



# Self Help Group: A Collaborative approach in empowering the women in all walks of life

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## ABSTRACT

The self-help group is a voluntary association of those people who are in need of small funds to establish or to promote their small enterprise. Its main objective is to provide economic opportunities to the group to improve their socio-economic status by organizing and participating in their voluntary and democratic association. Many international and national bodies have stressed on women empowerment giving attention to their participation in society, decision-making, education and health. In India, micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level. Hence, the present study was conducted to find out the socio-economic status of SHG members and impact of self-help group in terms of empowered benefits derived by the beneficiaries after joining and becoming a member. A sample of eighty respondents was purposively selected from three talukas of Rajkot district covering ten operational villages by purposive random sampling method. Respondents were approached to assess their socio-economic and personal benefits derived after joining the Self-help groups. Results found that majority of the respondents were from young age group, educated up to higher secondary and had occupation as agriculture and allied activities. Results revealed that women got highly benefitted in dealing with banking related formalities and thus ranked first with a WMS (Weighted Mean Score) of 3.14. Concept of saving money with the help of bank and postal agency got increased and thus second rank with WMS of 3.11. Moreover, not only communication skills but also there are a remarkable increase in their self-confidence and self-esteem and now they can stand in a group with full courage. Very less benefits were observed in terms of income generated to fulfill economic needs and hence scored last rank in terms of benefits.

### KEYWORD

Selfhelp group, socioeconomic characteristics, collaborative approach, empowerment

## INTRODUCTION

A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet member's emergency needs and to provide collateral free loans decided by the group. It is estimated that close to 200 million people across the developing world have found their way into a self-help group (SHG) by 2017 (Greaney *et al*, 2016). Majority of these SHG members are women, as the SHG model is believed to be particularly appropriate for working towards women empowerment. Self Help Groups (SHGs) are informal associations consisting of 10-20 members created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. Although policy makers and NGOs view SHGs as instruments of change and socio-economic empowerment, the actual evidence on the success of SHGs is mixed. It has been pointed out that the complex gender relations prevailing within the household and the strength of patriarchy within the community determines the ability of SHGs to transform the lives of its members (Kabeer, 1998).

Another issue that has been raised in recent years is that, in order to achieve immediate success and attain quantitative targets, women from non-poor households, or those active in the public domain are targeted in such programs. While this results in high rates of attainments, this may also artificially inflate success of the program (Husain *et al*, 2010). Hence, it remains unclear which of the various SHG models are most effective. The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment. Even within SHGs that set up a joint economic activity, several types emerge, which are related to the nature of the enterprises. In many cases, women SHGs take up an activity that is new to them, such as beekeeping, the cultivation of a new cash crop or further processing of food items that are locally cultivated (Alemu *et al*, 2018). In other instances, women group together around economic activities in which they have ample experience, often firmly positioned in the female domain, such as subsistence crop cultivation or weaving.

The meta-evaluation of Brody *et al*, (2017) distinguishes between six outcome domains: economic empowerment, political empowerment, and women's mobility, women's control over family planning, psychological empowerment, and domestic violence. The overall picture that emerges shows robust positive effects in the first four domains, but no clear effects on psychological empowerment and domestic violence. A more recent study by Mohapatra and Sahoo (2016) found that participation in microfinance groups had a positive and significant effect on women empowerment in India. For identification, they used PSM methods on a sample of 300 randomly selected women (200 SHG participants and 100 nonparticipants). Their outcome variable is a composite index of women empowerment computed from three dimensions (autonomy, economic empowerment and quality of gender relationships). More ambiguous results from a microfinance-oriented SHG scheme can be found in study by De Hoop *et al*, (2014), which deal with the impact of women's SHG membership in Odisha, India, using a quasi-experimental design. They found that there was a positive impact of

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SHG membership on women's autonomy, an important aspect of empowerment, but this failed to translate into higher subjective well-being, at least among women in the more conservative villages.

Participation in SHG movements and access to credit also leads to a change in the status of members within their households. It has been observed that the economic contribution of women may increase their role in household decision-making (Hashemi *et al.*, 1996). Apart from microcredit-oriented groups, there are also evaluations of SHGs that directly focus on a specific economic activity: A study by Tesoriero (2006), who reports on an evaluation of NGO-supported women SHGs in KV Kuppam Block, Tamil Nadu, Southern India. The participating women perceived working collectively to have a positive influence on change at the village and panchayat (block) level. The case study part showed that representing their village in local meetings effectively allowed them to raise the problems of the community and was successful in the Women Empowerment through Self-Help Groups. The study by Fischer and Qaim (2012), based on survey data from small-scale banana producing farmers in Kenya, showed that group membership has a positive effect on gender equality and female-controlled income share when women participate in mixed groups.

