

Social Empowerment of Women through Self Help Groups: An Impact Assessment in District Hamirpur, Himachal Pradesh

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ABSTRACT

Women empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making, power and control, and to transformative action. The participation of women in Self Help Groups (SHGs) has made a significant impact on their empowerment. The present paper addresses women empowerment through self help groups in Hamirpur district of Himachal Pradesh. The study was attempted to examine whether women's involvement in various activities of the group makes any positive change on women's social empowerment. The information required for the study was collected using a well structured and pre-tested interview schedule targeting Self Help Group members along with focus group discussion method which facilitated the collection of qualitative data from the groups. From the assessment of various criteria of social empowerment, the study indicated a noteworthy improvement in the status of self help group members. The impact of membership in the group is commendable in courage, self-confidence, skill development, increased participation in decision making, control over family finance and significant shift in the level of communication all converging to improved social status.

Key words: *Self Help Group, Empowerment, Self confidence, Decision making;*

Throughout history, people have formed groups with others who have something in common with them, and oppressed people have joined together to overcome the conditions they face. Self Help group, in the similar manner, is a small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility. Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure.

The concept of Self Help Groups (SHGs) is proving to be a helpful instrument for the empowerment of women. It is an important institution for improving life of women on various social components. In recent years, empowerment of women has been recognized as a central issue in determining the status of women. Empowerment is an active process of enabling women

to realize their full identity and power in all spheres of life. It can serve as a powerful instrument for women to achieve upward social & economic mobility as well as power & status in society (Bhat et al. 2014). The SHGs are characterized in empowerment of women through focusing attention on women to provide self employment, improving their status in the family as well as in the society, creating better awareness in health, education and environment among rural people, promoting and ensuring human rights of women at all stages of their life. It offers not only economic opportunities but also a change to learn new skills, make wider social contacts and experience (Sowjanya, 2007). Gaonkar (2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and the social change. SHG by mobilizing

women around thrift and credit activities have resulted in economic self reliance there by changing their social attitude and status in the family and society. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, members of the community and the society as whole (Kondal,2014).

Today, the self help group movement is increasingly accepted as an innovation in the field of empowering women by making way for enhanced income and increased self esteem. This is evident from the mushrooming growth of self- help groups in the state. Women have shown extraordinary dynamism in organizing themselves in group activities for income generation, better bargaining power and improvement in the quality of life. This study is undertaken with the following objectives:

- i. To study the socio-economic profile of SHG women members.
- ii. To investigate about the reasons for joining the SHG.
- iii. To examine the impact of participation in SHG activities on social empowerment of members.

METHODOLOGY

The study was conducted in district Hamirpur of Himachal Pradesh. Three blocks viz. Nadaun, Hamirpur and Tauni Devi were selected purposively. A complete list of the self help groups was procured and two self help groups from each of the block were selected randomly. Each group comprised of twenty members making a total sample of 120 women members. The survey work was conducted during the year 2011-12. The information required for the study was collected from self help group members using a well structured and pre-tested interview schedule along with focus group discussion method which facilitated the collection of qualitative data from the groups. The schedule included questions related to the general information and social empowerment of the respondents. To assess the the impact of participation in SHG activities on social empowerment of members various criteria/indicators of social empowerment studied were self confidence of female members; control over use of money; decision making pattern and participation in public affairs. The respondents have been asked on the above

mentioned dimensions during pre and post SHG period. The collected data were analyzed using simple per cent age method. Paired t-test was used to study the change in abilities of SHG members in household decision making and participation in public affairs during pre and post SHG period.

