



# International Journal of Multidisciplinary Research and Growth Evaluation



International Journal of Multidisciplinary Research and Growth Evaluation

ISSN: 2582-7138

Received: 04-12-2020; Accepted: 05-01-2021

www.allmultidisciplinaryjournal.com

Volume 2; Issue 1; January- February 2021; Page No. 13-17

## Impact of self-help groups in women empowerment: With special reference to Ernakulam district

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### Abstract

**Background:** Participation of women in self-help groups made a significant impact in women empowerment. The self-help group is defined as a group of about 20 people from a homogenous class who come together to address their common problems.

**Method:** This was a mixed study, using sequential explanatory design. Data collection was done from 120 respondents from three panchayths. The panchayaths were Chittoor, Mulavukadu and Pizhala in Ernakulam district using a structured questionnaire.

**Result:** Results show significant correlation between

participation of women in self-help groups and women empowerment. The finding of the study illustrates social development, political development, economic and cultural development as contributing factors of women empowerment.

**Conclusion:** Self-help groups play an important role in empowerment of women. Self-help group plays a major role in grass root level empowerment especially within rural areas. This study concludes that more than half of the women are having development after joining self-help groups.

**Keywords:** Empowerment, Self Help Groups, Women

### Introduction

The definition of women empowerment is still debatable. (Badejo, 2017) <sup>[2]</sup> stated the physical, mental and psychological health of women motivated through involvement in SHG'S. The different factors of their livelihood developed through involvement in SHG'S. His study tries to explore the impact of self-help groups in women empowerment. Self-help group is a group consisting of 10-20 members within a locality, mostly prevalent in rural areas. Self-help group plays a crucial role in improving the savings of its members. It is a homogenous group that mobilises women, men, elderly etc, to come together for discuss and save money thus reducing the rate of inequality persisting within its members (Bhattacharya, 2017) <sup>[4]</sup>. Women empowerment is the uplifting of women in social, political, employment, cultural and health aspects (Bernardier, 2017) <sup>[3]</sup>. It is the change in thought of people on how a woman should be. The major purpose of self-help group is to conduct micro-credit. Every week the group members gather together, conducts meeting and discussion, collects money, reads report and continue the other activities. So the intension was to test how these activities contribute to the empowerment of women. There are self-help groups engaged in different kinds of self-employment activities (Kanakalatha, 2017) <sup>[2]</sup>. By considering women empowerment as the topic, self-help groups were connected resulting into a new topic that is 'Impact of self-help groups in women empowerment with special reference to Ernakulam'. The major purpose of this study is to measure the socio-economic, cultural, political and health aspects of women in self-help groups.

### Methods

This was a mixed research approach and the data collection was done with the help of survey method and the tool used was questionnaire. Questions were framed under different domains that are social development, economic development, employment development, political development, and health development. Quantitative surveys with open ended questions were framed for the women in self-help groups. The survey was more focussed on the self-help group which comes under Ernakulam social service society. Along with the quantitative survey an active discussion was happened on every question and on why the respondent responded to specific options were figured out. So, a qualitative analysis also helped to understand and analyse deep into the topic. The information received through the interview of the self-help group members were noted separately.

## Participants

The questionnaires were distributed within 15 self-help groups. As a whole a sample of 120 self-help group members were provided with questionnaires and from that 25 members were randomly selected for the measurement of women empowerment. Data was collected using stratified random sampling. The surveys were done in 3 panchayaths of Ernakulam and they are Chittoor, Pizhala, and Mulavukadu and within a cooperation locality which is Thevara. All the respondents were a married woman who comes under the self-help group. The groups were identified with the help of animators of the locality. 4 groups from Chittoor, 4 groups from Mulavukadu, 4 groups from Thevara and 3 groups from Pizhala were selected. The groups were randomly selected and awarded the animators to inform the group to gather for the survey. Questionnaires framed with 32 questions under different domains were formed. The questionnaires were prepared from the experience gained through the pre-visits conducted through different self-help groups of Ernakulam.

## Objectives

The objectives of data analysis is to verify the influence of women empowerment in several domains that is

- Social development
- Economic development
- Political development
- Cultural development
- Health development

## Analysis

This analysis intends to accomplish the objectives of the study by holistically investigating various dimensions of women's empowerment with in self-help groups. This analysis part is divided into eight sections.

