

Empowerment of Women through SHG's: An Analysis

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Abstract: *The status of women is connected with their economic position and status which depends on their participation in economic activities such as ability to assess credit, role in decision making in financial matters etc. Today, Empowerment of women is a subject of debate and discussion world over. The present paper addresses three aspects of women empowerment viz. Economic Empowerment, Social Empowerment and Political Empowerment through self help groups. The paper concludes that, after joining the SHG the women are politically, economically and socially empowered. This empowerment has enabled them to take control over their lives and their families.*

Keywords: Self Help Group, Women Empowerment, Economic Social and Political Empowerment

1. Introduction

Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and transformative actions. The empowerment of women covers both an individual and collective transformation. It strengthens their innovative ability through acquiring knowledge, power, and experience.

Empowerment in its simplest form means *the manifestation of redistribution of power that challenges patriarchal ideology and male dominance* Chandra Shanti Kohli (1997).

Empowerment as an individual and collective process is based on the following 5 principles.

- Self-reliance
- Self awareness
- Collective mobilization and organizations
- Capacity building
- External exposure and interaction

Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share the feelings and experiences with each other and build a common vision and mission. In the second stage the women tried to change the situation by bringing about a change in the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize importance of collective action.

As empowerment seeks to alter the gender and power relations, there could be a certain social or gender conflicts, Suguna, B. (2008). The process of empowerment could also face certain obstacles emanating from the patriarchal system, traditional beliefs and political system. The result of empowerment, however, will not be confined to women. The other member of the families will also benefit from empowerment process.

Economic Empowerment:

The status of women is connected with their economic position, or status which depends on their participation in economic activities such as ability to assess credit, role in decision making in financial matters etc.

Social Empowerment:

Social empowerment is a gradual process, a cumulative effort of economic and political empowerment. But without social empowerment, it is very difficult to achieve economic and political empowerment. Independent mobility, freedom of expression of views, groups as well as in other places, social interaction and outsiders and assertiveness to fight against injustice and problems are the indicators of social empowerment.

Political Empowerment:

Participation of women in political process at the grass root level enhances their social status and it helps to solve the local problems particularly drinking water, health, education, and child development, social security for aged, disabled.

2. Rationale of the Study

In our paper an attempt is made to analyse the effectiveness of microfinance in terms of empowerment based on the opinions of the respondents. The questionnaire used is broadly divided into 3 sections viz. social, economic and political empowerment. A 5 point scale i.e. Very Great Extent, Great Extent, Medium Extent, Low Extent, and Very Low Extent is applied to analyse the results.

3. Objectives of the Study

The broad objective of the study is to evaluate the impact of microfinance among the rural women in three dimensions of empowerment viz, Economic, Social and Political Empowerment.

However the specific objectives are as follows:

1. To study the demographic characteristics of women engaged in SHGs.
2. To evaluate the role of SHGs in empowerment of women in North Goa.

4. Scope of the Study

The study confines to only North District of Goa and the sample size is restricted to 100 respondents from ten SHG's.

5. Research Methodology

The data required for the study is collected from both primary and secondary sources. Primary data is collected from well structured questionnaire issued to women member of SHGs and the, secondary data is obtained from various published records like, books, journals and websites.

The following variables have been used to assess the economic empowerment among the respondents as result of microfinance:

- Increase in income
- Increase in savings
- Increase in income generating activities
- Reduction of poverty in family
- Reduction of dependency on money lenders
- Ability to meet financial crisis in family
- Role in decision making related to savings, expenses and child education

For assessing the impact of the social empowerment among the respondents, the following variables are selected:

- Assertiveness in participating protests against alcohol abuse by male members of the family, environmental pollution, drinking water problem, dowry related problems and abuse of women by their husbands.
- Participation in rallies for women's day, child labour abolition
- Moving to the other places independently without the support of male members
- Expression of views in the family as well as in groups
- Interaction with bankers/government offices and non-governmental organizations.

The following variables were used to assess the empowerment of women.

- Participation in gram sabha meetings
- Voting independently

6. Data Analytical Tools

The data is analyzed using descriptive statistics and Chi Square Test.