RESULTS AND DISCUSSION

Socio economic profile of SHG members :Table 1 shows the socio economic profile of the respondents. The study reports that, out of the total 120 samples selected for the study, fourteen respondents (11.67%) were in the age group of 18 to 25 years. Majority of the respondents i.e. 50.00 per cent were in the age group of 26 to 35 years. Thirty two respondents (26.67 %) were in the age group of 36 to 45 years. Nine respondents (7.5%) were in the age group of 46 to 55 years and only 5 respondents (4.17%) were above 55years. As regards marital status, 112 respondents (93.33%) were married while six respondents (5.0 %) were widow. Only two, out of total respondents were divorced/ separated whereas none of them was single. In order to study the per cent age distribution of SHGs by literacy level of the members of the groups, three categories were framed. It was observed that of the total sample seventy per cent of respondents (70.83%) were educated up to senior secondary level, exactly ten per cent had undertook primary education ,nine respondent (7.5%) were literate having no formal education followed by 7 respondents (5.83%) who were having diploma . A meager number of respondents i.e. 5 (4.17%) were illiterate whereas there were two respondents (1.67%) who were having a degree. Regarding type of family, it was found that most of respondent i.e. eighty eight (73.33%) belonged to joint families while remaining thirty two respondents (26.67%) were having nuclear families. Table 1 further revealed that exactly 90 respondents (75.00%) were in the income group of Rs.40, 001-Rs.60,000/- annually followed by 17 respondents who were having annual income below Rs. 40,000/-. A little less than ten per cent respondents (9.17%) i.e. 11 members fell in category of income group ranging from Rs.60,001-85,000/-.Only two respondents were there who had family annual income more than Rs.85, 001/-.

Reasons for joining the group : Table 2 displays the reasons quoted by the respondents for enrolling

Table 1: Socio-economic profile of SHG members (N=120)

Variables	Categories	No.	%
Age	18-25 years	14	11.67
	26-35 years	60	50.00
	36-45 years	32	26.67
	46-55 years	9	7.50
	>55 years	5	4.17
Marital Status	Single	0	0
	Married	112	93.33
	Divorced/Separated	2	1.67
	Widowed	6	5.00
Educational status	Illiterate	5	4.17
	Literate,	9	7.50
	Primary education	12	10.00
	Sr. Secondary level	85	70.83
	Diploma	7	5.83
	Degree	2	1.67
Type of family	Professional course	0	0
	Joint Family	88	73.33
	Nuclear Family	32	26.67
Family annual income	Below Rs.40,000/-	17	14.17
	Rs.40,001-60,000/-	90	75.00
	Rs.60,001-85,000/-	11	9.17
	More than 85,001-	2	1.67

themselves as members in SHGs. More than one motive was elucidated by the respondents for their enrolment in SHGs. Exactly eighty per cent of the members enrolled in SHGs to avail loans. The data in Table 2 further revealed that nearly seventy per cent (70.83%) joined SHGs as they wanted to overcome exploitation from money lenders which indicates that their credit needs were hither than being catered by money lenders who charged high interest rates rather than institutional sources of finance. Apart from credit needs the need to promote savings through their association with SHGs emerged as a strong reason among sixty five per cent of the members. A little more than sixty two per cent (62.5%) of the respondents quoted supplementation to family income as the motive for joining SHGs.

Half of the respondents joined SHGs to improve their standard of living. Forty five per cent of the respondents stated that they can gainfully employ personal spare time by being a member of SHG. Nearly forty per cent (40.83%) respondents thought that they joined in SHG with a view to promote income generating activities. Only a small per cent of the respondents (12.5%) thought that they could improve their leadership

skills through association with SHGs. In this context, *Thangamani and Muthuselvi (2013)* in their study on Women Empowerment through Self- Help Groups in Coimbatore District observed that the factors which have motivated women to become Self Help Group members are enriching the saving (39.00%), to attain the economic independence (21.00%) and to achieve recognition from the society (15.00%). Thus in most of the studies, the major reason cited for joining the group is eventually the saving purpose.

Thus from the analysis it can be concluded that even though the members have joined the SHGs for various reasons, majority of them aimed to save money. All of them have one common goal, which is seeking a better standard of living via a better organization that works for their benefits. What is important is members do not seem to think that creating a source of regular income for the members is an important part of a SHG's job too.

