

# Empowerment of women through self-help group in Marathwada region

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**ABSTRACT :** The present study was conducted in Parbhani district with a view to know the information about empowerment of women through self help group. The present study was conducted in Parbhani district which was based on random selection in Marathwada region of Maharashtra state during the year 2013-2014. Three talukas were purposively selected from the Parbhani district and from that four villages were purposively selected on the basis of maximum number of self-help group. From each village ten women respondents were selected by lottery method, thus, total sample size will be 120. The result revealed that 36.67 per cent women members of SHGs belonged to medium empowerment category. The percentage of women members of SHGs to high empowerment category were 18.33 per cent. About 15.83 per cent women members of SHGs belonged to low empowerment category while 15.00 per cent women members of SHGs belonged to very low empowerment category and 14.17 per cent women members of SHGs belonged to very high empowerment category. There was positive and significant relationship between empowerment and profile of women members of self-help group.

**KEY WORDS :** Women empowerment, Profile, Self-help group

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## INTRODUCTION

The year 1975 this was declared as International women year and the decade of 1975-85 as women decade by UNO. It is well said that a country is as advanced as are its women. Thus, status of women in any society is supposed to be the true index of its social and economic development. In India, the conspicuous effort in direction of equality began in the year 1974 with the formation of women committee to study the status of women in India. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits,

resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. The year 2001 was declared as a 'year of women empowerment'. Efforts were being made in the direction that women should have a role in all walks of life, and special provisions should be made in the budget for activities related to the development of women.

The definition of SHG as approved by National Bank for Agriculture and Rural Development (NABARD). The apex banking body in India, is that "SHG is a small economically homogeneous and affinity group of rural poor, voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its member as per group decision for their socio- economic development.

The origin of SHGs is from the brainchild of grameen

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Bank of Bangladesh, which was founded by the economist, Prof. Mohammed Yunus of Chittagong University. SHGs were started and formed in 1975. In India NABARD is initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A self-help group is a group of 10-20 women or men who work for the capacity building of themselves. The goal of self-help groups (SHG) is to become effective agents of change. They serve as a platform to establish the banking with the poor which is reliable, accountable and a profitable business.

In India total number of SHGs is 69, 53250. In Maharashtra it is 7,70695. In Marathwada region the total number of SHGs is 11, 280 and 3975 SHGs in Parbhani district (Oct., 2013).

### Objectives :

- To study the profile of women members of self-help group.
- To study the empowerment of women members of self-help group.
- To study the relationship between profile and empowerment of women members of self-help group.

## METHODOLOGY

The present study was conducted in Parbhani district of Marathwada region of Maharashtra state during the year 2013- 2014. It was carried out in the Parbhani district in jurisdiction of Mahila Arthik Vikas Mahamandal Organization (MA-VIM) and District Rural Development Agency (DRDA) in Marathwada region of Maharashtra state as significant work done by both MAVIM and DRDA in the formation of SHGs. Three talukas were purposively selected from the Parbhani district viz., Parbhani, Purna and Gangakhed whereas from each taluka four villages were purposively selected on the basis of maximum number of self-help group. Ten respondents from each village drawn by lottery method, thus, 120 respondents constituted the sample for the study. The "ex-post facto" research approach was used in the present study.

For the study, interview schedules were used for obtaining data. Simple percentage distribution statistical methods were used for analysis of data. The findings regarding empowerment also the relationship of empowerment and profile of women members of self-help groups were included in the study.

## OBSERVATION AND ASSESSMENT

The experimental findings obtained from the present study have been discussed in following heads:

### Profile :

The findings showed from Table 1 that nearly two third (64.17%) of the respondents from middle age group that is 29 to 37 years followed by 18.33 per cent were in young age

group that is up to 28 years age and 17.50 per cent of the respondents from old age category that is above 38 years, respectively.

Related to education considerable number 41.67 per cent of the respondents were educated up to secondary school followed by 19.17 per cent of the respondents were illiterate, 18.33 per cent of the respondents were completed higher secondary, 10.83 per cent of the respondents were educated up to primary school and 10.00 per cent of the respondents were can read and write only.

Regarding the caste less than one half 42.50 per cent of respondents had high caste followed by 34.17 per cent of respondents had low caste. About 23.33 per cent respondents had medium caste.

The percentage of the respondents who had medium family size consisting of 8 members is 46.67 per cent followed by 35.83 per cent of the respondents had large family size consisting 9 and above members while 17.50 per cent of the respondents were having small family size consisting up to 7 members in their family.

