

## **Empowerment Status of Rural Women through Self Help Groups**

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### **ABSTRACT**

The study was conducted to assess the extent of empowerment of rural women members through SHGs in Satara District in Western Region of Maharashtra State by interviewing 120 rural women from 24 Self Help Groups. It revealed that majority of the respondents after joining SHGs were included in high category of psychological, cultural, social, economical and political empowerment, respectively. Maximum number of respondent belong to moderate category of overall empowerment. Further, study revealed that majority of the respondent had increased their self reliance and self confidence after joining SHGs. More than half of the respondent were empowered to interact with males outside the family. More than two third respondent were socially empowered through access to modern technology, taking self education and participating in community programme. Great majority of respondents were getting freedom to start the business and were getting for economic development. More than two-third respondents became aware about political institution and more than half felt free to participate in active politics after joining SHGs. Due to participation in SHGs there was an overall empowerment of rural women.

The position of women in their status in any society is an index of its civilization. No country can achieve its potential without adequately investing in and developing the capabilities of women. In India 25.68 per cent of femals are in the total workforce. The very concept of empowerment of women which is based on equality between sources is a long drawn conscious an continuous process comprising enhancement in decision making. According to Pillai (1995). Empowerment is an active multidimensional process which should enable women to realize there full identify and power in all spheres of life. Gainful empowerment has been viewed as a critical entry points for women's participation in income generating activities which enhance their status and decision making power. Self Help Groups have greatly help rural women to understand their rights and have freedom of expression. This confidence building and access to credit has improved their personality and respect in the society etc. Women's organizations especially Self Help Groups are playing very important

role increasing visibility bargaining power of women to strengthen their voices in development. Self Help Groups play a very vital role in empowerment of women psychologically, culturally, socially, economically and politically i.e. in all spheres of life. Keeping in view the empowerment status of women members of Self Help Groups the present study was undertaken with the objective to study the extent of empowerment of women members through Self Help Groups.

### **METHODOLOGY**

The present study was carried out in three tahsils namely, Satara, Koregaon and Khatav tahsils of Satara districts in Maharashtra on the basis of maximum number of Self Help Groups from each tahsils. Four villages were selected on the same basis. From each village, two SHGs which were established three years before and five members from each SHGs were selected by randomly sampling technique. Hence in all total 120 sample selected. To measure the empowerment status scale developed by Vidya Tayde

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(2006) was used with slight modification. Responses of respondents before joining SHGs and after joining SHGs were recorded.

## RESULTS AND DISCUSSION

**Psychological empowerment :** Results in table 1 show that majority (61.67 %) of respondents belonged to no empowerment category, followed by low (20.83%), high (10.00%) and medium (7.50 %) category of Psychological empowerment before joining SHGs. The tremendous change was observed in Psychological empowerment among after joining SHGs. Great majority (97.50%) of respondents were in high empowerment category and only 2.50% respondents were in low category of empowerment. None of the respondents were in medium and no empowerment category, respectively. These may be due to improved strategies of SHGs such as participation in decision making, building management qualities, improved self confidence through awareness and skill developments, information sharing and increased self esteem of the respondents.

**Cultural empowerment :** In case of cultural empowerment, (Table 1) is was observed that before joining SHGs more than half (54.17%) respondents were in high category of cultural empowerment, nearly one third (30.00%) of them were in medium, 12.50 per cent respondents were in low and very less (3.33%) respondents were in no empowerment category. Whereas, after joining SHGs great majority (98.33%) of respondents were in high category of cultural empowerment. In low and no empowerment category the per cent of respondents were meager (0.83 % each). Not a single respondent was in medium category of cultural empowerment. This might because they were allowed to participate in planning, decision making, implementation and evaluation of family activities after joining SHGs.

**Social empowerment :** Before joining SHGs , nearly half (44.17%) of the respondents were in low empowerment category, followed by medium category (33.33%) and high (21.67%) category of social empowerment, respectively. Where as respondents in no social empowerment category were measure (00.83%) but after joining SHGs, great majority (95.83%) respondents were in medium and low category of social empowerment, respectively. Not a single respondents belonged to no empowerment category because SHGs help women to bring awareness about saving, education, health, environment, cleanliness, family welfare and social forestry etc.

**Economic empowerment :** The information about economic empowerment before joining SHGs in Table 1 revealed that more than half (57.50 %) of the respondent, were in no empowerment category, nearly one third (30.00%) of them were in low category where as 10.00 percent of them were in high and very less (2.50%) were in medium category of economic empowerment. After joining SHG drastic change was observed. More than two third (72.50%) respondents were included in high category. One fourth (24.16%) of them were in medium category and respondents included in low and no empowerment category were meager (1.67% each). This perceptible change in economic empowerment of respondents may be because of ownership of assets increase in saving and income level. Those who never visited banks were now transacting and bank individually and due to saving money they were facilitated to control money earned by them.

