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## Empowerment of women in developmental aspects: Role of SHGs

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### Abstract

The strongest arguments for women's financial inclusion are economic in nature. If half a country's population is un-banked or under banked- meaning they lack access to credit, savings and other financial services- that represents a potentially huge gap in economic growth (Harsha Rodrigues). Today, women are facing discrimination in all walks of life be it social, cultural, economic and political. Although, substantial effort was putted in by government from time to time to end gender discrimination but the ground reality has not changed much even in 21st century. The truth is that achieving gender equality has become an unmet target due to deep rooted patriarchy system in our society. Hitherto, the experience of the Indian people and administrators with SHGs experience with SHGs has been positive. Most of these SHGs are emerging as a promising financial innovation with great potential to reach the poor and marginal in a cost-effective way to bring them to the main fold of the economy. There are many positive spin-offs from this SHG programmes. Percentage points, improvement of status in the family, group and in the society were 93.10, 85.04 and 62.20 respectively in YCB while these figures are 86, 75.02 and 65.43 respectively for VELUGU. The overall score for the social development between YCB and VELUGU was 66.59 and 46.91 percent. For primary data, 180 members from the VELUGU sponsored SHGs and 180 members from YCB sponsored groups are taken up for intensive study. In total, 360 women members are interviewed and data collected.

**Keywords:** VELUGU, YCB, NGOs, marketing, empowerment, women, activities, households

### Introductions

NGOs actually work in strengthening of the basic foundations of the civil society, especially in the third world countries. NGOs are an extremely diverse group of organizations, which make meaningful generalization very difficult. NGOs play different roles and take very different shapes and forms within and across different country depending on the contexts. NGOs are extremely diverse and almost all of them work towards making a positive change in the lives of people they are working with. This change can be brought by different ways, for example, by educating them, by providing skill training, or by starting an enterprise to provide employment, by trying to change their living/ eating habits to help them resist disease and many more ways. Many of the NGOs are funded externally and some of them are trying to raise their own resources to continue their activities in helping the civil society. The distinction between voluntary formation of SHGs sponsored or propagated by Non-Governmental Organisation (NGO) and those SHGs sponsored by Governmental organisations or Departments has not been studied so far.

The basic premise here is that the Governmental propagation of motivating people is done from above, like Government sponsored co-operative movement, and Non-Government Organisations role in motivating people is more by its acts of making people realize the need and feel the motivation from within. An independently motivated organization will have a better drive in attaining its goals, while an organization which was motivated by external forces will not have that much of a commitment to achieve their goals. It is the endeavour of this present study to find out the differences in their effectiveness both in increasing incomes and overall living standards of the members.

Nature of economic activities and the performance in terms of growth indicators such as investment turnover, employment, sources of finance, product marketing and other related aspects and identified the problems faced by SHG women in running the enterprises. The women SHGs earned the highest profit from agriculture, followed by trade related activities and catering services.

A majority of units did not market their products outside the districts but sold these directly to the customers. The income of the SHG women almost doubled after taking up micro-enterprises. Majority of the people faced serious problems like non-availability of raw materials, lack of infrastructure facilities including marketing, lack of support from family members in running the enterprises etc. The provision of Microfinance by the NGO to the women SHGs had helped the groups to achieve a measure of economic and social empowerment. It had developed a sense of leadership, organizational skills, management of various activities of a business, identifying raw materials, markets and suitable diversification and modernization.

### Review of Literature

In recent years, the traditional roles of women have undergone some changes due to economic needs and efforts were made to bring visibility and mainstream women's contribution to the overall growth and development of the society. Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macro-economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women (Asha Begum. SK, 2018) <sup>[1]</sup>. Women's participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, of the community and the society as whole. Findings of the study show that there is a positive impact of Self Help Groups on women empowerment in Kurnool District of Andhra Pradesh (Uma Devi.K and Lakshmi Narasaiah, 2017) <sup>[5]</sup>. SHGs proved successful not only in improving the social, economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and response for developmental programmes related to women empowerment through Self-Help Groups. They referred some of the case studies which highlighted the problems and prospects of women empowerment and have also thrown light on the significance of Bank Linkages to Self-Help Groups (Jyothi Kalyanrao Heggani and R.Sindhe Jaganadh, 2014) <sup>[2]</sup>. Trying to bring women on par with men in all the spheres, like social, economic and political, has prompted the Government envisaging of various special programmes and schemes aiming for the empowerment of women. Most prominent among them are micro credit and micro development projects. They are considered to be "the" significant component of the 21st century development initiatives in both poor and

industrialized countries (Rahman Amineur, 1999) <sup>[3]</sup>.