The percentage of the respondent who had joint family system is (92.50%), while remaining 7.50 per cent belonged to nuclear families.

Related to occupation majority (77.50%) of the respondents were having agriculture as a main occupation. While 22.50 per cent of the respondents were having agriculture + labourer as main + subsidiary occupation. This was followed by 00.00 per cent of respondents who were not having subsidiary occupation.

The results showed related to annual income that two-third of respondents (65.83%) had medium annual income, followed by 28.33 per cent of respondents had high annual income. About 5.84 per cent of the respondents had low annual income.

In respect of social participation 40.83 per cent of respondents had high social participation, followed by 35.84 per cent of respondents had low social participation. About 23.33 per cent respondents had medium social participation.

Regarding the source of information less than one half 45 per cent of respondents had medium source of information followed by 29.17 per cent of respondents had low source of information. About 25.83 per cent respondents had high source of information.

The percentage of respondents from economic motivation is (77.50%) of respondents had medium economic motivation followed by 15.00 per cent of respondents had high economic motivation. About 7.50 per cent respondents had low economic motivation.

### Empowerment of women :

#### *Psychological empowerment :*

The data from Table 2 revealed that majority (92.50%) respondents found increased in self confidence followed by

**Table 1 : Distribution of the women members of self help group according to their profile**

Sr. No.	Profile of the respondents	Category	Respondents (n=120)	
			Frequency	Percentage
1.	Age (Years)	Young ( up to 28 years)	22	18.33
		Middle (29 to 37 years)	77	64.17
		Old (above 38 years)	21	17.50
2.	Education	Illiterate	23	19.17
		Can read and write only	12	10.00
		Primary School	13	10.83
		Secondary School	50	41.67
		Higher Secondary	22	18.33
3.	Caste	Lower	41	34.17
		Medium	28	23.33
		Upper	51	42.50
4.	Size of family	Small	21	17.50
		Medium	56	46.67
		large	43	35.83
5.	Type of family	Nuclear family	9	7.50
		Joint family	111	92.50
6.	Occupation	Main occupation	93	77.50
		Subsidiary occupation	0	0.00
		Main+subsidiary	27	22.50
7.	Annual income	Low (Up to Rs.13326 /-)	07	5.84
		Medium (Rs.13327/- to Rs.40707/-)	79	65.83
		High (Rs. 40708 /- and above)	34	28.33
8.	Social participation	Low participation (up to 0)	43	35.84
		Medium participation (1)	28	23.33
		High participation (2 and above)	49	40.83
9.	Source of information	Low (Up to 21)	35	29.17
		Medium (22 to 25)	54	45.00
		High (26 and above)	31	25.83
10.	Economic motivation	Low (Up to 19)	09	7.50
		Medium (20 to 23)	93	77.50
		High (24 and above)	18	15.00

91.66 per cent in courage, 70.00 per cent, 59.66 per cent, 55.83 and 41.66 per cent increased in case of self image, self reliance, feeling of security in family, career ambition, respectively.

It might be due to the medium level of education, medium income of the respondent and she had more confidence during conducting any kind of work. The present study was supported by Tayade (2006).

#### *Cultural empowerment :*

It was revealed from Table 3 that majority (95.83%) of respondents found in freedom to taking a kind of food, 90.00 per cent of respondents had actual participation in festival, 73.33 per cent of respondents was observed in freedom for

**Table 2 : Distribution of the respondents according to the psychological empowerment**

Sr. No.	Indicators *	Frequency	Percentage
<b>Psychological empowerment</b>			
1.	Self confidence	111	92.50
2.	Courage	110	91.66
3.	Self reliance	71	59.16
4.	Feeling of self security in family	67	55.83
5.	Career ambition	50	41.66
6.	Self image	84	70.00

\* Multiple responses obtained

performing festivals ceremony, 64.16 per cent of respondents had freedom for deciding food menu, 56.66 per cent of respondents observed in freedom to interact with male outside, 30.00 per cent of respondents had liberty to attained marriage ceremony, 28.33 per cent of respondents had freedom for attending pilgrims/ religious places, 0.83 per cent of respondent had freedom for wearing a kind of dress.

It might be due to the high social participation as well as belonged to upper caste the respondents had liberty to express whatever they were thinking. The present study was supported by Tayade (2006).