The review and positive outcomes from SHG movement proved the positive impact of SHG on the social and economic empowerment. Hence the present study was carried out in various operational villages of KrishiVigyan Kendra to get an idea on how the SHGs, microcredit result in empowerment using socio cultural, personal, economic and political variables. This study was undertaken with following objectives.

- 1) To study the socio-economic profile of SHGs beneficiaries.
- 2) To examine the personal and socio-economic benefits derived by the members after joining the SHGs.

## MATERIALS AND METHODS

The study was conducted in KrishiVigyan Kendra, Junagadh Agricultural University, Pipalia (Rajkot II) operational area of Saurashtra region. Ten KVKs Operational villages were selected for the present study, where Self Help Group (SHG) women were working and doing entrepreneurship development activities. From each selected village one SHGs group was selected purposively and hence eight (8) SHGs members (Total: 80) from each selected group was randomly selected for the study.

An interview schedule was prepared to collect the required information according to the specified objectives of the study. Data were collected by personal interview method. The collected data were quantified, categorized and tabulated by calculating the weighted mean score and accordingly ranks were given. Analysis was carried out by using frequencies, percentages.

## RESULTS AND DISCUSSION

### Socio-economic and personal characteristics of the respondents

The data presented in Table-1 indicates that more than half of the respondents (58.75%) were in the age group of up to 35 years or we can say young age group. Only 22.50 percent of self-help group women were of the middle age group and very low percentage of the total sample (18.75%) were of old

**Table-1:** Distribution of respondents according to their personal and socio-economic characteristics, N=80)

Characteristics	Frequency	Percentage
<b>Age</b>		
Young age (Up to 35 years)	47	58.75
Middle age (36 to 55 years)	18	22.50
Old age (above 55 years)	15	18.75
<b>Education</b>		
Illiterate	5	6.25
Primary (1 to 7 <sup>th</sup> std.)	21	26.25
Secondary (8 to 10 <sup>th</sup> std.)	19	23.75
Higher Secondary (11 <sup>th</sup> to 12 <sup>th</sup> std.)	30	37.50
Graduate (above 12 <sup>th</sup> std.)	5	6.25
<b>Annual Income</b>		
Up to 20,000	10	12.50
Between 20,000 to 40000	49	61.25
Above 40000	21	26.25
<b>Occupation</b>		
House wife	13	16.25
Agricultural and allied activities	38	47.50
Small and independent business	4	5.00
Daily labour	25	31.25
<b>Social Participation</b>		
Low social participation (below 1.02.)	16	20.00
Medium social participation (1.03 to 3.37.)	51	63.75
High social participation (Above 3.37)	13	16.25
<b>Training undergone</b>		
Untrained	12	15.00
less trained (below 2.2)	45	56.25
More trained (above 2.2)	23	28.75
<b>Amount saved and deposited Rs/month</b>		
Less than Rs. 50/-	8	10.00
Rs. 50 to 100/-	29	36.25
More than Rs. 100/-	43	53.75
<b>Age of SHGs</b>		
less than 5 years	28	35.00
5 to 10 Years	39	48.75
More than 10 years	13	16.25

age group. The reason may be young farmwomen or other housewives are now ready to come out of the four walls of the home with full enthusiasm due to many more awareness regarding concepts like self-employment, women empowerment etc. While in case of education, majority of the beneficiaries (37.50%) educated up to higher secondary level, whereas 26.25 percent and 23.75 percent were educated up to primary and secondary level of education respectively. A small fraction (6.25%) of the self-help group members was illiterate.

Annual income earned by the beneficiaries showed that more than half of the group women had annual income between Rs 20,000 to 40,000 annually while 26.25 percent of women were having an annual income of above Rupees 40,000 and only 12.50 percent of women earned a sum amount of up to Rs 20,000 annually. Majority (47.50%) of the women were involved in agricultural and allied activities followed by 31.25 percent and 16.25 percent who works as daily labour and household related activities means were housewives respectively. More than one half (63.75 per cent) of the respondents belonged to medium social participation group followed by 20 per cent having low social participation while only 16.25 per cent respondents had high social participation. Further table shows that more than one half (56.25 per cent) respondents were less trained and 28.75 respondents were more trained, while 15.00 per cent respondents were untrained. As far as amount saved and deposited monthly by the group members is concerned, it was described in table 1.7 which concludes that more than half (53.75 %) of the beneficiaries accepted that they save more than Rs. 100 per month after started working with the self-help groups. It can be due to any income generation activity performed by the particular group. Similarly, 36.25 per cent assured that they

save an amount ranging from Rs. 50 to Rs.100 monthly whereas only 10 per cent agreed that they were able to save less than Rs 50 per month after working in the group activities of the group in SHG.