- **Section 1:** Analysing the socio demographic details of the respondent
- **Section 2:** Analysing the basic profile of the self-help groups
- **Section 3:** Analysing the social development of women in self-help groups
- **Section 4:** Analysing the economic development of women in self-help groups
- **Section 5:** Analysing the political development of women in self- help groups
- **Section 6:** Analysing the cultural development of the women in self-help groups
- **Section 7:** Analysing the health development of women in self-help groups
- **Section 8:** Analysing the work done by animators and coordinators within self-help groups

### Section 1: Basic profile of the respondents

The 120 samples were focused on women within the age group of 18-60. Among them 96% responded were Christians and 4% were Hindus. 55% of the respondents were graduates and the rest below graduation. 90% of the respondents were married and the group experiences were between 3-6 years.

### Section 2: Basic profile of self-help groups

#### 1. Number of members in self-help groups

The numbers of members were grouped into two categories that are from 10-15 members and 15-20 members. 51% of the groups were having members in between 10-15 members. 49% of the groups were having members in between 15-20

members. According to qualitative analysis 51% of the groups are not interested to have more members in the group and they resist the arrival of a new member to their group. As the maximum number of persons in a group is 20, the second category is self-sufficient in handling their financial saving, abetting of loans, and participation in self-employment activities, in conducting weekly meetings.

#### 2. Average attendance

The average attendances were grouped into 3 categories: From 5-10 members, from 10-15 members, from 15-20 members. 65% of the groups were having 10-15 members regularly in their weekly self-help group meetings. The members as per the qualitative analysis, showed keen interest in participating in group meetings as they find meetings to relieve their stress, share their feelings, and to discuss topics of social relevance. 20% of the groups were having an average attendance of 5-10 members. This is due to the increased number of wage employees in the group, meetings being arranged on working days and the groups having members from 10-15 may have an attendance varying between 5 and 10. 15% of the groups are having attendance between 15 and 20. As per the question listed above 49% of the groups are having members between 15 and 20 and only 15% of members voted their average attendance between 15 and 20 which clearly states that among the 49% of groups only 15% actively participates in group meetings.

#### 3. Dominant age group

The age groups were sub divided into 4 categories that is from 18-30, 30-45, 45-60, and 60 and above. 58% of the members in self-help groups were belonged to the age group of 30-45 years. 42% of the members belonged to 45-60 year category. There are groups which are still having members older than 60 but none of the groups were having 60 years and above category as their dominant age group.

#### 4. Dominant social category of the group

The options were categorised into general, SC, ST, and OBC. 96% of the self-help group members belonged to other backward class. From that 90% of them were Latin catholic Christians. As the survey conducted in Chittoor, Mulavukadu, and Pizhala, reported higher number of OBC's, these places are more likely to be a community having dominant social category OBC and 4% of the group members belonged to general class

#### 5. Affiliation of the group

The options were categorised into ESSS only, ESSS and kudumbasree, ESSS and other NGO, multiple affiliations. 76% of the groups were the members of both ESSS and kudumbasree. This may be due to the priorities and services women gain through membership in kudumbasree as well as loans and other services from ESSS through gaining membership in ESSS too. So the benefit is dual faced. 24% of the members have membership in ESSS only. None of the groups were affiliated to other NGO's and were having multiple affiliations.

#### 6. How long the self-help groups are functioning

The options were categorised into four that is 0-5 years, 5-10 years, 10-15 years, 15 -20 years. 46% of the groups are functioning since 15-20 years that is between 1994 and 1999. 31% of the groups are functioning since 10-15 years that is

between 1999 and 2004. 2% of the groups are functioning since 0-5 years that is between 2014-2019.

### Section 3: Social development analysis

Questions coming under social development analysis's options are categorised into always, sometimes and not at all.

#### 1. Participation of group in social issues at community level

47% of the group members replied, sometimes as they have their own chores that have to be completed and varying responsibilities. 37% of the group members showed no interest in participating against social issues. The members of this respective group have not undertaken in any such issues. 16% of the group members are always participative against social issues.

#### 2. Participation of groups in social campaigns

51% of the group members were inactive in participating in social campaigns that is more than half. Lack of time and responsibilities resist them from participating in social campaigns. 30% answered, sometimes as through qualitative analysis they briefed on their responsibilities, so sometime they can engage but not always. 19% of the group members replied always as they are willing to participate in social campaigns at any time.

#### 3. Involvement of group in charity / volunteer works

65% of the group members were engaged in charity works sometimes. Of them 34% are donating annually and the remaining frequently in a year and also during festive occasions. 32% of the group members were engaged in charity works always. They donate money within their group and also in their community monthly and give it to those who are in need off. 3% are not at all involved in any charity works. 90% of all group members showed keen interest in donating to the paper collection conducted by ESSS.

