



# Empowerment of Women through Self Help Groups in Amreli district of Gujarat

M K Bariya<sup>1</sup>, Hansa Patel<sup>2</sup>, K U Chandravadia<sup>3</sup> and J V Chovatia<sup>4</sup>

College of Agriculture, Junagarh Agricultural University Amreli 365 601(Gujarat)

## ABSTRACT

Economic independence is one of the means to empower the women. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line. Self help groups (SHG) are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities. The overall objective of the present study was to analysis the economic empowerment of women though SHGs in ten villages of Amreli District of Gujarat State. Totally 180 respondents were selected from the ten villages by using simple random sampling method and 9 SHG and 9 Non SHG members were selected from the same villages for comparative study. The result revealed that the independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members and Non SHG members in case of components of economic empowerment of women like saving and investment, self sufficiency, knowledge about banking system and skill development.

**Key Words:** Economic empowerment, Self Help Groups, Women, SHG and Non SHG members.

## INTRODUCTION

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is self help group (SHG). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A self help group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

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 economic empowerment of women through Self Help Groups.

## MATERIALS AND METHODS

The study was based on survey research design covering five talukas of Amreli district of Gujarat State to provide a comprehensive picture of the status of SHGs for empowering women in the Amreli district. The study was restricted to the SHGs promoted under integrated watershed management programme. Ten villages were selected purposively

Corresponding Author's Email: minaxibariya@gmail.com

<sup>1</sup>Asso. Professor, College of Agriculture, JAU, Amreli, <sup>2</sup>Scientist, KVK, Ambuja Foundation, Kodinar, <sup>3</sup>Assit. Professor, College of Agriculture, AAU, Jabugam and <sup>4</sup>Assit. Professor, College of Agriculture, JAU, Khapat

**Table 1. Distribution of the respondents according to self sufficiency. n=180**

Sr. No.	Category		SHG Member n=90		Non SHG Member n=90	
			P	F	P	F
1	Very Low	(0.0 to 1.2 score)	00	00.00	25	27.78
2	Low	(1.3 to 2.4 score)	11	12.22	52	57.78
3	Medium	(2.5 to 3.6 score)	59	65.56	13	14.44
4	High	(3.7 to 4.8 score)	20	22.22	00	00.00
5	Very High	(Above 4.8 score)	00	00.00	00	00.00
Mean			3.54		1.87	
Mean difference			1.68			
Z value			13.67**			

F= Frequency

P= Per cent

from the each of five talukas where SHGs are working from more than four years. From each of the village nine SHG and nine Non SHG women members were selected for comparative study. Thus total 180 respondents were selected for the study. Data were collected through personal interview technique with the help of pre-tested interview schedule. The data were processed; tabulated, classified, analyzed and statistical analysis was carried out in the light of objectives.

## RESULTS AND DISCUSSION

### Self sufficiency

The data (Table 1) revealed that more than three-fifth (65.56 %) of the SHG members was medium level of change in self sufficiency followed by high and low level with 22.22 and 12.22 per cent, respectively

whereas, in case of Non SHG respondents more than half (57.78 %) of the respondents belonged to low level of self sufficiency followed by very low and medium level of self sufficiency with 27.78 and 14.44 per cent, respectively. The independent sample 'Z' test showed that there was highly significant difference in the mean values

of SHG members (3.54) and Non SHG members (1.87) in case of self sufficiency. It could be seen in Table 5.27 vast majority (87.78%) of the SHG members were medium to high level of change in self sufficiency due to joining SHG. Therefore, it was concluded that after joining in the SHGs, the members' well-being was increased as compared to Non SHG member.

### Saving and Investment

It was evident (Table 2) that SHG members nearly half (48.89 %) of the SHG members were medium level of saving and investments followed by 26.67 per cent and 24.44 per cent with low and high level, respectively and no one was in very low and very high level of category.

In case of Non SHG women three-fifth (65.56%) of the respondents was very low level of saving and investment followed by 34.44 per cent with low level of category. It is interesting to note that no one was from the medium, high and very low level of categories. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (3.76) and Non SHG members (1.02) in case of saving and investment.