The age of self-help groups is also analysed which showed that 48.75% of the total self-help groups were having age of 5 to 10 years. While 35 percent of the self-help groups were started soon with having an age span of less than 5 years followed by 16.25% self-help groups who were very old and are working for more than 10 years successfully.

#### Personal and socio-economic benefits derived by the members after joining the SHGs

Table 2 depicts the personal and socio-economic benefits derived by the self-help group women after joining the group. Table clearly reveals that women got highly benefitted in dealing with banking related formalities and do all the banking related formalities smoothly after joining the group and thus it was ranked first with Weighted mean score (WMS) of 3.14. There is a less concept of the word saving money with the help of agencies like bank and post office but after joining the group its knowledge and concept got increased and hence ranked second (WMS=3.11). Similarly rank third (WMS=3.06) and rank fourth (MS=2.88) were given to the benefits derived by the women like support from family in doing activities of the group and uplift in social status respectively after becoming a self-help group member. There is a vast increase in duration of meetings with extension officers and other village level workers and hence increases the socio economic benefits to the group member which in result ranks fifth with a mean score of 2.74.

**Table-2:** Socio-economic and personal benefits derived by members after joining SHG

(N=80)

Statements	Strongly Agree	Agree	Dis agree	Strongly Disagree	WMS	Rank
Communication ability got enhanced after joining the SHG	20	26	24	10	2.7	VII
Intensity of Mass media usage like use of radio, TV, newspaper got increased	20	26	25	9	2.71	VI
Duration of meeting with extension officers or other village level workers was increased after joining the SHG	23	24	22	11	2.74	V
Social status got increased after joining the SHG	29	22	19	10	2.88	IV
Ability to do accounting and monitoring effectively after joining the SHG	19	28	20	13	2.66	VIII
Dealing with banking related formalities and its feasibility got increased after joining the SHG	39	21	12	8	3.14	I
Income generated after joining the SHG are sufficient to fulfill your economic needs	16	24	25	15	2.51	X
Concept of saving money with the help of bank and postal agency got increased after joining the SHG	35	24	16	5	3.11	II
Whether after joining the SHG, family support in doing activities of the group got uplift.	36	22	13	9	3.06	III
Family helps in decision making process taken towards the benefits of SHG	17	25	26	12	2.59	IX

Communication exposure helps people to gain general awareness as well as provides scientific and technical information and plays an important role to improve their socio-economic standards. Rank sixth (WMS=2.71) goes to the benefits like the information regarding mass media exposure such as use of internet, TV and radio which drastically got increased after becoming a member. Table clearly illustrates that the SHG members were having good communication ability and thus ranked seventh with mean score of 2.70 which concludes that with the exposure of becoming a member of a self-help group women had the remarkable ability to communicate with others with full confidence and can stand in a group of people with full courage and can hinder their shy nature by coming out of the four walls of the house. Rank eight (WMS=2.66) and rank ninth (WMS=2.59) goes to the benefits like SHG member can do effective and fabulous ability to do accounting and monitoring each activity of the group effectively and there is a great role of family in decision making processes towards the benefits of SHG activities respectively. And lastly rank tenth with a score of 2.51 goes to the benefits derived by the group member that income generated by the SHG member after joining the group is sufficient to fulfill her economic needs.

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#### CONCLUSION

The paper evaluated the impact of women SHG participation on a set of empowerment outcomes most of which related to social, economic and personal benefits, but other indicating levels of empowerment at community level. Results indicated that majority of the SHG were working smoothly with an age span of 5 to 10 years and maximum percentage agree that their first and foremost benefits derived after becoming a member of the SHG is dealing with banking related formalities. Its feasibility got increased followed by other benefits like increase in social status, communication skills and many more. Despite lack of knowledge about record keeping ideas while working in the group or dealing with bank related procedures for loan seeking formalities by the group women, the overall empowerment significantly got increased after becoming the member. SHG involvement ensured success of groups in terms of the economic parameters. The failure to challenge traditional social structures and disengagement with the process of setting up of SHGs, however remains a hurdle to a broader level of empowerment for the women involved.