

Self-help groups in empowering women: A study in Udaipur and Jhalawar districts of Rajasthan

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ABSTRACT : The study was conducted in Udaipur and Jhalawar district of Rajasthan, to know the Empowerment status of SHG members. Total 1123 groups were registered during year 2008-09 by different forming agencies. In which, 102 SHGs were selected from NABARD, ICDS, DRDA and SAUs. Major finding reveals that comparison of empowerment data before joining the SHGs, there was slight change in status of women, as before joining the SHG there were 33 office bearers who were found in the low empowerment category of legal and political empowerment however, after becoming the member of SHGs the percentage decreased upto 10 per cent and only 24 office bearers remained in this category.

KEY WORDS : Self-help groups, Empowerment, Empowering women

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Small voluntary association of people with a similar socio-economic background who come together for solving their common problems through self-help and mutual help are called as self-help groups. Self-help and mutual help concepts existed in India through generations. People of a geographical area lived in closed knit communities and were of help to one another on both happy and sad occasions like marriages, festivals, death of a family member etc. However during the 1980s Dr.

Mohamud Yunus of the Grameena Bank of Bangladesh came up with the idea of formally organizing women into groups to start saving money at regular intervals. The group money could then be used by members either for productive or consumptive purposes. This model of SHG which promote savings soon spread to different parts of Bangladesh and even to neighboring India.

SHGs have now come up in a big way all over the country. Although there can be all women, all men or

mixed SHGs, it is seen that all women SHGs have sustained well over the years. The banks and non-government organizations took the lead in India to start such SHGs. Soon the government of India and the state governments realized that for the economic betterment and development of rural women the potentiality of these women SHGs need to be harnessed and that it could be an important agency through which poverty could be eliminated. Since 2000 all annual plan of the government promote SHGs.

“The women of India should play a vital role in building strong nation” (Nehru). Women constitute 48.46 per cent of total population in India as per census 2011. To mitigate the problem of unemployment and underemployment, the role of women should not only be confined to generate employment, but also to provide employment to others.

Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making. Women’s empowerment is not a Northern concept. Women all over the world, including countries in the South, have been challenging and changing gender inequalities since the beginnings of history. These struggles have also been supported by many men who have been outraged at injustice against women and their upon the consequences for the society.

With this in view, the study on empowerment of rural women through self-help groups of Udaipur and Jhalawar district was conducted.

In Rajasthan state, two representative districts from 2 agro climate zones have been selected. Secondary data have been collected from DRDA and other agencies of Udaipur and Jhalawar district about SHGs enrolled in 2008-2009. At present total 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. There were 17 blocks in Udaipur and Jhalawar district from

which 23 villages were selected and those villages, who had highest number of SHG were selected as sample for the present study. Thus the sample comprise of 102 SHGs from Udaipur and Jhalawar districts. Data on various aspects of women empowerment were collected from office bearers and members of each successful group through interview and PRA technique from all group members, hence total 153 office bearers and 465 members were interviewed. Analysis of data was done in terms of frequency, percentages and average. Empowerment status were categorized into three categories *i.e.* low, medium and high.

Empowerment status of SHG members :

Table 1 shows distribution of SHG members in various categories of socio-psychological empowerment. It was found that majority of the members were (84.94 %) in the category of medium empowerment while, 10.96 per cent were found in low empowerment category, there were only 4.08 per cent members who belong to high empowerment category.

Economic empowerment has been defined as “the process which increases women’s real power over economic decisions that influence their lives and priorities in society. Hence, to achieve economic empowerment, women must get access to and control over resources. Women’s economic empowerment is increasingly viewed as the most important contributing factor to achieving equality between women and men.

The data pertaining to economic empowerment of members depicted in Table 2 show that majority (83.01 %) were in the category of medium empowerment, 12.25 per cent belong to the category of high empowerment while only 4.73 per cent were in the category of low empowerment.

Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalla and Dharmapur districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that economic activities of SHGs were quite successful.

Data presented in Table 3 depicts the distribution of the respondents according to legal and political empowerment. Nearly 75 per cent of the SHGs members were in the category of medium empowerment while,

23.87 per cent members were in low empowerment category. There were only 0.64 per cent respondents who were highly empowered.