Table 2: Reasons for Joining SHG/for Enrolling as a Member in SHG (N=120)

Reasons	%
To avail loan facility	80.00
To overcome exploitation from money lenders	70.83
To promote savings	65.00
To supplement family income	62.50
To improve the standard of living	50.00
To gainfully employ personal spare time	45.00
To develop leadership qualities	12.50
To promote income generating activities	40.83

*More than one opinion has been expressed by some of the respondents

Social impact and empowerment of SHG members: One of the objectives of the Self Help Groups is to enhance social empowerment, through promotion of group and own activities. The indicators of social empowerment studied in this paper are:

- Self confidence of SHG members
- Control over use of money
- Decision making
- Participation in public affairs

Changes in self confidence of SHG members: The membership in the SHGs and participation in various activities of the SHGs encourage confidence in the hearts of members to face any contingency in life. Self-confidence creates a drastic change in the attitude of people. If anybody has self-confidence he / she can

achieve the economic betterment by doing various income generating activities without minding the ridicules of the public. It was observed from the data in Table 3 that a note-worthy per cent of members i.e. 75.83 per cent expressed a definite positive personal improvement in their ability to contact people when confronted with problems or when in need of information. Nearly forty five to sixty per cent respondents reported significant improvement in matters viz. addressing the forum (45.83%), ability to resolve conflicts among SHG members (48.33%), ability to communicate freely with people without hesitation (56.67%), ability to conduct dealings at the bank freely without hesitation (57.50%).

Members usually hesitate to interact with bankers, Government officials, NGOs and others but after associating with SHGs, more than fifty per cent of members admitted increase in confidence level regarding such interactions. This interaction helped them to articulate their problems and improved their self-confidence. Mostly the women depend on the male members for meeting their financial needs and family expenditure. Any time they need finance, they have to

expect the helping hands of their husbands. If their husbands deny giving money for the needs, the women have to face critical situations. But membership in the SHGs provides ample opportunities for women to save borrow and invest money on some income generating activities. The table further revealed that 74.17 per cent members acquired courage and gain confidence to handle money. Exactly 65.83 per cent gained confidence while dealing with people while fifty to fifty five per cent respondents stated that now they can go alone for medical treatment for self / children (55.0%) and travel alone to nearest town/ district headquarters (52.5%).Improvement was also observed among 46.67 per cent respondents in their ability to pay bills at offices, visit post offices etc. without hesitation. All the members had acquired the vital personal skills of affixing their signature. No doubt, association with the SHGs pervaded large number of members with self-confidence but seven to twenty per cent respondents were still there who reported no change regarding this component. *Mehta et al. (2011)* while studying role of self help groups in socio-economic change also concluded that

Table 3: Distribution of women members by self confidence in different activities (N=120)

Aspect	Significantly improved	Improved	No change / Usual	Non response
Confidence in dealing with people	20	65.83	10	4.17
Travelling alone to nearest town/ district headquarters	21.67	52.5	20.83	5
Handling money	10	74.17	12.5	3.33
Addressing the forum	45.83	41.67	10	2.5
Ability to contact people when confronted with problems or when in need of information	13.33	75.83	7.5	3.33
Going alone for medical treatment for self / children	31.67	55	13.33	0
Ability to communicate freely with people without hesitation	56.67	36.67	4.17	2.5
Ability to conduct dealings at the bank freely without hesitation	57.5	30.83	10	1.67
Ability to resolve conflicts among SHG members	48.33	39.17	10	2.5
Able to pay bills at offices, visit post offices etc without hesitation, self consciousness	34.17	46.67	15.83	3.33
Learnt to/can affix personal signature	100	0	0	0

Table 4: per centage distribution of SHG members reporting control over use of money (N=120)

Aspect	Significantly improved	Improved	No change / Usual	Non response
Purchasing consumable household assets	16.67	57.50	23.33	2.50
Acquiring, using and divesting fixed assets	4.167	24.17	65	6.67
Expenditure on family / social function	31.67	45.00	17.5	5.83
Expenditure on children’s education	25	49.17	21.67	4.17
Routine Income and expenditure	40.83	52.5	3.33	3.33

microfinance/SHG movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves. *Parwez (2014)* concluded in his study that being part of a group, regular interaction, socialization, exposure etc. has raised confidence and courage among the SHGs members.

