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# SELF HELP GROUPS PROMOTES RURAL WOMEN EMPOWERMENT-A STUDY OF SELECTED VILLAGES IN KOLHAPUR DISTRICT

Shri. Sunil Subhash Patil

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## Abstract

*Empowerment of women is a holistic concept multidimensional in approach and involves a basic realization and awareness of one's power, capabilities, potentialities and competencies and one's rights and opportunities for development in important sphere of life. Empowerment is a process which generates changes in ideas and perceptions and creates awareness about one's rights and opportunities for self development in all important sphere of life.*

*As far as the employment of women is concerned the women self help group in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas, bringing women together from all spheres of life to fight for their rights. So the present paper focuses on the importance of SHG for rural women the study is conducted in selected villages of Kolhapur district.*

**Key words: SHG'S, Empowerment, Rural, Women, Self, Development, Opportunities**

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In present scenario in most of the developing countries today more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. Since the first prime minister of Independent India Pandit Jawaharlal Nehru has rightly pointed out that "The women of India should play a vital role in building strong nation."(Sankaran 2009) Further the Father of the Nation Mahatma Gandhi has said "The development of every village is nothing but the development of nation."(Bhatia 1994) Therefore it is an important and utmost necessary to make rural women empowered in taking decision to enable them to be in the central part of any women development process. Then it is also widely recognized that apart from managing household and children, rural women bring income with productive activities ranging from traditional in the farms and fields to working in factories or running small scale businesses.

Today, women want more economic independent in terms of their own identity, achievements, equal status in the society and the great freedom. Many women have proved that they are more productive than men in contributing to the growth of economy. Just as well as two hands are needed for the smooth functioning of human work, similarly man and woman should involve

in productive activities to build a strong nation.

The Indian Government has made strong efforts for the advancement of women in different spheres through five year plan and women welfare scheme, National Policy for Empowerment of Women (2001), aims all in creating conducive environment for women development, equality in political economic, social and cultural spheres elimination of all types of discrimination against women. In recent years women self help groups have emerged as an effective means of entrepreneurship development among women entrepreneurship as a strong potential for socio economic empowerment of women.

## Self Help Group (SHGs) Terminology:

The SHGs is a voluntary association of the poor who come together to improve their Soci-economic condition. The SHGs may be association formed either by male members or by female members or both. The SHG's are formed under the principle of self help to promote individual through collective actions in areas of any mentioning income, gaining easier access to credit and other resources and increasing their bargaining power.

### **Women Empowerment Terminology:**

Empowerment is a process that gives a person freedom in decision making, empowerment provides greater access to a knowledge and recourses, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives and freedom from customs, beliefs and practices.

### **Review of Literature:**

The present statement of the problem is studied by many researchers from India and abroad with different angle and different areas let us have review of some important studies.

Since 1950's the Central State Government, have focused more on subsidy and grant based poverty eradication programmes. Rashtriya Mahila Kosh was set up in the year 1993 for providing micro finance services to women. The self employed women's association (SEWA 1971) had started SEWA bank particularly for assisting self employed women for productive purposes. The working women's forum (WWF) was started in Chennai in 1970 for assisting small women vendors and women living in slum areas. Tushir et al (2007) as highlighted the role of Micro Finance in improving the economic conditions of women households in Hariyana district through SHG's. The focus was micro credit is a powerful instrument to improve rural women. Myrada (2000) has observed that the financial of old women group had improved to better in comparison in new groups. Nayak (2007) has focused his study on micro finance in the KalaHandi district of Orissa. The study found that 89194 families of KalaHandi district benefited from SHG's and suggested strengthening the cooperative sector. Holvet (2005) observed that micro finance to poor women through women SHG's resulted into active participation of women in decision making. Mayox (2001) stated that micro finance has negative impact on poor women micro entrepreneurial activities increases the workload of women and loan payment pressure. Anita and Revankar (2007) studied rural development through micro credit the growth of SHG's from 1993 to 2004 and concluded that the success of SHG's not only improved the economic status of

women and also brought changes in their social status. APMAS and EDA rural system (2006) found that women members got political empowered after joining the groups and in every five SHG's there were women member who was either a ward member or Sarpanch. Vasant Kumar (2008) examined the role of micro enterprise in Kerela of sample 328 micro entrepreneurs. The study suggested giving priority to commercial viability of enterprises. Sankaran (2009) examined the problem of rural women entrepreneurs in India. Highlighted trends and problems of rural women entrepreneurs in India and concluded that women have creative ability, adaptability and cope up with set backs.