Kappa (2014) conducted a study of women empowerment through self-help groups in Gajwel Mandal of Medak District in Andhra Pradesh. Based on the

Table 1 : Distribution of respondents according to socio-psychological empowerment (n = 618)

Socio-psychological empowerment	Level of empowerment					
	Low (1-2.33)		Medium (2.33 to 3.66)		High (3.66 to 5.0)	
	f	%	f	%	f	%
Office bearers (n=153)	0	0	134	87.58	19	12.41
Members (n =465)	51	10.96	395	84.94	19	4.08
Overall (n =618)	51	8.25	529	85.59	38	6.14

Table 2 : Distribution of respondents according to economic empowerment (n = 618)

Economic empowerment	Level of empowerment					
	Low (1-2.33)		Medium (2.33 to 3.66)		High (3.66 to 5.0)	
	f	%	f	%	f	%
Office bearers (n=153)	0	0	115	75.16	38	24.83
Members (n =465)	22	4.73	386	83.01	57	12.25
Overall (n =618)	22	3.55	501	81.06	95	15.37

Table 3 : Distribution of respondents according to legal and political empowerment (n = 618)

Legal and political empowerment	Level of empowerment					
	Low (1-2.33)		Medium (2.33 to 3.66)		High (3.66 to 5.0)	
	f	%	f	%	f	%
Office bearers (n=153)	33	21.56	110	71.89	10	6.53
Members (n =465)	111	23.87	351	75.48	3	0.64
Overall (n =618)	144	23.30	461	74.59	13	2.10

Table 4 : Distribution of respondents according to change in psycho-social empowerment status after becoming the SHG member (n = 618)

Psycho-social empowerment	Level of empowerment					
	Low (1-1.67)		Medium (1.67-2.34)		High (2.34 to 3.0)	
	f	%	f	%	f	%
Office bearers (n=153)	-	0	109	71.24	44	28.75
Members (n=465)	20	4.30	415	89.24	30	6.45
Overall (n=618)	20	3.23	524	84.78	74	11.97

Table 5 : Distribution of respondents according to change in economic empowerment status after becoming the SHG member (n = 618)

Psycho-social empowerment	Level of empowerment					
	Low (1-1.67)		Medium (1.67-2.34)		High (2.34 to 3.0)	
	f	%	f	%	f	%
Office bearers (n=153)	0	0	97	63.39	56	36.60
Members (n=465)	0	0	346	74.40	119	25.59
Overall (n=618)	0	0	443	71.68	175	28.31

Table 6 : Distribution of respondents according to change in legal and political empowerment status after becoming the SHG member (n = 618)

Legal and political empowerment status after becoming the SHG member	Level of empowerment					
	Low (1-1.67)		Medium (1.67-2.34)		High (2.34 to 3.0)	
	f	%	f	%	F	%
Office bearers (n=153)	24	15.68	112	73.20	17	11.11
Members (n=465)	59	12.68	394	84.73	12	2.58
Overall (n=618)	83	13.43	506	81.87	29	4.69

analysis of women empowerment through self-help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of self-help groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Change in empowerment status as a result of becoming member of SHG :

Table 4 depicts the distribution of respondents according to change in psycho-social empowerment status after becoming the SHG member, 89.24 per cent members were in the category of medium empowerment while, only 4.30 per cent were in the category of low empowerment. About 7 per cent were found highly empowered.

Data in Table 5 depict that more than 70 per cent respondents were in the category of medium empowerment while only 25.59 per cent were in the category of high empowerment. There was no one, who falls in low empowerment category after becoming SHG member.

This finding is in the line of Archana and Singh (2002). They reported in their study on SHG in economic empowerment of rural women that economic empowerment was visible among the members by their habit of regular savings, less susceptibility to exploitation, access to formal credit and increase family income.

The data pertaining to change in legal and political empowerment status after becoming the SHG member depicted in Table 6 indicate that majority (84.73 %) of the respondents were in the category of medium empowerment, 12.68 per cent belong to the category of low empowerment while only 2.58 per cent were in the category of high empowerment. Similar work related to the present investigation was also carried out by Kaur *et al.* (2011); Chopde *et al.* (2015); Antwal *et al.* (2015); Gupta and Patel (2015); Jobpaul and Muthyelu (2012) and Bairwa *et al.* (2014).

Conclusion :

The study was undertaken to the study empowerment of women through self-help groups. It is found that status in family and community has improved for women after joining SHGs and the socio-economic

factors has changed for womenfolk. Women are able to save more after joining SHG due to the financial independence. Also, there is no change witnessed in their spending pattern. Still there are emerging issues that need to be addressed to make the role of women in the long run. The self-help group is important in re-strengthening and bringing together of the human race. It is concluded that SHGs have contributed to women empowerment.

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