THE STUDY ON EMPOWERMENT OF WOMEN BY SELF HELP GROUPS

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Abstract

Empowerment of women is essentially the process of upliftment of the economic, social, and political status of women in society. Women constitute almost 50% of the world's population, but India has shown a disproportionate sex ratio, whereby females' population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all places. In Western societies, women have equal rights and status with men in all walks of life. This experiment was conducted at Rajkot District, Gujarat, India during January–July, 2022 to assess the level of empowerment of women by Self Help Groups. A cross sectional study was designed in rural and urban areas of Rajkot district. An open-ended questionnaire was used for data collection on parameters relating to women empowerment through house-to-house survey. Mean age of participants was 31.54±6.45 years, 14.10% were illiterate, majority of women were engaged in agricultural works in their own farm, 77.3% women having pucca type of household and 95.7% were having ownership of their house. About 63.30% women were from medium family size. 31.7% respondents were studied up to std. 5–8th only and 53.1% having main source of income from agriculture. The condition was worse for rural and urban slum women. 35.8% of the women having cow as household own livestock animal, which was lower in case of urban women. Majority of the women had household assets viz; Pressure cooker, Electric fan, Television, Gas stove and improved grain storage bin. Education, employment had a positive impact on status of women in relation to empowerment.

Keywords: Decision making, Farm women, Self-Help group, Women empowerment

1. INTRODUCTION

Women's empowerment refers to the process of enabling women to have greater control over their lives and to be able to make their own decisions. This can include empowering women to participate fully in the economy and in the political process, as well as empowering them to make decisions about their own health and well-being (Anonymous, 2023a). Women's empowerment is important because it can lead to a range of positive outcomes, including increased economic growth and development, improved health and well-being, and greater gender equality (Kathiriya, et al., 2013). In India, women's empowerment has been a key issue for many years. Despite some progress in recent decades, women in India continue to face significant challenges when it comes to gender equality. These challenges include discrimination, lack of access to education and employment, and gender-based violence (Kathiriya, et al., 2014)

Women empowerment is a global issue. The SHG Movement worldwide aimed at systematically empowering marginalized grass root level women by way of conscientization, income generation and capacity building. In the words of Gandhiji "One step for women ten steps for nation" (Dash, 2013). The discussions on women's political rights are the forefront of many formal and informal campaigns (Diana, 2019). This concept appears to be the outcome of several important critiques and debates. Its source can be traced to the interaction between feminism and the concept of popular education. The economic empowerment requires transfer of skills of management and control of the economic activities, which enable them to feel confident and being involved in the decision making process (Kabeer, 2020). In real sense, empowerment would be attained when women are actively involved in the larger struggle for social change (Endalcachew, 2016). Education of women will place them an equal footing with men in decision making (Jackson, 2009). Empowerment through education lead to their greater participation in government and community institutions and better entrepreneurial opportunities (Anonymous, 2023b). Women literacy and education is prerequisite not only for their equality and empowerment but also for the development of the nation (Singh, 2016). Through economic empowerment, one can be empowered socially, physically, mentally and through all these she is sure to be empowered politically (Janghorban, 2014). In this empowerment process, SHGs (Self-Help Groups) help the women to empower economically. A SHG is a small economically homogeneous affinity group of the rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members (Dash, 2013). The members of the group were coming together to save a small amount regularly, which are deposited in a common fund to

meet members emergency needs and to provide collateral free loans decided by the group (Amutha, 2011). SHGs have been recognized as a useful tool to help the poor and work as an alternative mechanism to meet the urgent credit needs of poor through thrift (Tripathy, 2021). SHG is a media for development of savings habit among the women (Mallikarjuna, 2016). It enhances the equality of women, as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. In this backdrop, the present study was endeavored to find out background characteristics of respondents and households, socio-economic features of respondents, Economic characteristics of households of respondents and association with SHG and benefits availed the role of SHG for women empowerment in Rajkot district of Gujarat, India.