#### 4. Participation of group in demonstration/strike for common good

55% of the group members answered always as if their rights are denied, the members are ready to call upon a strike for common good. 36% of the members replied sometimes as per the qualitative analysis, every time to call upon a strike is not at all applicable for them. Personal responsibilities are the factors affecting here too. Self-help groups in Pizhala call upon a strike for the construction of a new bridge. 9% of the members replied not at all as they only find group as a place for conducting their micro credit.

#### 5. Acceptance of group for other programmes in the community

48% of the groups are having good acceptance in the community. They are called for debate competitions, religious festive and on several other programmes like women's day, environmental day etc. 38% of the members answered sometimes. These members are invited for federation meetings and in some of the programmes conducted in their community. 14% of the members were not having any acceptance in their community since the group started functioning.

#### 6. Readiness to work with different organisations

63% of the members replied always as they find it as an

opportunity for their personal development. 23% of the members replied sometimes as per the qualitative analysis. The members cannot always be available due to their responsibilities. Some guidelines / instructions may not match with their motives. So 23% are in favour to work sometimes. 14% of the group members are engaged in different self-employment activities and to work with a particular employment for them as a group is not applicable.

### Section 4: Economic development

#### 1. Monthly savings of the group

47% of the group members have a monthly savings between 5,000 -10,000. An average collection of the members per week is approximately 2000 and above which constituted to the monthly average between 5000-10,000. 39% of the group members have a monthly income below 5,000. In these groups a member contribute 100-200 rupees making it a saving of the group below 5000 for a group. 10% of the group contribute more than 20,000 a month and only 4% of the groups contributed monthly between 10,000 and 20,000.

#### 2. Total savings of the group

91% of the group were having a total saving of more than 2 lakhs. This may be due to the long years of service since the group has started.

#### 3. Purpose of saving

The major purpose of savings of the group were to

- A. Economic stability,
- B. Future requirements
- C. To get loans
- D. Others were the options.

55% of the members are having a priority for future requirements. 24% members wanted to have loans and 10% for other purposes like doing self-employment, social security etc. 8% just for having just a financial stability.

#### 4. Impact of SHG loans on employment status

A drastic improvement and empowerment can be witnessed from this analysis. 81% of the women members of the SHG were able to experiment something on an employment arena. 15% were able to do expansion in their employment. 2% shifted from wage employment to self-employment 2% showed no improvement in their employment status.

#### 5. Nature of enterprise

62% are engaged in individual and 26% were engaged in group employment. 12% of the groups were involved in both individual and group activities.

#### 6. Areas of self-employment

The common self-employments done within the groups are Agriculture, animal husbandry, food processing, garments and tailoring, petty shops, catering and hotel, dry flower, soap manufacturing and others. Among those garments and tailoring tops the list as the training helps women to stitch their clothes at least for their needs. Food processing tops the 2<sup>nd</sup> rank. Wine manufacturing, pickle making, curry powder units are some of the major self-employment units.

Other self-employment tops the list in 3<sup>rd</sup> position which included furniture manufacturing, stationary business etc. Animal husbandry stands in 4<sup>th</sup> position as some of the members are engaged in poultry, goat rearing etc. Agriculture

stands in 5<sup>th</sup> position as some of the members are engaged in vegetable farming and banana cultivation. Soap manufacturing stands in 6<sup>th</sup> position as the agency provides necessary training in that area. Petty shops are only handled by few people and thus in the 7<sup>th</sup> position. Flower making as it needs a skill to make new flowers only creative ones can be successful so it is handled by only very few members so it is in the 8<sup>th</sup> position.

### **7. Does the self-employment helps in meeting the needs of the members**

48% of its members get a regular income through self-employment. These are the members who are engaged in individual self-employment areas. 42% of the members receive a seasonal income according to their nature of enterprise. These are probably handled by group enterprises. 10% of its members do not receive any income as they are not employed in any of its self-employment.

### **8. Major problems faced by self-employment units**

Lack of time tops the list as for a group enterprise, cooperation and efficient time schedule is needed. Previous failures are the second reason they affect for doing a self-employment units. Availability of credit is the third reason affecting the self-employment units. Marketing is the 4<sup>th</sup> reason affecting the self-employment units. Less support from the agency is the 5<sup>th</sup> reason and poor support from the family is the last reason.

### **9. Amount of money given as loans**

53% of the groups give 50,000 to 1 lakh as loans in their group. 32% of the groups give 1 lakh and above as loans in the group. 15% of the group give 10,000 to 50,000 as loans in their group.

## **Section 5: Political development**

### **1. Ability to involve in decision making process**

96% of the members gained the skill to address any problems and to take decisions in any situations. 4% are not always capable to handle decision making alone.

### **2. Leadership and participation in other groups and organisation**

43% are always active out of the group. 33% shows some interest to work outside the group. 24% are not at all interested in joining or taking leadership in other groups.