### **Importance of the Study:**

Rural women empowerment has become catchword today and has got a important place socio economic development activities of the Government. Women empowerment is a continuous process of enabling them to fight the forces that oppose them, provide them equal access to the resources and opportunities and control over the resources. The growth in development of SHG's in Maharashtra is general and study area in particular has been tremendous. "The number of SHG's financed by Banks in India has increased from 32995 in 1992-1993 to 2476492 in 2006-2007 and lot of progress in SHG's movement to place in Kolhapur district in terms of their numbers and members. It is very essential to know the growth of entrepreneurial of women, its impact on women entrepreneurs and Problems faced by them during entrepreneurial activities.

### **Objectives of the Study:**

1. To study the demographic environment of the selected sample of rural women.
2. To study the socio economic impact and problems faced by members of self help groups (SHG's).
3. To analyze women empowerment through self help groups (SHG's).

### **Hypotheses of the Study:**

- **Working Hypotheses:**

H1 self confidence and leadership qualities among rural women has been increased after joining SHG's.

H1 Income and Savings of group members has been increased.

- **Null Hypotheses:**

H0 self confidence and leadership qualities among rural women has not been increased after joining SHG's.

H0 Income and Savings of group members has not been increased.

### **Methodology Adopted:**

Sr.No	Research components	Description
1	Unit Selected	SHG's selected from different village areas of Kolhapur districts
2	Data Source	Primary and secondary
3	Type of research	Descriptive research
4	Research instruments	Structured Questionnaire
5	Research approach	Survey study method
6	Sampling Procedure	Purposive convenience sampling
7	Sampling size	150
8	Sampling unit	Rural women members of SHG's
9	Statistical Techniques used	Tables, Percentage, Mean, Standard deviation, Likert Rank Scale Chi square test etc.

### **Scope of the Study:**

Sr.No	Scope	Description
1	Geographical Scope	Selected village areas of Kolhapur district
2	Topical scope	Women empowerment through SHG's
3	Analytical Scope	Fulfillment of objectives and testing of hypotheses
4	Functional Scope	Suggestions and recommendations for betterment of women SHG's

### **Data Analysis and Interpretation:**

The proposed study, women empowerment through SHG's, is analyzed on three important dimensions. Analysis of demographic environment of rural women members of SHG's like- age, caste, family system marital status, number of dependent and literacy level is as follows

Dimension: - Demographic Environment

Table 1: Age Wise

Age Classifications	Mid Point	Frequency	Per Cent	F*M	Wt. Mean
	(M)	(F)			
10 – 20	15	9	6.00	135	
20 – 30	25	46	30.67	1150	
30 – 40	35	54	36.00	1890	34.47
40 - 50	45	26	17.33	1170	
50 – 60	55	15	10.00	825	
Total		150		5170	

Table 2: Caste Wise

Caste Classifications	Frequency	Per Cent
Open	52	34.67
Muslim	10	6.67
OBC	46	30.67
SC	13	8.67
ST	11	7.33
VJ/VJNT	9	6.00
Others	9	6.00
Total	150	

Table 3: Family System Wise

Family System	Frequency	Per Cent
Individual	96	64.00
Joint	54	36.00
Total	150	

Table 4: Marital Status Wise

Marital Status	Frequency	Per Cent
Unmarried	16	10.67
Married	119	79.33

Divorced	03	2.00			
Widow	12	8.00			
<b>Total</b>	<b>150</b>				
<b>Table 5: Number Of Dependents Wise</b>					
Number of Dependents	MID POINT	Frequency	Per Cent	F*M	Wt. Mean
	(M)	(F)			
1 – 2	1.5	65	43.33	97.5	3.07
3 – 4	3.5	56	37.33	196	
5 – 6	5.5	22	14.67	121	
6 – 7	6.5	7	4.67	45.5	
<b>Total</b>		<b>150</b>		<b>460</b>	

**Table 6: Literacy Level Wise**

Literacy Level	Frequency	Per Cent
Illiterate	71	47.33
Primary	45	30.00
Secondary	24	16.00
Higher Secondary	8	5.33
Graduation	2	1.33
Total	150	

**Findings and Observation:**

It is evident from table 1 that as per age classification of sample respondents weighted mean obtained is 34.47 (36%), which is ranging between 30-40 years of age. Where as from the age group of 20-30 (30.67%) of sample respondents and 40-50 years age group is (17.33%) of sample respondents. Where as from age group of 10-20 (6%) and 50-60(10%) respectively. This indicates that adult women who joined SHG's in the study area are more in number compared to younger and older age groups.