2. MATERIALS AND METHODS

A community based, cross sectional study was conducted during January–July, 2022 in the selected villages, urban slums, and urban areas of Rajkot district in Gujarat state, India. The method was to obtain a sample from a given population is sampling design. In the present study, multistage sampling design was followed to draw the SHG member sample. A multistage sampling technique was used in order to select the proposed sample size. Multi-stage sampling is a process of moving from a broad to a narrow sample, using a step by step process (Ackoff, 1953). Total 1209 samples were collected from 11 taluka of Rajkot district with equal distribution of sample. Four staged sampling was done for selection of women SHG members. The selected SHGs of each selected village were approached and collected the list of SHG members. Then five members were selected randomly using folded chits. They were then interviewed using the digital questionnaire. The data collection was done from January to July 2022.
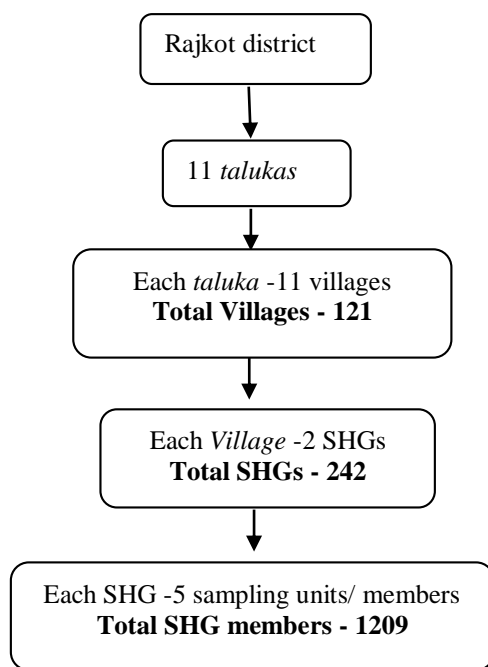

Figure 1: Multi-stage Sampling Design

A pre-tested, semi-structured questionnaire was used for data collection by interviewing the women from each household through house-to-house survey. Informed consent was taken from the participants verbally before the interview. The digital programmed questionnaire was pre-tested and necessary modifications of certain technicalities were done before finalizing the data collection tool. Table 1 shows the *taluka* wise sample coverage.

Table 1: Research Design

Particulars	Design
Research Design	Descriptive research design
Type of research method	Quantitative method
Sampling area and selection method	State Gujarat, India; Selection method: Purposive
District	Rajkot Selection method: Purposive
Talukas	All 11 *talukas* of Rajkot district - Dhoraji, Gondal, Jamkandorna, Jasdan, Jetpur, Kotada Sangani, Lodhika, Padadhari. Rajkot, Upaleta and Vinchhiya
Villages	11 villages from each of the *taluka* Selection method: Random
SHG	Two SHGs from the list of SHGs from each village Selection method: Random

Sampling Unit	Five women members of each selected SHGs
Selection criteria of sampling unit	Simple random sampling
Sample Size coverage	Total - 1209
Data Sources	Primary and Secondary
Data Collection Instrument	Structured questionnaire using Personal Digital Assistant (PDA) on Kobo collect platform

The data was entered and analyzed in SPSS version 20. The chi-square applied where required. Throughout the analysis, acceptance and rejection of hypotheses was done at the confidence level at 95% ($p<0.05$).

3. RESULTS AND DISCUSSION

The respondents were found to reside in three types of houses such as, kutchha, semi-pucca and pucca. Kutchha houses have been observed. Majority of the respondents of the present study had pucca (77.3%) houses, followed by semi-pucca (16.1%) and kutchha (6.6%) (Table 2). Overwhelming majority of the respondents (95.7%) mentioned that the households are owner of their houses. Only 3.2% of the households were residing in rented house and 1.1% was residing in the family or relative's house or in a house, free of cost. Except one, all (99.9%) the houses had electricity facility. The type of family is an important socio-cultural indicator to affect women empowerment. In the present study, the respondents were found to live in three types of families, namely, nuclear, joint and extended families. The present study shows that 62.4% of the respondents were living in joint family, 36.3% in joint families and 1.2% of the households had extended type of family, while the most of the households was medium size family (63.3%) with 5–8 members in a house, followed by 33.7% had small family size (upto 4 members) and 3.0% of the households had large family size with more than eight members residing in a family. The average family size of the respondents was 5.3 (Table 2).