Table 1: Demographic Profile of the Respondents

<i>Particulars</i>		<i>Total</i>	<i>%</i>
Age	Below 20	1	1%
	20-40	44	44%
	40-60	51	51%
	Above 60	4	4%
Annual Income	Below `1 lakh	36	36%
	`1 to `3 lakhs	43	43%
	`3 to `5 lakhs	12	12%
	Above `5 lakhs	9	9%
Educational Qualifications	Below SSC	19	19%
	SSC	48	48%
	HSSC	17	17%
	Graduation	13	13%
	Post graduation and above	3	3%
Occupation	Students	3	3%
	Government employees	5	5%
	Self employed	9	9%
	Private employees	18	18%
	Agriculture	2	2%
	Business	2	2%
	Housewives	61	61%
Number of Years Attached to the Self Help Group	1 Year	2	2%
	2 Years	24	24%
	3 Years	29	29%
	4 Years	4	4%
	5 Years and above	41	41%
Reason Behind Joining SHG	To repay old debts.	14	14%
	To maintain household expenses	32	32%
	To promote savings	38	38%
	To raise status in society	3	3%
	To promote income generating activities	8	8%
	To get loan	5	5%
Loans Taken from SHG	1 Time	35	35%
	2 to 4 Times	40	40%
	5 to 7 Times	14	14%
	Above 7 Times	6	6%
	No loans	5	5%

Table no. 1, represents the demographic profile of the respondents. 51 % of the respondents belong to age group 46-60 years, 44% belonged to age group 20-40 years while only 4 % belonged to age group above 60 years. With regards to annual income, 43% belonged to income group 1-3 lakhs. 36% belonged to income group below 1 lakh, while 12% belonged to income group 3-5 lakhs and 9% above 5 lakhs. Regarding Educational qualifications majority i.e. 48 % were just SSC, 19% below SSC, 17% HSSC, 13% Graduates and only 3% Post Graduates. Regarding occupation, 61% of the respondents were house wives while 18 % were employed in private jobs. The other demographic details are regarding Number of years attached to the self help group, reason behind joining SHG and Loans taken from SHG.

Table 2: Chi Square Test for analyzing Empowerment of women

	χ^2	DF	Sig.		VG	G	M	L	VL	Total
Economic Empowerment	149.04	16	0.0000***	Increase in income	27	38	24	11	0	100
				Improvement in savings	15	51	31	3	0	100
				Income generating activities	2	67	12	15	4	100
				Dependency on Money lenders	20	40	3	9	28	100
				Reduction in poverty	14	63	11	7	5	100
				Total	78	259	81	45	37	
Participation in Household Decisions	40.435	12	0.0001***	Savings	27	38	29	6	0	100
				Expenses	19	44	28	9	0	100
				Children's Educations	33	23	35	3	6	100
				Dealing with financial crisis	13	50	26	10	1	100
				Total	92	155	118	28	7	
Social Empowerment	54.159	8	0.0000***	Moving freely	25	39	36	0	0	100
				Express Views freely	13	50	22	14	1	100
				Discuss freely with government, Bankers and NGOs	4	52	17	21	6	100
				Total	42	141	75	35	7	
Power to Protest Against Social Evils	44.904	16	0.0001***	Liquor	1	22	8	16	53	100
				Pollution	3	16	20	13	48	100
				Smoking	2	9	20	12	57	100
				Dowry	3	4	19	7	67	100
				Abuse Fellow group	4	12	5	23	56	100
				Total	13	63	72	71	281	
Political Empowerment	38.877	4	0.0000***	Gram Sabha	5	43	20	22	10	100
				Vote Independently	40	28	6	16	10	100
				Total	45	71	26	38	20	

(N = 100) *p < 0.05; ** p < 0.01; ***p < 0.001

(Legends: VG=Very Great, G=Great, M=Medium, L=Low, VL=Very Low)

Compiled From Primary Data

7. Discussions and Findings

The χ^2 results as per table 2, with regards to the five dimensions of SHG contributing towards empowerment of women reveal significant results. Economic Empowerment has χ^2 value 149.04, DF 16 and $P < 0.001$, Participation in Household Decisions has χ^2 value 40.435, DF 12 and $P < 0.001$, Social Empowerment had χ^2 value 54.159, DF 8 and $P < 0.001$, Power to Protest Against Social Evils has χ^2 value 44.904, DF 16 and $P < 0.001$, while Political Empowerment had χ^2 value 38.877, DF 4 and $P < 0.001$. All these reveal that there is significant association between Dimensions of SHG and contribution towards women empowerment.

8. Economic Empowerment

The Table Number 2 further shows that majority of the respondent 89 respondents, 89% informed that microfinance increased the income of the family and the increase in income by microfinance is an important indicator of women empowerment. It is interesting to observe that majority of the respondents 97 respondents, 97% opined that microfinance enhanced the savings of women, which helps them to meet urgent family needs and money of the respondents indicated that they joined the SHGs to save money.

Micro finance helped to undertake income generating activities, and the study reported that majority of the respondents 81 respondents, 81% undertakes income

generating activities which helps to generate additional income to the family and in some households, it is the main source of income to the family, and these activities converted wage earners into entrepreneurs. About 63 respondents, 63% responded that microfinance helps to reduce the dependency on money lenders, and it is also reported that 89 respondents 89%, microfinance helps to reduced poverty among rural families.

