

ROLE OF SELF HELP GROUPS (SHGs) IN EMPOWERMENT OF RURAL WOMEN IN INDORE BLOCK OF MADHYA PRADESH

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ABSTRACT

The parent study was conducted on 80 SHG members of four village of Indore block of Indore district M.P. with the objectives to know empowerment of women through SHG and to explore income generated activities initiated by SHG members and associated problems. Findings indicated that SHGs helped in empowerment of women by implanting them financial position, decisions pertaining to general welfare of the family influence over political activities and their own development. The SHG members have also adopted income generating activities promoted by banks.

INTRODUCTION

The SHGs are a viable alternative in achieving the objectives of women empowerment. Individually, a poor woman tends to be erratic and uncertain in her behavior. Group membership smoothes such rough edges making her more reliable. Participation of women in SHGs makes a significant impact on their empowerment, both in social and economic terms. It helps to bring about awareness among rural women about savings, education, health, environment, cleanliness family welfare etc and makes them self-reliant.

It is evident from the past studies conducted in various part of the country that these local organizations are contributing in empowering women economically and socially to considerable extent by increasing their livelihood options. Keeping in view the importance and role of SHGs in changing the life of rural women, the present study was planned with the specific objective to know the empowerment through SHGs and to explore income generating activities initiated by members of different SHGs and associated problems.

RESEARCH METHODOLOGY

The study was based on survey research design covering Indore block of Indore district of M.P. to provide a comprehensive picture of the

status of SHGs for empowering women in the Indore block. The study was restricted to the SHGs promoted by banks.

Four villages were selected randomly from the Indore block. Village wise list of SHGs from selected villages was prepared and four SHGs were selected from each selected village on random basis. Total 16 SHGs were selected. From each SHG 5 members were selected. Therefore the total sample size of SHG member was 80. The selected aspects such as socio-economic profile, savings, meetings, inter loaning, empowerment of women, associated problems regarding functioning of SHGs and IGAs were studied. Data were collected through personal interview technique with the help of semi-structured interview schedule.

RESULTS AND DISCUSSION

1. Empowerment of women

For measuring empowerment of women through SHGs four components have been used to assess the empowerment status i.e. influence over economic resources of the family, influence on women's own development, influence over decision pertaining to general welfare of the family and influence over local political activities. Under these components various sub components were there and on the basis of these components followings

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Table 1. Improvement in personal profile of SHG Members

S.No.	Personal profile of SHG members	Has Improved (%)	Not Improved (%)
1.	Financial position	75	25
2.	Share in family income	56.25	43.25
3.	Role in financial decision making	60	40
4.	Assets holding pattern	36.25	63.75
5.	Confidence level	78.75	21.25
6.	Decision making about taking loan and starting IGAs	67.50	32.50
7.	Mobility	41.25	58.75
8.	Acquisition of technical skills	56.25	43.75
9.	Decision making over issues of family welfare	66.25	33.75

results were found.

It can be visualized from Table 1 that financial position of majority of SHGs members have improved to the considerable extent. Similarly the women have developed confidence to a great level by becoming the member of SHGs. It is discouraging to note that assets holding pattern was improved for comparatively less number of members.

Table 2. Influence over local political activities

Political Activity	Percentage	
	Yes	No
Voting SHG and parliamentary elections		
Gram Panchayat	85.00	15.00
Lok Sabha	77.50	22.50
Contesting SHG and Gram Panchayat elections		
SHG election	16.25	83.75
Gram Panchayat	20.00	80.00

It can be seen from Table 2 that influence of rural women improved a lot in political activities due to their membership in SHGs. It is evident from the data that 85 per cent of the women gave positive response expressing increase in their influence over gram Panchayat i.e. the third tier of the local self government. It is encouraging to note that such a influence was reported to be good in case of Lok sabha also. Contrary to this, the influence of women in contesting SHG ad gram Panchayat elections was discouraging which is reflected from poor response in the "Yes" category of the table.

For the present study, empowerment was categorized into two namely 'has improved' and 'remained same'. According to the findings presented in Table3, from the total respondents

57.50 percent of them reported that they were empowered after joining the SHGs while 42.50 per cent of the respondents reported that there had been no change in their position after joining the SHGs.

Empowerment status of women

Table 3. Influence of SHG on Empowerment status of women (n=80)

Category	Frequency	Percentage
Has improved	46	57.50
Remained same	34	42.50

2. Income Generating Activities and Associated Problems :

Income generating activities started by SHG members. The data in Table 4 give a picture of various income generating activities (IGAs) undertaken by the members of SHGs which were promoted by banks.

Table 4. Income generating activities initiated by SHG members

S. No.	IGAs	SHGs (n=16)	Percentage (%)
1	Buffalo keeping	5	31.25
2.	Goat rearing	4	25.00
3.	Vegetable selling	4	25.00
4.	Badi making	3	18.75

It can be seen from the table above that out to the total 16 members who have initiated different income generation activities, 31.25 per cent had gone for Buffalo keeping followed by Goat rearing and Vegetable selling reported by 25 percent of the respondents in each case. Similarly 18.75 percent of the respondents generated additional income through Badi making.

Problems faced by women in managing IGAs

The data in Table 5 Show that majority of the respondents (87.50 per cent) faced the problem of 'excessive stress and tension of dual responsibility' i.e. looking after household chores and managing IGAs simultaneously. A high percentage (82.50 per cent) of respondents experienced the problem of 'burdened with responsibilities'.

Table 5. Problems faced by SHG members in managing IGAs (n=80)

S. No.	Problem	f	%
1	Over burdened with responsibilities	66	82.50
2.	Lack of ability to plan ahead	10	12.50
3.	Excessive stress and tension of dual responsibility	70	87.50
4.	Lack of encouragement	51	63.75
5.	Low productivity	45	56.25
6.	High cost of production	8	1.00
7.	Marketing problems	43	53.75
8.	High interest rate on bank loan	61	76.25
9.	Lack of training	13	16.25

The data Table 5 show that excessive tension of dual responsibility was realized as the major impediment by maximum number of women followed by excessive burden of responsibilities. It is interesting to note that high cost of production was not causing problem in undertaking the income generating activities by the women in the study area.

Only 12.50 per cent of the respondents expressed 'lack of ability to plan ahead' as their problem. Negligible percentage i.e. 1.00 per cent experienced the problem of high cost of production as a constraint in undertaking income generating activities.

CONCLUSION

Based on the results it can be recommended that the SHGs are contributing significantly in increasing the status and livelihood options of women in the study area and therefore such local organizations should be promoted.

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