Table 2: Background characteristics of households		
Background Characteristics	**Frequency**	**Percentage (%)**
Type of house		
Kutchha	80	6.6
Semi-pucca	195	16.1
Pucca	934	77.3
Ownership of house		
Own	1157	95.7
Rented	39	3.2
Family/Relative/Free	13	1.1
Electricity available in house		
Yes	1208	99.9
No	1	0.1
Type of family		
Nuclear	755	62.4
Joint	439	36.3
Extended	15	1.2
Family size		
Small (up to 4 members)	407	33.7
Medium (5–8 members)	766	63.3
Large (above 8 members)	36	3.0
Average family size	-	5.3
Number of respondents	**1209**	**100.0**

The respondents of the present study belonged to various religious groups and castes, shown in Table 3. Religion wise distribution of total 1209 respondents shows that, 97.2% were Hindus, 2.7% belonged to Muslim religion and only one was Jain by religion. The caste wise distribution of the respondents shows that highest percentage belonged to general castes (47.1%), followed by Other Backward Classes (OBC) (40.0%), Scheduled Castes (SC) (12.7%) and Scheduled Tribes (ST) (0.2%).

Table 3: Religion and caste of the SHG members		
Religion and Caste	**Frequency**	**Percentage (%)**
Religion		
Hindu	1175	97.2
Muslim	33	2.7
Jain	1	0.1
Caste		
General	570	47.1
Scheduled Caste (SC)	153	12.7
Scheduled Tribes (ST)	3	0.2
Other Backward Class (OBC)	483	40.0
Number of respondents	**1209**	**100.0**

The analysis of socio-economic features of self-help group (SHG) members is important to know their role and contribution in providing economic support to the family and also in decision-making. The data analysis in this section has been done using univariate (one variable) analysis method. The social characteristics include relationship with head of the households, age categories, marital status and education of the SHG members. The relationship of the respondents with the head of the households shows that most of them (72.5%) were husbands, 14.0% were their father-in-law or mother-in-law, 5.3% were son or daughter and 2.4% were father or mother. Another, 5.8% of the respondents themselves was the head of their household. Age is predictable to have positive consequence on empowerment as confidence and independence are unspecified to increase with age. It is an important aspect for accountability its advancement". Age-group wise distribution of the respondents shows that highest percentage of them belonged to the age group 20–35 years (48.8%), followed by 44.0% belonging to the age group of 36–50 years and 7.2% belonged to the age group of 51–65 years. Age-group distribution reveals that most of the respondents were in potential energetic age group to manage both household work as well as group activities. Overwhelming majority of the respondents was married (97.0%), 2.4% were unmarried and less than 1% of the respondents were widow (0.6%).

The educational level of SHG members is an important criterion for the proper functioning of self-help groups. "Education will impact maintenance of records, starting of development schemes, linkage with banks, etc." (Anonymous, 2008). Generally, higher educational status of members helps in scaling up the group activities of SHG. In the present study, out of total 1209 respondents, highest percentage had educational qualification of class 5–8 (31.7%), followed by 26.1% with qualification of class 9–12, 11.8% had class 1–4 level of education, the qualification of only 5.4% was graduate and above and 1.1% had technical qualification after class 10. The illiterates were 14.1% and 9.8% of the respondents knew to read and write. The analysis of education qualification of the respondents reflects a low educational status.

Table 4: Social characteristics of the SHG members		
Social Characteristics	**Frequency**	**Percentage**
Relationship with head of the households		
Self	70	5.8
Husband	876	72.5
Son/daughter	64	5.3
Father/Mother	29	2.4
Father-in-law/Mother-in-law	169	14.0
Uncle	1	0.1
Age (in years)		
20–35 years	590	48.8
36–50 years	532	44.0
51–65 years	87	7.2
Marital status		
Unmarried	29	2.4
Married	1173	97.0
Widow	7	0.6
Education		

Illiterate	171	14.1
Read & Write	119	9.8
Class 1–4	143	11.8
Class 5–8	383	31.7
Class 9–12	315	26.1
Technical after class 10	13	1.1
Graduate and above	65	5.4
Number of respondents	**1209**	**100.0**

The economic contribution of the SHG member respondents is important feature in upgrading the family income. Employment and occupational status are good indicators of economic characteristics which assume to enhance women's empowerment. Table 5 presents the economic characteristic like employment status and occupational status of the respondents. Most of the respondents were self-employed (69.6%), 20.6% were casual labour, 8.7% were unpaid workers and the employment status of only 1.1% was regular / salaried. More than half of the respondents (52.9%) were engaged in agriculture work in their own farm, followed by 30.1% of the respondents were non agriculture labours, 15.7% were engaged in animal husbandry, 12.7% were agriculture labours, 7.4% were engaged in business, 3.0% in service and 1.7% were housewives.