**Political empowerment:** From Table 1, it is seen that regarding political empowerment before joining SHGs, three fourth (75.83%) of respondents were in in no empowerment category, where as 17.50 per cent of them were in low category while very less (04.17% and 02.50%) respondents were high and medium category of political empowerment , respectively. But after joining SHGs nearly half (46.67%) of respondents were included in high category and nearly one-third (35.00%) of them had medium level of political empowerment. It was interesting to note that 3.33 per cent of respondents did not have political empowerment although they participated SHGs.

**Overall empowerment :** Overall empowerment was calculated by summing mean indices of all five dimensions of empowerment as psychological, cultural, social, economic and political, respectively.

A critical look at the data in Table 2 revealed that a medium level of empowerment of rural women through SHGs was noticed among nearly two third of its women members as 63.33 percent of them belong to medium category of empowerment . This was followed by 24.17 per cent of them appearing in high category of empowerment. The percentage of respondents appearing in low category of women empowerment was found to be meager (12.50%) it was interesting to note that none of the respondents belonged to no empowerment category. By the large, it could thus be inferred that the SHGs can have a medium level of empowerment on its women members in terms of

psychological, cultural, social, economic and political empowerment .

**Women empowerment on sub item of main indicators:**

The study further revealed the results with regards

to sub item wise empowerment of rural women on main indicators through Self Help Group which are furnished in Table 3.

**Table 1. Distributing of respondents according to their empowerment dimensions before and after joining SHGs**

Sl. No.	Dimensions	Respondents					
		Before joining SHGs			After joining SHGs		
		Category	Number	Percentage	Category	Number	Percentage
1.	Psychological empowerment	No	74	61.67	No	0	0.00
		Low	25	20.83	Low	3	2.50
		Medium	9	7.50	Medium	0	0.00
		High	12	10.00	High	117	97.50
2.	Cultural empowerment	No	4	3.33	No	1	0.83
		Low	15	12.50	Low	1	0.83
		Medium	36	30.00	Medium	0	0.00
		High	65	54.17	High	118	98.33
3.	Social empowerment	No	1	0.83	No	0	0.00
		Low	53	44.17	Low	1	0.83
		Medium	40	33.33	Medium	4	3.33
		High	26	21.67	High	115	95.83
4.	Economic empowerment	No	69	57.50	No	2	1.67
		Low	36	30.00	Low	2	1.67
		Medium	3	2.50	Medium	29	24.17
		High	12	10.00	High	87	72.50
5.	Political empowerment	No	91	75.83	No	4	3.33
		Low	12	17.50	Low	18	15.00
		Medium	3	2.50	Medium	42	35.00
		High	5	4.17	High	56	46.67

**Table 2. Distribution of respondents according to their overall empowerment**

(N=120)

Sr.No.	Overall empowerment	Frequency (n=120)	Percentage
1.	Low empowerment	15	12.50
2.	Medium empowerment	76	63.33
3.	High empowerment	29	24.17
	Total	120	100.00

By subtracting the values of each of the sub items on main indicators of women empowerment before and after joining the SHGs by the respondents, the per cent change was calculated for each sub items on main indicators. The distribution

of respondents according to sub item wise empowerment of rural women, through SHGs has been furnished in Table 3.

The data in Table 3 show that great majority (90.00% and 87.50%) respondents increased their self

reliance and self confidence after joining SHGs. More than half (56.33%) of the respondents were empowered to interact with males outside the family. More than third respondents (77.50%, 76.67% and 69.16%) respectively, were socially improved through access to modern technology, taking self education and participation in community programme, Further

more 90.00 per cent respondent got freedom to start the business, nearly equal (87.50%) of them were getting opportunity for economic development. Like wise more than two-third (68.33%) of respondents became aware about political institution and more than half (59.17%) felt free to participate in active politics after joining SHGs.

**Table 3. Distribution of respondents according to some items in empowerment**

Sr. No.	Indicators/ Items	Response					
		Before joining SHGs		After joining SHG		Change	
		Frequency	%	Frequency	%	Frequency	%
<b>A . Psychological empowerment</b>							
1.	Self –confidence	15	12.50	120	100.00	105	87.5
2.	Courage	35	29.17	114	95.00	79	65.83
3.	Self – reliance	12	10.00	120	100.00	108	90.00
4.	Feeling of security in family	42	35.00	120	100.00	78	65.00
5.	Ambition in business	08	06.67	109	90.83	101	84.16
6.	Self image	24	20.00	111	90.50	87	70.50
<b>B. Cultural empowerment</b>							
1.	Freedom to interact with males outside the family	38	31.17	105	87.50	67	56.33
2.	Freedom to take any kind of food	68	56.67	115	95.83	47	39.16
3.	Actual participation in festivals	91	75.83	120	100.00	29	24.17
4.	Freedom to wear any kind of dress	92	76.67	120	100.00	28	23.33
5.	Freedom to perform in festival ceremonies	23	19.17	52	43.33	29	24.17
6.	Freedom for attending pilgrim/ religious place	65	54.17	107	89.17	42	35.00
7.	Freedom to decide food menu at home	102	85.00	120	100.00	18	15.00
8.	Liberty to attend marriage ceremony	75	62.50	118	98.33	43	35.83
<b>C. Social empowerment</b>							
1.	Self education	18	15.00	110	91.67	92	76.67