SHGs and microfinance resulted in improving decision making ability of women in family related matters 94 respondents, 94% play a moderate role in taking decisions relating to savings, and their role is high with regard to expenses i.e. 91 respondents, 91% majority play a important role with regard to children's education 91 respondents, 91% people are economically empowered, they are ready to face the financial crises in the family.

Social Empowerment:

An empowered individual will move independently to other places without the support of others, it is an indicator of empowerment. The study reported that 100 respondents, 100% of respondents informed that they move independently to other places without the support of male members of the family. Whether micro finance empowered women to express their views freely as well as in groups?-to this question 85 respondents, 85% expressed that they are able express their views freely in the family as well as in groups and the study reported that 73 respondents, 73% expressed that they were able to discuss issues freely with bankers, government officers, NGOs and others.

The extent to which SHG have helped to participate in protesting against: liquor, pollution, smoking, dowry, abuse by fellow group members and husbands:

One of the main objective of the microfinance programme is to improve the social, assertiveness of members and this is indicated by their protest against social evils like drinking, abusing wife, dowry, child labour etc. Only 31 respondents 31% protest against liquor consumption to a great extent, and majority of respondent's participation in protest against liquor was very low. Only 39 respondents, 39% had responded that they participate against pollution only 31 respondents, 31% said that they are participating against smoking.

Protest against dowry by the respondents was low and there was no appreciable level of participation that is 26 respondents 26%. However respondents' participation in protesting against abuse of fellow group women by their husbands is 21 respondents, 21%. The study reported that most of the respondents participated in the rallies and programmes on women's day. There is a remarkable impact of microfinance in political space of rural women. Microfinance empowered vast majority of the respondents to vote independently, without the direction of their husbands since [74 respondents, 74%] said that they voted independently. Another major impact of microfinance was that [68 respondents, 68%] participate in the Gram Sabha meeting.

9. Findings

The study revealed the following results.

- The majority of SHGs are housewives i.e. 60% and private employee i.e. 18% aggregating to 78%
- The majority of respondent belongs to the age group of 40 to 60 years i.e. 51% and age – group 20 to 40 years i.e. 44% , aggregating to 95% in age group of 20 to 60 years..
- 38% of the respondent joined the SHGs for the purpose of savings, 32% of the members joined the groups for maintaining their household expenses and balance 30% have joined with different purposes such as repaying old debt, to get loans, to raise status in society, etc.
- Majority of the respondent i.e. 40% have taken loans 2 to 4 times and 35% respondent who have taken loan only once. 24% of the SHG members have taken loan for 5 to 7 times and 6% members took loan more than 7 times.
- 46% of the SHG members have repaid their single loan taken from SHG and 32% of the members have repaid their 2 to 4 loans .This shows that the SHG members are prompt in repaying the loans taken from SHGs.
- Microfinance has brought economic empowerment among rural women through increase in income, improvement in their savings, income generating activities, reduction in dependency on money lenders and through reduction in poverty.
- Economic empowerment has brought considerable increase in income (89%) and improvement in saving (97%) of the SHG members.

- Microfinance brought social empowerment among rural women through various indicators like free movement, free views expression and free discussion with government, bankers and N.G.O's
- Social empowerment of rural women is experienced through free movement of women (100%) and free expression of their views i.e. (85%).
- Political empowerment of rural women is studied through their involvement in Gram Sabha and independent voting procedure.
- The political empowerment of SHG members is indicated through their participation in Gram Sabha (68%) and through their independent voting (74%) in election.
- Microfinance brought more amount of social empowerment among women (86%) followed by economic empowerment (83.6%) and then political empowerment (71%).

10. Conclusions

The SHG have made a lasting impact on the lives of the women particularly in the rural areas of Goa, their quality of life has improved a lot. There is an increase in their income, savings and consumption expenditure this shows an improvement in their standard of living. The women have gain self-confidence, they got an opportunity to improve their hidden talents after joining the SHG, they can speak freely in front of large group of peoples, they got recognition in the society. SHG have also given women a greater role in household decision making.

The SHG can play its role in various empowerments like, economic, social, and political.

There is an appreciable empowerment in the social space than economic empowerment and then political empowerment as a result of participation in microfinance through the SHG programmes and it is concluded that there is a high level of political empowerment among women as compared to economic empowerment and there was a reasonable level of social empowerment.

The study shows that the main reason for joining SHG is not merely to get credit, it is an empowerment process. After joining the SHG the women are politically, economically and socially empowered. This empowerment has enabled them to take control over their lives and their families.

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