Table 5: Economics characteristics of the SHG Member & Households		
Economic Characteristics of the SHG Member	**Frequency**	**Percentage (%)**
Employment status		
Self-employed	842	69.6
Regular / salaried	13	1.1
Casual labour	249	20.6
Unpaid worker	105	8.7
Occupational status		
Agriculture work in own farm	640	52.9
Agriculture labour	153	12.7
Non agriculture labour	364	30.1
Animal husbandry	190	15.7
Service	36	3.0
Business	90	7.4
Housewife	21	1.7
Number of respondents	1209	100.0
Economics characteristics of the Households	Frequency	Percentage (%)
Main source of household earning		
Agriculture	642	53.1
Agriculture labour	71	5.9
Labour other than agriculture	308	25.5
Animal husbandry	54	4.5
Dairy farming	6	0.5
Service	59	4.9
Business	69	5.7
Household annual income		
Less than ₹1 lakh	444	36.7
₹1–2 lakhs	547	45.2
₹2–3 Lakhs	183	15.1
Above ₹3 lakhs	35	2.9
Number of respondents	**1209**	**100.0**

The economic characteristics of households, which includes main source of household earning and household annual income. The main source of earning of more than half of the households were agriculture (53.1%), followed by labour other than agriculture

(25.5%), agriculture labour (5.9%), business (5.7%), service (4.9%), animal husbandry (4.5%) and dairy farming (0.5%). The highest percentage of annual income of the households was ₹1–2 lakhs (45.2%), followed by 36.7% of the households reported their annual income to be less than ₹1 lakh, 15.1% having annual income of ₹2–3 Lakhs and the annual income of 2.9% of the households reported their annual income to be above ₹3 lakhs.

In rural Indian including the state of Gujarat, livestock is considered as an important economic feature. Table 6 presents the possession of live stocks in the study households. Highest percentage of the households possessed cows (35.8%), followed by buffalo (19.5%), bullock (6.3%), goat (2.1%), sheep (1.0% and poultry (0.5%). The average size of various livestock owned by the households such as sheep, goat, poultry, bullock, buffalo and cow were 15.5, 9.6, 6.8, 2.6, 2.4 and 2.3, respectively.

Table 6: Possession of Live stocks

Name of Live stocks	Households own live stocks (in percentage)	Average Live stocks owned	Total (N)
Cow	35.8	2.3	
Bullock	6.3	2.6	
Buffalo	19.5	2.4	1209
Goat	2.1	9.6	
Sheep	1.0	15.5	
Poultry	0.5	6.8	

Majority of the households found to possess household assets like pressure cooker (89.1%) and gas stove (70.6%). Most of the households had improved grain storage bin (62.3%). Among the electronic assets, majority of the households possessed electric fan (87.2%), followed by television (77.4%) and mobile phone (61.3%). Near about half of the households also possessed grinder (49.0%) and refrigerator (44.4%). The annual income of majority of the households though showing poor income of less than 2 lakhs (81.9%, Table 5), however, the possession of household assets is reflecting better household economic status.

Table 7: Household assets

Household assets	Frequency	Percentage (%)
Improved Grain Storage Bin	753	62.3
Smokeless Chulla	414	34.2
Kerosene Stove	234	19.4
Gas Stove	853	70.6
Pressure Cooker	1077	89.1
Grinder	592	49.0
Washing Machine	48	4.0
Sewing Machine	270	22.3
Electric Fan	1054	87.2
Radio/ Transistor	128	10.6
Television	936	77.4
Mobile Phone	741	61.3
Any Other Telephone	12	1.0
Computer	7	0.6
Refrigerator	537	44.4
Air-conditioner	30	2.5
Number of respondents	**1209**	**100.0**

4. **CONCLUSION**

The study concluded that though the situation of women employment in Rajkot District is better than rest of Gujarat, there is scope for improvement. Better education, opportunities for employment and a shift in the attitude of society in general towards women will lead to their empowerment. Education of girls should be made national priority. Men often ignore women's issues. Empowerment of women will go a long way in improving the health and quality of life of women and families and will lead to accelerated development of our society.

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