ramachandran, T. and Balakrishnan, S. (2008). Self help groups on women's empowerment: a study in Kanyakumari district. Kurushetra, 57 (2): 31.
- Savitha. (2004). Women empowerment on decision making in agriculture – An economic study in Mysore district. Karnataka, M.Sc. (Agri.) Thesis, University of Agricultural Sciences, Bangalore.
- Sharma, N., Wason, M., Singh, P., Padaria, R.N., Sangeetha, V. and Kumar, N., (2014). Effectiveness of SHGs in improving livelihood security and gender empowerment. Department of Agricultural Extension, Indian Agricultural Research Institute, New Delhi.
- Shyledra, H.S. (2008). Role of self help groups. Yojana, January: 25.