From the table 2 it is observed that majority of the respondents belonged from open category (34.67%) and

other backward class (30.67%).The sample respondents from Muslim, ST, SC, VJ, VJNT, and other castes on an average (6 to 7 %) respectively. It is observed every women population of irrespective of castes, class or religion are coming together and forming SHG's for economic growth and development.

Table no.3 shows that sample respondent of (64%) have individual family system and (36%) joint family system. Due to the change in the socio culture the trend towards the joint family is loosing from rural area. Joint family system protects every members of the family.

From table no 4 out of 150 sample respondents (79.33%) of women are married were as (10.66%) of women are unmarried. The divorced and widow women accounted (2 & 8%) of the total sample respondents. This statistics shows that every category of women fight for bread and butter to live happy life.

It is evident from table no.5 that weighted mean obtained is 3.07(37.33%) which is ranging from 3-4 dependents on women sample respondents. Were as (43.33%) of sample respondents have 1-2 dependents. (14.67%), 5-6 dependents and (4.67%) of sample respondent have

above 6 dependents. This indicates that rural women are moving towards Hum Do Hamare Do Government Policies.

With considering to the literacy level of the women members more than (47.33%) were illiterate. This shows that education of girl child is not given in rural area. By observing whole data (30%) having primary education and (16%) having secondary education. Were as higher secondary is (5.33%) and graduate is (1.33%)

respectively. So with this statistics we have found that education awareness among rural women is required more and priority should be given for girl child education.

For analyzing socio economic impact on group member's researcher has asked to respondents to rate each statement according to their level of agreement for the rating researcher has applied 5 Point Likerts Type Scale. (Strongly agreed-1, agreed-2, neutral-3, disagreed-4 and strongly disagreed-5)

### Dimension-Socio Economic Impact

Sr. No	Impact of SHG's	Likerts Rank Scale					Total	Weight Mean
		1	2	3	4	5		
1	<b>Social Impact</b> Social awareness, participation in social community, improvement in social relation, social security approach	09	18	24	89	10	150	3.5
		6	12	16	59.33	6.7	100	
2	<b>Economic Impact</b> Increase in income, savings, business activities, full employment etc.	23	92	13	14	08	150	2.3
		15.33	61.33	8.67	9.33	5.33	100	
3	<b>Personal Development</b> Self Confidence, leadership qualities, communication, skills, knowledgeable, strong decision making	05	87	34	18	06	150	2.6
		3.33	58.00	22.67	12.00	4.00	100	
4	<b>Political Impact</b> Political touch, local political awareness, participation in election campaign etc	00	16	07	114	13	150	3.8
		0	10.67	4.67	76.00	8.67	100	
5	<b>Contribution toward the Government Programmes</b> Nirmalgram, SuryaShikshan Abhiyan, AIDS Control,Pulse Polio, Daru Bandi, Adult Education	12	68	39	21	10	150	2.7
		8	45.33	26	14	6.67	100	



## Findings and Observations:

Above table gives the clear picture of socio economic impact of SHG's on women with respect to social, economical, personal, political environment. Women SHG's have been providing their significance in entrepreneurship development, marketing and active participation social welfare, campaigns, fighting against alcoholism, child marriage etc. It is observed that from the social point SHG's women having no impact, from social awareness, social community improvement, and social relations. Since the weighted mean obtained from Likert's Rank Scale is 3.5 which is ranging from 3-4 rank. Were women having no social impact after joining SHG's. Majority of women are disagreed and weight age is (59.33%) of women having no social impact after joining SHG's.

From the point of economic impact majority of women are agreed that there is raise in their income, savings and business activities. Weighted mean is obtained 2.3 which are ranging between 2-3 ranks of Likert's rank Scale. Women (61.33%) agreed with economic impact and there is growth in their savings and income after joining the SHG's.

