

Original Research Article

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## Empowerment of Rural Women through Self Help Groups

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### ABSTRACT

The study entitled “Empowerment of Rural Women through Self Help Groups” was carried out during the year 2015-16 in the Surguja district of the Chhattisgarh state. There are 7 blocks in Surguja district. Out of these, one block namely, Ambikapur was selected for this study. 15 SHGs were selected by using simple random sampling procedure. From each selected SHGs, 10 women members were to be selected. Thus, the total 150 respondents (10×15=150) were considered for the study. The findings of this study revealed that the majority of the respondents were found in young age group (up to 35 year), were pass primary level of education (38%). Majority of the respondents had reported marginal land holding (up to 1 ha), maximum respondents involved in agriculture and labour work as their family occupation. Majority of them had low annual income (Rs. 25001 to 75000). The findings revealed that the most of the respondents (52.00%) medium level of social empowerment followed by (78.00%) respondents medium level of economic empowerment, (95.34%) respondents medium level of cultural empowerment, (67.33%) respondents high level of psychological empowerment and (88.00%) respondents low level of political empowerment. The overall impact of SHG on empowerment of women member was revealed that, a medium level of empowerment of rural women through SHG could be noticed among nearly two third of its women members as 76.00 % were belonged to medium category of empowerment. This was followed by 14.00 per cent of them appearing in low category of empowerment. The percentage of respondents appearing in high category of women empowerment was found to be meager (10.00%).

#### Keywords

SHG, Women,  
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### Introduction

Women are the best change agent to touch the core of poverty and are very important segment in development at local to global level. The status of women is a barometer of democratism of any state, an indicator of how human rights are respected in it. Hence, it is necessary to bring positive change in women.

They should realize their potent power which is quite for long. They must be required to see themselves and their rights in new way. Women constitute about 48 .00 per cent of the country’s population and play an equally important role with men in creating a better family life (Suman Singh and Puja Mathur, 2005).

Poverty and unemployment are the major problems of any under development countries, to which India is no exception. Self help group is a small group of people who are living in the same area in similar or varied activities, maintaining an almost equal living standard a political and secular, aiming to achieve a common goal that is prosperity through thrift and credit and also facing similar problems, help each other to solve their problems (Raheem and Sultana, 2007).

Economic empowerment of women is essential to harness the women labour in the main stream of economic development which may possible through SHGs. SHGs aim to improve the quality of life of women by self reliance, up grading their skills and ensuring sustainability of groups.

According to Pillai (1995) "Empowerment is an active, multidimensional process which enables women to realize their high identity and power in all spheres of life". Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and to transformative action. Empowerment of women is not a one way process. It is a two way process in which we empower and got empowered. Year 2001 was declared as the "Women's empowerment year".

The existence of women in the state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. Self help groups provides appropriate platform for economical empowerment and after this cultural, social, psychological and political empowerment. Hence, to know the better benefit of it for empowerment of the women, it is necessary to know the impact of SHGs on empowerment of women.

This study would also be useful tool to the administrator and policymaker to understand the ground realities of women SHGs so that they could formulate plan/policy as per their needs.

## **Materials and Methods**

The present research entitled "Empowerment of Rural Women Through Self Help Groups" was carried out during the year 2015-16 in the Surguja district of the Chhattisgarh state. The Surguja districts were selected purposively. There are 7 blocks in Surguja district.

Out of these, one block namely Ambikapur was selected purposively for this study, because maximum number of different community organization of women SHGs are existing in the selected block. 15 SHGs were selected by using simple random sampling procedure.

From each selected SHGs, 10 women members were be selected. Thus the total 150 respondents ( $10 \times 15 = 150$ ) were considered for the study.

The dimensions selected for empowerment are described and the responses of individual women member of SHGs on each aspect of various dimension of empowerment were elicited on two point continuum i.e. yes or No with score 1 and 0, before and after joining the SHG respectively.

The overall impact of SHG on empowerment of women member was calculated by summing the value of all empowerment with regard to the five dimensions i.e. psychological, cultural, social, economic and political empowerment on the basis of overall impact of SHG, the categorization of the respondents was done by using maximum and minimum value.

## **Results and Discussion**

### **Characteristics of the members of self-help groups**

Socio-economic characteristics of rural women of self help group are presented in Table 1 regarding age, educational qualification, size of land holding, family occupation, annual income etc.

It was observed that maximum number of respondents (55.34%) were young age group (up to 35 year), (38%) were passed primary level of education. Majority of the respondents (67.33%) had reported marginal land holding (up to 1 ha), maximum respondents (72%) involved in agriculture and labour work as their family occupation. Majority of them (50%) had low annual income (Rs. 25001 to 75000).