2.	Freedom to work outside family	29	24.17	78	65.00	49	4.083
3.	Freedom to visit hospital/Doctor	80	66.67	120	100.00	40	33.33
4.	Freedom to visit hospital/Doctor	80	66.67	120	100.00	40	33.33
5.	Participation in decision about family planning	29	24.17	137	72.50	58	48.33
6.	Participation in community action	20	16.67	103	85.83	83	39.16
7.	Feeling of social security	46	38.33	109	90.83	63	52.50
8.	Participation in communication action	70	58.33	120	100.00	50	41.67
9.	Participation in decision about girl marriage	30	25.00	101	84.17	71	59.17
10.	Possessing desired social status	40	33.33	108	90.83	68	57.50
11.	Healthy social environment	69	57.50	120	100.00	51	42.50
12.	Appreciation by family	40	33.33	116	96.67	76	63.34
13.	Access to modern technology	12	10.00	105	87.50	93	77.50
14.	Freedom to mix with friends	55	45.83	120	100.00	65	54.17
15.	Access to water	80	66.67	115	95.83	35	29.17
16.	Access to fuel/energy	85	70.83	119	99.17	34	28.33

#### **D. Economic empowerment**

1.	Opportunity for economic development	15	12.50	120	100.00	105	87.5
2.	Freedom to start the business	12	10.00	120	100.00	108	90.0
3.	Personal saving in the form of fixed deposits	18	15.00	81	67.50	63	52.50

4.	Operating seasonal account in bank	20	16.67	80	66.67	60	50.00
5.	Participation in decision about adopting modern technology in home/enterprise	30	25.00	115	95.83	85	70.83
6.	Participation in decision about purchasing building /house	24	20.00	109	90.83	85	70.83
7.	Participation in decision about marketing of produce	45	37.50	104	86.67	59	49.17
8.	Participation in purchase of input for family enterprises	40	33.33	109	90.83	69	57.50
9.	Authority to employ labour	25	20.83	111	92.50	86	71.67
10.	Freedom for spending on entertainment of guest	60	50.00	118	96.33	58	48.33
11.	Freedom for offering present to relatives	65	54.17	115	95.83	50	41.67

#### **E. Political empowerment**

1.	Holding of position at present	0	0.00	20	16.67	20	16.67
2.	Freedom for participation in active politics	8	6.67	79	65.83	71	59.17
3.	Awareness of human right	40	33.33	90	75.00	50	41.67
4.	Awareness of legislation for women	30	25.00	85	70.83	55	45.83
5.	Awareness of political institution	20	16.67	102	85.00	82	68.33

**Table 4. Extent of empowerment of rural women on main indicators**

Sl. No.	Main indicators	Mean empowerment index		Mean diff. in emp. Index (A-B)	Rank
		Before joining SHG (B)	After joining SHG (A)		
1.	Psychological empowerment	16.63	96.39	79.76	I
2.	Cultural empowerment	63.80	90.95	27.15	V
3.	Social empowerment	41.60	94.66	53.06	III
4.	Economic empowerment	12.01	79.04	67.03	II
5.	Political empowerment	08.22	55.33	47.11	IV

Empowerment of women on main indicators: The means difference for each dimension of empowerment through SHG was calculated by subtracting the mean empowerment index before joining SHG from the mean empowerment index after joining SHG. Similarly the dimension wise ranking was done on line basis of mean difference in empowerment index in each dimension. The results are presented in Table 4.

Data in Table 4 show that the mean indices representing the empowerment gained by respondent after joining SHGs are higher than the mean indices representing before joining/ SHGs in all the indicators of empowerment of rural women. The differences between these two mean indices represent the increase in empowerment of respondents in each dimension. The extent of increase in empowerment varies from 27.5 per cent to 79.76 per cent.

From Table 4 it is clear that after joining SHGs women get empowered psychologically with 79.76 percent mean difference in psychologically empowerment followed by 67.03 percent mean difference in economic empowerment. Social empowerment of respondents rank third with 53.06 mean difference in social empowerment followed by political empowerment with 47.11 per cent mean difference and at last cultural empowerment with 27.15 per cent mean difference .

## CONCLUSION

On the basis of above findings, it can be concluded that there was a definite empowerment of rural women members of SHGs on all the dimension of the empowerment. However the empowerment was to a medium level among 63.33 percent of the women members meaning that they were mediocre as far as the empowerment through self help groups on them was concerned. The empowerment of rural women as results of participation in SHGs by them was positive and there was an incremental increase in empowerment . This increase in empowerment can only be attributed to joining of SHGs.

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