### **3. Participation in Gram Sabha**

74% are always active in participating in Gram Sabha. This is because most of the samples taken were from panchayath. 8% are sometimes active in Gram Sabha. 18% are not at all attending Gram Sabha meetings as these samples are taken from municipalities.

### **4. Readiness to take up leadership roles in LSG elections**

61% are not at all interested to participate in LSG elections. The members are forced to come up into the leadership positions. 22% are sometimes interested according to their availability of time. 17% are always interested in participating in LSG elections.

### **5. Readiness to participate in specialised training for elections**

69% were not at all interested to take part in trainings for being a candidate. 19% showed a need to have the training and 12% showed some interest to have trainings

### **6. Ability to organise programme in federation level**

48% are not at all interested to organise a federation or a community level programme. They don't find it as a need to organise one thou. Remaining 26:26 ratio were interested always and sometimes in different groups.

## **Session 6: Cultural development**

### **1. Recreational programs in federation level:**

45% of the groups were active in participating and organising a recreational programme. This may be due to the member's aptitude towards cultural area. 39% were sometimes participating and organising a recreational programme. 16% showed no interest in recreational programmes.

### **2. Members participation in cultural events organised by other institutions**

34% were active always especially in programs conducted by the agency itself. 34% of the groups were sometimes took part in programs conducted by other institutions. 32% are not at all interested to participate in any of those activities.

## **Section 7: Health domain**

### **1. Awareness of group on the diseases caused due to the present lifestyle**

73% of the groups are totally aware on the lifestyle causing diseases. This may be due to the active discussions happening within the self-help groups. 23% are not fully aware but has somewhat knowledge on the subject. 4% are not at all aware about the life style diseases.

### **2. Stigma on menstruation**

90% of the group members actively participates and discuss publicly about menstruation and menstrual hygiene. 7% of the members face a shyness to speak in front of the opposite gender. 3% of the members still in struggle to get a deprivation from the social taboos and stigma of menstruation.

### **3. Psychological issues faced by the group**

These may include working stress, issues due to adjustment, etc. 60% of the group has not faced any psychological issues while dealing with self-employment unit. 30% has sometimes dealt with psychological issues regarding loan repayment. 10% of the group always faces some issues in the group. This may be due to the lack of understanding and acceptance among its members.

### **4. Dealing of adjustment problems of the group**

50% are successful in dealing with the adjustment problems of the group. This is due to their unity and cooperation, trust and acceptance that they are able to cope with up easily. 36% are not at all able to tackle the problems within their group. This is due to the lack of attention presence and lack of timely supervision by the animator. 14% of the group members face some adjustment issues within their group and sometimes t

hey will be able to clarify within the group.

### 5. Services of ICDS

60% of the group members who are pregnant and lactating and mothers of the adolescent responded that they are getting all the services provided by Integrated Child Development Scheme. 35% responded that they are not at all getting any services from the ICDS. They responded that no information is communicated within the beneficiaries and the service providers. 5% responded sometimes as frequently the members reach anganwadis the service providers sends them back by saying the stock is unavailable today.

### 6. Awareness on first aid procedures

52% responded that they are aware of the techniques but still more than half of the members have not attended it. 32% replied with not at all and asked for a first aid training and 16% replied that some of the techniques are aware not the whole.

## Section 8: Assessment

### 1. Animator's participation in meetings

82% responded that timely supervision every month they are receiving from their animators. 17% responded that the animators are frequently visiting the group. 1% responded not at all as the animator is not at all responsible.

### 2. Coordinator's visit and suggestions

65% responded always as they are getting necessary guidelines from the agency coordinators. 30% replied sometimes and 5% responded not at all.

## Findings

- 82% of the SHG members are satisfied with their animators and coordinators
- 58% of the group members belongs to 30-45 age category
- Women above 60 are still persisting within self-help groups
- 96% of the members belongs to OBC category
- More than half of the group members lack social development
- Only 65% are involved in charity works
- 81% of the group members have a good impact on their employment status

## Conclusion

Self-help group plays an important role in empowerment of women especially in rural areas. A self-help group helps women psychologically, socially and financially. According to the study, social development observed to be lacking in members but there observed an improvement in employment, health and decision making domains. An increase in self-employment within women is due to the active involvement of self-help groups in their residential localities. The homogenous group helps women to overcome their problems, motivates them for a self-employment and makes them self-reliant (Mehra, 2017). Self-help group plays a major role in grass root level empowerment especially within rural areas. The study resulted in 88% of the women is having empowerment after joining self-help groups and remaining 12% is lacking empowerment in socio-economic, political employment and health domain.

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