## Empowerment of Women through Self Help Groups

**Table 2. Distribution of the respondents according to their saving and investment.**

**n=180**

Sr. No.	Category		SHG Member n=90		Non SHG Member n=90	
			P	F	P	F
1	Very Low	(00 to 1.4 score)	00	00.00	59	65.56
2	Low	(1.5 to 2.8 score)	24	26.67	31	34.44
3	Medium	(2.9 to 4.2 score)	44	48.89	00	00.00
4	High	(4.3 to 5.6 score)	22	24.44	00	00.00
5	Very High	(Above 5.6 score)	00	00.00	00	00.00
Mean			3.76		1.02	
Mean difference			2.73			
Z value			16.11**			

F= Frequency

P= Per cent

It could be inferred from the findings that majority of the SHG members were medium to low level of change in saving and investments as the economic growth of SHG members could not reach up to the marks. This might be cause of this result whereas, in case of Non SHG members this might be due to poor economic condition and were landless and marginal farmers and not taken up entrepreneurial activities on regularly. This finding was in line with Anonymous (2004), Mehta *et al* (2011), Palani and Selvaraj (2008), Pradhan *et al* (2016), Sail and Kumbharjuvenkar (2013), Samantaray and Ananth (2018) and Sendilkumar (2015).

### Knowledge about banking system

It was evident (Table 3) that nearly half (47.78 %) of the SHG members were medium level of knowledge about banking system followed by 37.78 per cent and 14.44 per cent of them with low and high level of knowledge about banking system, respectively. No one was from very low and very high categories. In case of Non SHG group the knowledge level about banking system, more than three-fourth (77.78 %) were very low level followed by low level with 18.89 per cent and it is interesting to note that only 3.33 per cent of the respondents

were medium level and no one were high and very high level of knowledge about banking system. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (2.77) and Non SHG members (0.69) in case of knowledge about banking system.

It can be concluded from the above result in case of SHG members many numbers were educational level up to primary and because of in some SHGs all members have a chance to become president and secretary and that's why they became aware about banking system. While in case of Non SHG respondents were poor educational level and could not got opportunities to know about banking system. This might be the probable reason.

### Skill development

Skill building can be viewed as an instrument to improve the effectiveness and contribution of women to the overall development. It is as an important ingredient to push the hidden quality of women to achieve their socio-economic status. Skill development could also be seen as an instrument to empower the individual and improve her social acceptance or value. It was revealed (Table 4) that more than half (57.78 %) of the respondents were

**Table 3. Distribution of the respondents according to their knowledge about banking system. n=180**

Sr. No.	Category		SHG Member n=90		Non SHG Member n=90	
			P	F	P	F
1	Very Low	(0.0 to 1.0 score)	00	00.00	70	77.78
2	Low	(1.1 to 2.0 score)	34	37.78	17	18.89
3	Medium	(2.1 to 3.0 score)	43	47.78	03	3.33
4	High	(3.1 to 4.0 score)	13	14.44	00	00.00
5	Very High	(Above 4.0 score)	00	00.00	00	00.00
Mean			2.77		0.69	
Mean difference			2.08			
Z value			17.46**			

F= Frequency      P= Per cent

from medium level of skill development followed by high and low level of skill development with 27.78 per cent and 13.33 per cent, respectively and only one respondent were very high level of skill development, whereas in case of Non SHG

respondents nearly three-fifth (58.89 %) of the respondents were from very low level of skill development followed by low level (41.11 %) of skill development. No one was in the categories of medium, high and very high level.

**Table 4. Distribution of the respondents according to their skill development. n=180**

Sr. No.	Category		SHG Member n=90		Non SHG Member n=90	
			P	F	P	F
1	Very Low	(0.0 to 3.2 score)	0	00.00	53	58.89
2	Low	(3.3 to 6.4 score)	12	13.33	37	41.11
3	Medium	(6.5 to 9.6 score)	52	57.78	0	00.00
4	High	(9.7 to 12.8 score)	25	27.78	0	00.00
5	Very High	(Above 12.8 score)	01	01.11	0	00.00
Mean			9.23		2.89	
Mean difference			6.34			
Z value			21.30**			

F= Frequency      P= Per cent

## Empowerment of Women through Self Help Groups

The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (9.23) and Non SHG members (2.89) in case of skill development. Reason behind it is that majority of the women had one or two skill sets which were common in all women. Because of inadequate infrastructure facility and training they could not upgrading number of skill and in case of Non SHG members had very limited opportunities to develop different skill. This finding was in conformity with Anonymous (2002) and Parmar (2014) and Kapila (2015).

### CONCLUSION

Based on the results it can be recommended that the SHGs are contributing significantly in increasing the economic status and livelihood options of women in the study area and therefore such local organizations should be promoted. Since SHGs help women to achieve economic empowerment, these policy measures can contribute a lot to the nation. To conclude, the economic activities of SHGs under integrated watershed management programme are quite successful.

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