From the Personality development factor majority of the women have improved their personality (58%) of women are agreed and the weighted mean obtained was 2.6 which was ranging from 2-3 Likert's Rank Scale. Women are indicating that they have improved their communication skills, self confidence level is increased, they are able to take the strong decisions and also gain the entrepreneurial qualities among them. This is the good reason from the study especially women from villages are getting the opportunities to show their potential through SHG's.

As far as political touch, local political awareness, participating in election campaign is considered majority of women are disagreed (76%) and the weighted mean obtained was 3.8 ranging between 3-4 from Likert's rank Scale. In such a situation women can be empowered politically by giving equal access and increase in participation of women in politics. Panchayat Samiti should take active role to give priority for women.

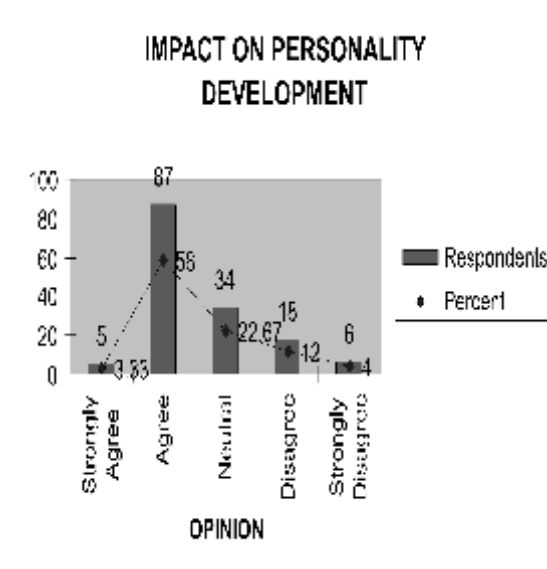
It was observed that women participation in different

Government Programmes increased after SHG's. Since the weighted mean was obtained 2.7 and the (45.33%) of women are agreed that they have shown the active participation in Nirmal Gram, daru bandi, Pulse Polio, Sarva Shikshan Abhiyan etc. There is need for encouraging active participation of more and more women in social welfare programmes.

## Testing of Hypothesis

H1 self confidence and leadership qualities among rural women has been increased after joining SHG's.

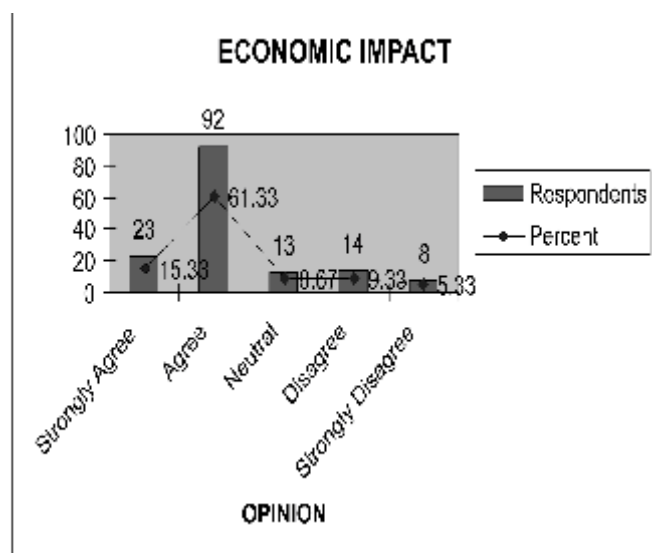
H0 self confidence and leadership qualities among rural women has not been increased after joining SHG's.



Above graphical presentation shows the personality development of members after joining SHG's. (58%) and 87 out of 150 respondents are agreed that their confidence level and leadership qualities is increased after joining SHG's. so researcher has Accepted H1 and Rejected H0

H1 Income and Savings of group members has been increased.

H0 Income and Savings of group members has not been increased



Above graphical presentation shows the economic impact of members after joining SHG's. (61.33%) and 92 out of 150 respondents are agreed that their income and savings are increased after joining SHG's. so researcher has Accepted H1 and Rejected H0.

For analyzing the problems faced by the women SHG's the researcher ha constructed some questions, and close ended answers are asked from respondents (Yes/No).