Control over use of money: Table 4 presents per cent age distribution of female SHG members reporting control over use of money. While examining the control over money by women it was observed that women's access to credit has been significantly improved after association with the group. It was found that more than fifty per cent of the respondents (57.50%) agreed that after joining the group they can purchase consumable household assets. Nearly fifty two per cent of the members possessed better control over routine income and expenditure while for expenditure on children's education and family / social function 49.17 per cent and 45.0 per cent respondents reported improvement. As regards acquiring, using and divesting fixed assets, partial change in control was professed by a major proportion of respondents i.e. 65.0 per cent.

Decision making: Decision making is an important aspect to get success in life and smooth functioning of life devoid of troubles. Programme participation is also associated with changes in decision-making at the family level. The decision-making capacity of women members is expected to improve through participation in various SHG activities. To test this hypothesis, the female SHG members were asked to provide their opinions on whether there was any change in decision making from the pre-SHG to post- SHG period in different areas viz. education of children, fertility issues (use of family planning methods), employment selection, availing health facility, taking loan and utilizing loan. The information was collected on who decided on the above issues in the pre-SHG period and whether there was any change in the post-SHG period. Table 5 provides the per cent age distribution of members reporting on the decision-making person in pre-SHG and post-SHG situations. Not much assertion of woman's decision-making within their families was seen even after their association with the SHGs except for a few cases.

The analysis shows that husbands played a key role in decision-making regarding their children's education and fertility issues during pre SHG period.

During post SHG period the role has been shifted to joint decision by husband and wife too. Table data showed that in 59.17 per cent and 57.50 per cent families, the husbands were sole decision makers for above mentioned matters. It was quite interesting to note that after becoming member of SHG, nearly forty per cent of the members were taking independent decisions pertaining to selection of employment. No significant change was observed for decision related availing health facility as it is clear from the table that decisions continued to be joint by women members together, with their spouses from pre (61.67%) to post SHG (60.00%) period. Regarding taking and utilizing loans in the post SHG period, 58.33 per cent and 60.00 per cent respondents decided along with their husbands. Much of the decisions made within the families were joint decisions in which the positive note was that the women members too took part. Table clearly revealed that decision making ability has not been enhanced to a very high extent but it was encouraging to that the share of women increased from an overall average of nearly 7.50 per cent to about 41.67 per cent who took decisions solely on their own in the post-SHG situation. *Subramanian (2010)* confirmed in his study on self help groups in Tirunelveli district that the membership in the SHGs gave importance to women while taking decisions in family life.

The t-test also revealed significant improvements in the post SHG period for all the aspects except for the decisions taken by the husbands solely. *Kondal (2014)* while studying women empowerment through self help groups in Andhra Pradesh revealed that about fifty to sixty per cent of the respondents started taking decisions in agriculture sector and other activities in their family which indicates a positive impact of Self Help Groups on women empowerment.

Participation in public affairs : Participation in public issues at village level or in local affairs and SHG activities is also another parameter to assess the social impact of these associations. Regarding participation of women in public issues at the village level, selected SHG members were asked to provide their perceptions for the pre and post- SHG periods on whether they have ever approached a government official to obtain services to solve a problem; whether they organized struggle collectively at village level; attended any committee or village meeting such as the weekly/monthly group

Table 5 -Change in abilities of SHG members in household decision making (N=120)