### **Income generating activities of Women SHGs**

The results presented in Table 2 shows varied income generating activities carried out by women SHGs. It was found that a diversified range of activities were carried out by the different women members SHGs belonging to villages of the study area according to the availability of opportunities provided by the implementing agencies as well as availability of resources in the local area. All the women of the 15 self-help groups have been associated with the Paddy cultivation, Vermi compost and Mushroom cultivation.

The data in table 3 reveals that majority of the respondents (52.00%) are in medium level of category followed by 42.67% respondents are in high level of category followed by 5.33% respondents in low level of category of social empowerment. Majority of the respondents (78.00%) are in medium level of category followed by 12.67% respondents are in low

level of category followed by 9.33% respondents are in high level of category of economic empowerment. Majority of the respondents (95.34%) are in medium level of category followed by 3.33% respondents are in high level of category followed by 1.33% respondents are in low level of category of cultural empowerment. Majority of the respondents (67.33%) are in high level of category followed by 18.00% respondents are in low level of category followed by 14.67% respondents are in medium level of category of psychological empowerment. Majority of the respondents (88.00%) are in low level of category followed by 12.00% respondents are in high level of category followed by no respondents in medium level of category of political empowerment.

### **Overall impact of self help group**

The overall impact of SHG on empowerment of women member was assessed by making the sum total of the impact of the five dimensions decided for the study. The data thus computed have been depicted in table 4. It was revealed that, a medium level of empowerment of rural women through SHG could be noticed among nearly two third of its women members as 76.00 % were belonged to medium category of empowerment. This was followed by 14.00 % of them appearing in low category of empowerment. The percentage of respondents appearing in high category of women empowerment was found to be meager (10.00%).

In conclusion, today thousands of rural women are rewriting the definition of empowerment entirely on their own terms, giving a new face to initiatives that benefit the community by tightly holding to the concept of SHGs. The study also revealed a leap of change in the social, economical empowerment of the members after joining the SHGs. Most of the SHG members were

found to be high level of psychological empowerment. SHG members had medium level of social, economic and cultural empowerment. Women participation in SHG made them discover their inner strength; gain self confidence, social and economic empowerment and. It is obvious from the results that although women could attain

economic independence, but political point of view they were felt less confident for leadership roles. Hence, it can be concluded that SHGs as a tool for social development, if managed and implemented properly, can undoubtedly play significant roles in empowering the poor and in transforming the social status of the marginalized poor.

**Table.1** General characteristic of the respondents

Variable	Category	No	%
<b>Age</b>	Young (up to 35 year)	83	55.34
	Middle (36 - 50 year)	65	43.33
	Old (above 50 year)	2	1.33
<b>Education</b>	Illiterate	41	27.33
	Primary education (Up to 5th class)	57	38.00
	Middle education (6th to 8th class)	29	19.33
	Secondary education (9th to 10th class)	16	10.67
	Higher secondary education (11 <sup>th</sup> to 12 <sup>th</sup> class)	6	4.00
	Collegiate and above	1	0.67
<b>Size of Land Holding</b>	Marginal (up to 1 ha)	101	67.33
	Small (1.001-2 ha)	49	32.67
	Medium (2.001- 4 ha)	00	00
	Large (above 4 ha.)	00	00
<b>Family Occupation</b>	Agriculture	25	16.67
	Agriculture + Labour	108	72.00
	Agriculture + Service	16	10.66
	Agriculture + Business	1	0.67
<b>Annual Income</b>	Up to 25000	06	4.00
	25001 to 75000	75	50.00
	75001 to 125000	64	42.67
	Above 125000	05	3.33

**Table.2** Income generating activities of women SHGs

Activity	No of Groups	Frequency	%
<b>Paddy cultivation</b>	15	150	100
<b>Vermi compost</b>	15	150	100
<b>Mushroom Cultivation</b>	15	150	100

**Table.3** Distribution of the respondents according to their Empowerment

<b>Dimension of Empowerment</b>	<b>Low</b>	<b>Medium</b>	<b>High</b>
<b>Social empowerment</b>	8 (5.33)	78 (52.00)	64 (42.67)
<b>Economic empowerment</b>	19 (12.67)	117 (78.00)	14 (9.33)
<b>Cultural empowerment</b>	2 (1.33)	143 (95.34)	5 (3.33)
<b>Psychological empowerment</b>	27 (18.00)	22 (14.67)	101 (67.33)
<b>Political empowerment</b>	132 (88.00)	00 (00)	18 (12.00)

**Table.4** Distribution of the respondents according to their Overall Empowerment level of members

<b>Overall Empowerment level of members</b>	<b>Frequency</b>	<b>%</b>
<b>Low empowerment</b>	21	14.00
<b>Medium empowerment</b>	114	76.00
<b>High empowerment</b>	15	10.00

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