#### *Social empowerment :*

From the Table 4, it was revealed that cent per cent of respondents had got freedom to visit hospital / doctor, freedom for adopting practices for maintaining health, participated in decision about family planning (welfare) and appreciated by

family members for significant contribution. Whereas 99.16 per cent of respondents had participated in decision about girls marriage and possessed desired social status. About 95.83 per cent of respondents had got freedom to work outside the family, 92.50 per cent of respondents had increased in making healthy social environment, while 78.33 per cent, 73.33 per cent and 69.16 per cent of respondents had accessed to modern technology, got freedom to mix with (women ) friends, got accessed to water, respectively. About 68.33 per cent of respondents had participated in decision about education of children, followed by 57.50 per cent of respondents had participated in community action and 48.33 per cent of respondents had got accessed to fuel / energy. About 20.00 per cent of respondents had feeling of social security, followed by 0.83 per cent of respondents was increased in self education. It might be due to the high social participation and they were eagerly participated in any social functions because

**Table 3 : Distribution of the respondents according to the cultural empowerment**

Sr. No.	Cultural empowerment	Frequency	Percentage
1.	Freedom to interact with male outside the family	68	56.66
2.	Freedom for taking a kind of food	115	95.83
3.	Actual participation in festivals	108	90.00
4.	Freedom for performing festivals ceremonies	88	73.33
5.	Freedom for wearing a kind of dress	1	0.83
6.	Freedom for attending pilgrims / religious place	34	28.33
7.	Freedom to deciding (food) menu	77	64.16
8.	Liberty to attend marriage ceremony	42	35.00

**Table 4 : Distribution of the respondents according to the social empowerment**

Sr. No.	Social empowerment	Frequency	Percentage
1.	Increase in self education	1	0.83
2.	Get freedom to work outside the family	115	95.83
3.	Get freedom to visit hospital / doctor	120	100
4.	Get freedom for adopting practices for maintaining health	120	100
5.	Participation in decision about family planning (welfare)	120	100
6.	Participation in community action	69	57.50
7.	Feeling of social security	24	20.00
8.	Participation in decision about education of children	82	68.33
9.	Participation in decision about girls marriage	119	99.16
10.	Possessing desired social status	119	99.16
11.	Increase in making healthy social environment	111	92.50
12.	Appreciation by family members for significant contribution	120	100
13.	Get access to modern technology	94	78.33
14.	Get freedom to mix with (women ) friends	88	73.33
15.	Get access to water	83	69.16
16.	Get access to fuel / energy	58	48.33

they were provided with freedom this leads to increase in social empowerment. The present study was supported by Mankar *et al.* (2007).

#### *Economic empowerment :*

From the information in Table 5 it was revealed that large majority (99.16%) respondents were observed increased personal saving in the form of fixed deposit, followed by 70.83 per cent respondents had freedom for selection of job, followed by 65.83 per cent respondents had got authority to employ labourers. About 65.00 per cent respondents had got freedom for offering present to relatives, followed by 56.66 per cent respondents had got opportunity for economic development and 54.16 per cent respondents had got freedom for spending on entertainment of guest. While 27.50 per cent, 22.50 per cent, 17.50 per cent, 7.50 per cent and 1.66 per cent respondents had participated in decision about adoption of modern technology, participated in purchase of input for family enterprise, participated in decision about marketing of produce, able to operate personal account in bank and participated in decision about purchasing building / house, respectively.

It might be due to the freedom about their self decision in doing the work outside the home leads to increase financial condition of the respondents. The present study was

supported by Gunjkar (2005); Thorat (2008) and Waghmare (2010).

#### *Political empowerment :*

It was noticed in Table 6 that 61.66 per cent respondents became aware about political situation, 75.00 per cent respondents had awareness about legislation about women, 3.33 per cent in aware about human rights, 00.00 that is no one had the political position at present and freedom for participation in active politics.

It might be due to the medium level of age and education it helped the respondents to gain more knowledge about the politics in local area. This will leads to participation of the respondents in active politics in future. The present study was supported by Arunkumar Bevenahalli (2006) Kulkarni (2003) and Tejaswini *et al.* (2004).