### Objectives

**The core objectives of this present paper are to study are**

- To analyse Women respondents on different types of economic activities in the study area
- Impact of SHG activities on the overall empowerment of women members in YCB and VELUGU
- To examine place of marketing the product/service in the study area

### Methodology

The study has chosen one of the North Coastal districts of Andhra Pradesh which is also one of the most backward districts, namely: Srikakulam. The study covered two SHGs sponsored by two different organizations, one being an Non-Governmental Organisation (NGO) namely Youth Club Bejjipuram (YCB) and another one sponsored by a Governmental Organization (Department) namely VELUGU. For the collection of sample, six villages are taken where both VELUGU and YCB sponsored Self Help Groups are active. So from the six villages, 180 members from the VELUGU sponsored SHGs and 180 members from YCB sponsored groups are taken up for intensive study. In total, 360 women members are interviewed and data collected from them on various aspects. The study used a structured and pre-tested household schedule for collecting primary data from the women members of the SHGs which were propagated by these two organisations.

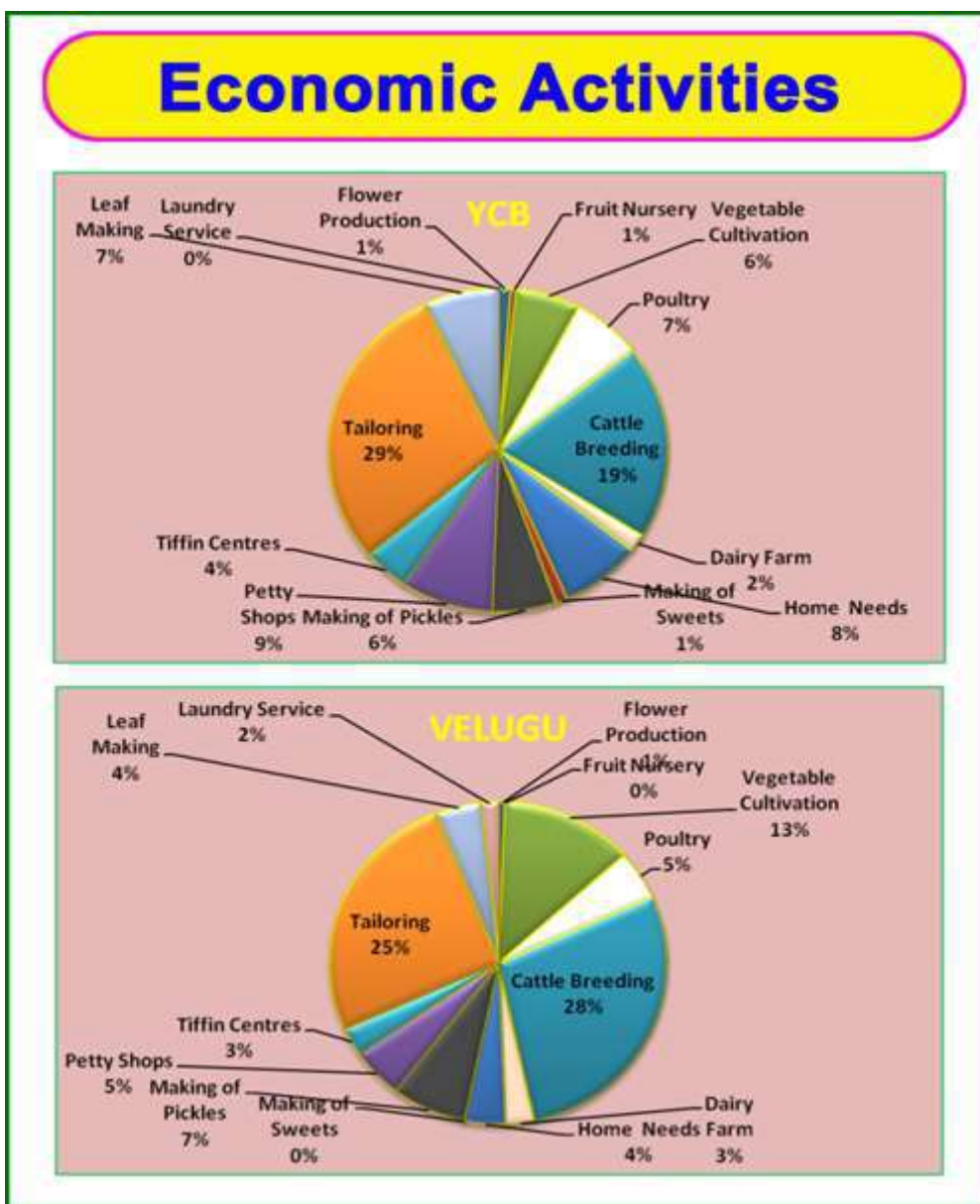
### Types of Economic Activities

Information was elicited from the women respondents on different types of economic activities in the study area and these details are presented in Table 1. There are 14 types of economic activities taking place in the study area namely flower cultivation, fruit nursery, vegetable cultivation, poultry, cattle breeding, dairy farm, home needs, making of sweets, making of pickles, petty shops, tiffin centers, tailoring, leaf plates making and laundry service. Of all the economic activities, the predominant activity is tailoring 27.2 percent followed by cattle breeding 23.8 percent, vegetable cultivation 9.5 percent, petty shops 6.9 percent, making pickles 6.7 percent, 5.8 percent each in home needs, poultry and leaf making, and all other economic activities form less than 5 percent in the study area. Tailoring (29%) and cattle breeding (19.4%) are two of the main economic activities in YCB as well as VELUGU i.e., 26 percent and 28 percent respectively, cattle breeding among the members in VELUGU is the top most occupation, while tailoring is main economic activity among the members in YCB. On the whole, more than 50 percent of the sample women respondents economic activities are tailoring 27.2 percent and cattle breeding 23.8 percent together 51 percent in the study area.

**Table 1:** Distribution of the Sample Women Respondents by Type of Economic Activities

S. No.	Activities	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Flower Cultivation	2	1.1	1	0.6	3	0.9
2	Fruit Nursery	1	0.6	0	0.0	1	0.3
3	Vegetable Cultivation	11	6.1	23	12.7	34	9.5
4	Poultry	12	6.7	9	5.0	21	5.8