Items		Self	Husband (Self+ Husband)	Jointly family members	Jointly with other response	Non
<i>Education of children</i>	Pre SHG	1.67	59.17	25.83	13.33	0
	Post SHG	5.00	24.17	52.50	18.33	0
	't' Value	4.046*	6.482*	7.345*	4.281*	-
<i>Fertility issues (use of family planning methods)</i>	Pre SHG	0	57.50	37.50	0	5.00
	Post SHG	0	19.17	68.33	0	12.50
	't' Value	-	10.062*	5.484*	-	8.926*
<i>Employment selection</i>	Pre SHG	7.50	10.00	79.17	3.33	0
	Post SHG	41.67	10.00	46.67	1.67	0
	't' Value	9.910*	0.085	3.210*	2.632*	-
<i>Availing health facility</i>	Pre SHG	25.83	10.00	61.67	2.50	0
	Post SHG	31.67	7.50	60	0.83	0
	't' Value	4.657*	3.216*	0.540	5.558*	-
<i>Taking loan</i>	Pre SHG	0	29.17	5.83	8.33	56.67
	Post SHG	35.00	3.33	60.00	1.67	0
	't' Value	-	4.042*	5.921*	3.743*	-
<i>Utilizing loan</i>	Pre SHG	0	30.83	5.00	7.50	56.67
	Post SHG	35.83	1.67	58.33	4.17	0
	't' Value	-	4.651*	6.763*	2.916*	-

*- Significant at 1 % level

meeting, meetings with local bank branch; meetings of gram sabha etc.

Significant improvement was observed from about eight (pre-SHG) to sixty per cent (post-SHG) on the aspects of approaching government officials to obtain services to solve a problem. This indicates that association with the SHGs improves the self-confidence of the members by providing opportunities to meet the officials of different organisations. The experience in the SHGs enables the members to acquire skill in settling such disputes in the SHGs or in the village. Thus a considerable proportion i.e. 52.50 per cent members started to organise struggle collectively at village level after joining the group whereas in pre SHG period only 5.00 per cent members used to take initiative. Nearly fifty to eighty per cent women members took interest in attending weekly/monthly group meeting and meetings with local bank branch (81.67%). The changes were much less pronounced regarding presence in meetings of Gram Sabhas where membership attendance increased from nearly 20 per cent (19.17%) to 40 per cent (38.33%). *Sinha et al. (2008)* in her report on Impact and Sustainability of SHG Bank Linkage Programme reported that participation of public sphere

show that 49.4 per cent of households had approached government officials to solve problems in the post-SHG period as compared to 13.5 per cent in the pre-SHG period. The t-test indicated a significant difference with respect to participation pattern of the respondents before and after joining the group. Under a case study on impact assessment of microfinance in Manipur, *Singh and Singh (2014)* also found that social empowerment index of sample SHG members was significantly increased after joining the microfinance programme.

Table 6: Change in participation in public issues at village level in local affairs and SHG activities (N=120)

Indicators of change	Pre SHG	Post SHG	't' Value
Approached a govt. official to solve a problem	7.50	63.33	3.750*
Organized struggle collectively at village level	5.00	52.50	3.219*
Attended any committee or village meeting such as			
Weekly/monthly group meeting	0	81.67	-
Meetings with local bank branch	6.67	51.67	2.586*
Meetings of Gram Sabhas	19.17	38.33	4.045*

*- Significant at 1 % level

CONCLUSION

The major findings in the study justify the greater role played by the SHGs in women empowerment, by inculcating a great confidence in the minds of rural women to succeed in their day to day life. The process of women empowerment is conceptualized in terms of self confidence of female members, control over use of money, decision making and participation in public affairs and ability to protect themselves as women attaining socio – political participation and economic independence. The study has found a remarkable change in the personality of women after joining the SHGs. The periodical meetings conducted by the SHG had induced the members to express their views, opinions and suggestions on issues raised in the meeting which has improved their communication skill. Regular participation in the meetings

has made them confident to talk about their problems to government and bank officials. The study also found that the participation of women members in household decision making process has considerably improved. Members have shown positive response towards taking decisions on important matters after joining the SHGs but still the decisions made within the families were joint decisions i.e. along with their husbands instead of solitary decisions. Not many members expect the SHG movement to create a source of regular income for them. They merely look at it as a means of mobilizing savings and loans. Hence there is a need to create awareness regarding the objectives of the SHG. In nutshell, the results suggest that empowerment level of women participating in SHG activities has increased, thus they should use the acquired personal, social and communication skills in establishing their micro enterprises for economic empowerment too.

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