#### *Overall women empowerment :*

The data in Table 7 indicated that 36.67 per cent women members of SHGs belonged to medium empowerment category. The percentage of women members of SHGs to high empowerment category were 18.33 per cent. About 15.83 per cent women members of SHGs belonged to low empowerment category while 15.00 per cent women members of SHGs belonged to very low empowerment category and 14.17 per

**Table 5 : Distribution of the respondents according to the economic empowerment**

Sr. No.	Economic empowerment	Frequency	Percentage
1.	Get opportunity for economic development	68	56.66
2.	Get freedom for selection of job	85	70.83
3.	Increase personal saving in the form of fixed deposit	119	99.16
4.	Able to operate personal account in bank	9	7.50
5.	Participation in decision about adoption of modern technology	33	27.50
6.	Participation in decision about purchasing building / house	02	1.66
7.	Participation in decision about marketing of produce	21	17.50
8.	Participation in purchase of input for family enterprise	27	22.50
9.	Get authority to employ labourers	79	65.83
10.	Get freedom for spending on entertainment of guest	65	54.16
11.	Get freedom for offering present to relatives	78	65.00

**Table 6: Distribution of the respondents according to the economic empowerment**

Sr. No.	Political empowerment	Frequency	Percentage
1.	Holding a political position at present	0	0
2.	Freedom for participation in active politics	0	0
3.	About awareness of human rights	4	3.33
4.	Increase in awareness about legislation about women	90	75.00
5.	Increase in awareness of political situation	74	61.66

cent women members of SHGs belonged to very high empowerment category. It might be due to the high social participation, self confidence, freedom of doing work with self decision, increased personal saving in the form of fixed deposit, aware about political situation in local area. The present findings were supported by Tayade (2006); Chole *et al.* (2007); Dhavane (2008) and Raghuprasad *et al.* (2009).

**Table 7 : Distribution of respondents according to the overall women empowerment**

Sr. No.	Women empowerment Category	Respondents	
		Frequency	Percentage
1.	Very low (M- 1 SD)	18	15.00
2.	Low (M-1/2 SD)	19	15.83
3.	Medium (M±1/2 SD)	44	36.67
4.	High (M+1/2 SD)	22	18.33
5.	Very high (M+1 SD)	17	14.17

Mean=62.66

### Relationship between profile characteristics of women member of self help group and empowerment :

Regarding to the relationship of empowerment and profile of women members of self- help group there was positive and significant relation between independent variables *viz.*, age, education, caste, size of family, type of family, occupation, annual income, social participation, source of income and economic motivation and empowerment of women members of self-help group at 1 per cent level of probability (Table 8).

**Table 8 : Relationship between profile and empowerment of women members of self-help group**

Sr. No.	Independent variables	Co-efficient of correlation
1.	Age	0.384**
2.	Education	0.383**
3.	Caste	0.526**
4.	Size of family	0.378**
5.	Type of family	0.477**
6.	Occupation	0.299**
7.	Annual income	0.368**
8.	Social participation	0.374**
9.	Sources of information	0.441**
10.	Economic motivation	0.330**

\* and \*\* indicate significance of values at P=0.05 and 0.01, respectively

It might be due to the age of respondents increased therefore there was increased in active participation as she knew more about self help group as her experiences increased. Education of respondents increased so that the knowledge level of the respondents also increased and leads to wideness the vision of an individual. Caste of respondents belonged to

upper caste the liberty of expressing the ideas and active participation in the social functions with self decision also increased. As the family size increased they may exist diversified decisions of all the family members which affected in taking rational and quick decision about family activity. As the family type was joint so there was increased in family members, thus, they got more employment and due to this annual income of family was increased. As the occupation of the respondents belonged to main occupation, the respondents done the work with more efforts which leads to increased in annual income. when family income is more women can invest in various income generating activities and achieve a better socio-economic status. When social urge of women has been satisfied and their self confidence is naturally increased. The respondents used more source of information had more exposure and enriched the level of empowerment. Social participation and more contacts of the respondents with other women friend who helped financially.

### Conclusion :

The majority of women members of self-help group were middle aged, having secondary school level education, belonged to upper caste and had medium size of family, belonged to joint family with main occupation and had medium annual income ranged from (Rs. 13327/- to Rs. 40707/-), with high social participation, having medium use of source of information and medium economic motivation. It was concluded that majority (92.50%) respondents found increased in self confidence in psychological empowerment while majority (95.83%) of respondents found in freedom to taking a kind of food in cultural empowerment of women. Cent per cent of respondents had got freedom to visit hospital / doctor, freedom for adopting practices for maintaining health, participated in decision about family planning (welfare) and appreciated by family members for significant contribution in social empowerment whereas large majority (99.16%) respondents were observed increased personal saving in the form of fixed deposit in economic empowerment and 61.66 per cent respondents became aware about political situation in political empowerment of women. Women belonged to medium overall empowerment. Regarding to the relationship of empowerment and profile of women members of self-help group there was positive and significant relation between independent variables *viz.*, age, education, caste, size of family, type of family, occupation, annual income, social participation, source of income and economic motivation and empowerment of women members of self-help group at 1 per cent level of probability.

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