#### Dimension-Problems Faced by Rural women SHG's

Sr. No	Problems	Yes	Percent	No	Percent	Total	Percent
1	Improper Training Facilities	98	<b>65.33</b>	52	<b>34.67</b>	150	100
2	Lack of Knowledge of account	82	<b>54.67</b>	68	<b>45.33</b>	150	100
3	Less Marketing Opportunities for Product	126	<b>84.00</b>	24	<b>16.00</b>	150	100
4	Interference of Local Politics	32	<b>21.33</b>	118	<b>78.67</b>	150	100
5	Migration for employment	27	<b>18.00</b>	123	<b>82.00</b>	150	100
6	Unhealthy Competition	132	<b>88.00</b>	18	<b>12.00</b>	150	100
7	Banks having different view towards SHG's	79	<b>52.67</b>	71	<b>47.33</b>	150	100
8	Lack of Coordination and Cooperation between members	134	<b>89.33</b>	16	<b>10.67</b>	150	100
9	Borrowings are more	52	<b>34.67</b>	98	<b>65.33</b>	150	100
10	Inadequate of Fund	121	<b>80.67</b>	29	<b>19.33</b>	150	100
11	Lack of Entrepreneurial Qualities	116	<b>77.33</b>	34	<b>22.67</b>	150	100
12	Struggle for higher achievements	138	<b>92.00</b>	12	<b>8.00</b>	150	100



### **Findings and Observations:**

From the table it indicates that different problems faced by SHG's (65.33%) of respondents say that there is lack of training facilities. They are not able to become the expertise in the different areas of the productions. 54.67% of respondents are also having problem related to maintaining of financial transaction and accounts. So there must be provisions of Vocational training Programmes for women of SHG's by different Institutes.

Majority of respondents (84%) says that less marketing opportunities for product. Marketing assistants should be provided by the Government for SHG's. It is observed that (78.67%) respondents say there is no political interference and there is no need of Migration for employment. Since (82%) respondents say in the Kolhapur districts there is growth of rural SHG's, so automatically employment is generated. It is also found that there is unhealthy competition among different SHG's, since all are in single line position having equal status and features. It is observed that banks having negative view about the SHG's so all the branches of commercial banks, cooperative banks and regional rural banks should extend their financial and promotional to the growth and development of SHG's in Kolhapur districts.

It is also observed that there is lack of coordination and cooperation among the members. (89.33%) of respondents says there are disputes among the members concerned with share of working, status of jobs, group leadership etc. which will adverse the affect on growth of SHG's. It is also observed that members borrowings are less (65.33%) respondents says that borrowings are low. There is inadequacy of funds since bankers are not providing loans for SHG's for expansion of business activities. The contributions of the members are not able to fulfill the needs of the groups. (80.67%) respondents are saying there is lack of funds. It is also observed that members are not having entrepreneurial qualities since there is need of training programmes or the development of their skills and abilities. (77.33%) respondents are saying there is lack of entrepreneurial qualities among the members. It is also observed that members are struggling for the success of the

groups. (92%) respondents are saying that there is more need to struggle for the betterment of the SHG's and to achieve the desired success.

### **Suggestion and Recommendations:**

1. Government should take keen interest regarding incentives/ concessions and organized more awareness programs on women empowerment by using proper media.
2. Group members should be encouraged to begin with small and economical viable activities.
3. The women associations and SHG's should make use of various schemes and incentives introduced by the government.
4. To encourage more and more women government should arrange private training institutions, guidance and assistance with regular and adequate credit.
5. There is need of special numerical skill development programmes to avoid financial mistakes record keepings, interest computation, depositing etc.
6. National Institutions such as NABARD and NIRDARP should promote for the development of SHG's.
7. In the process of social reform the NGO's and Government should support for the growth and development of SHG's.
8. There is need training programmes for SHG's women for marketing of products maintaining day to day transaction in systematic manner.
9. Women association should come forward to participate in women growth and development programmes.

### **Conclusion:**

Considering the vast number of poor discriminated and underprivileged women there is need encourage becoming the entrepreneurs on their own. Women SHG's should increase and encouraged for the

development of economy and to remove poverty from village areas. So there is need to create the country to give boost to women SHG's. Women are participating in all the productive activities and are at par with men. Government banks and other financial institutions should come forward to offer loans for rural women SHG's, so that SHG's movement in Maharashtra and in India will work on right direction to empower more and more women in social, economical, cultural political matters.

The formation of women groups not only opens only occupation awareness to individual members but also brings social revolution in women empowerment.

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