5	Cattle Breeding	35	19.4	51	28.3	86	23.8
6	Dairy Farm	3	1.7	5	2.8	8	2.2
7	Home Needs (bags, tubs and jute fiber chairs)	14	7.8	7	3.9	21	5.8
8	Making of Sweets	2	1.1	0	0.0	2	0.6
9	Making of Pickles	11	6.1	13	7.2	24	6.7
10	Petty Shops	16	8.9	9	5.0	25	6.9
11	Tiffin Centres	8	4.4	5	2.8	13	3.6
12	Tailoring	52	28.9	46	25.6	98	27.2
13	Leaf plates Making	13	7.2	8	4.4	21	5.8
14	Laundry Service	0	0.0	3	1.7	3	0.9
	Total	180	100.0	180	100.0	360	100.0

Source: Field Survey



**Place of Marketing**

All the economic activities in the study area culminate in selling the product or service by the members of the SHGs to get revenue which is their income. It is the way to realize

the activities economic value and by distributing this value among the participating members, their economic status improves. This process is nothing marketing activity. The place of marketing the product/service also determines the



economic value and there by the remuneration to be gained by the members. As such the place of marketing is of high importance. Table 2 revealed that the place of marketing the product in the study area. The place of marketing has been classified into local markets, nearby town, within the district, within the state and outside the state. In all these areas, a higher proportion of sample women respondents sell their products in nearby towns, i.e., 52.2 percent in VELUGU and it is 45.6 percent in YCB, followed by within the district, local markets and within the state. Nearly about 3 percent of the sample women respondents from the YCB group sell their products outside the state while the VELUGU has no such members. In the YCB, an overall, 94 percent of the products are sold combined in the local, nearby towns and within the districts. Of these three categories, it is the nearby town which contributes more to these women members. From the VELUGU group

members, these three places combine to 93.8 percent which is almost equal to those in YCB. The YCB members have a small proportion of their product marketed outside the state while the VELUGU members have no such market. All their products are sold within the state only.

**Table 2:** Distribution of the Sample Women Respondents by Place of Marketing the Product

S. No.	Place	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Local Markets	46	25.6	35	19.4	81	22.5
2	Nearby Town	82	45.6	94	52.2	176	48.9
3	Within the District	41	22.8	40	22.2	81	22.5
4	Within the State	6	3.2	11	6.2	17	4.7
5	Outside the state	5	2.8	0	0.0	5	1.4
	Total	180	100.0	180	100.0	360	100.0

Source: Field Survey



**Fig 1:** Distribution of the Sample Women Respondents by Place of Marketing the Product

**Empowerment of Women in Developmental Aspects**

Information was collected from the sample respondents on the impact of SHG activities on the overall empowerment of women members in the study area. The women empowerment has measured with the help of 34 indicators from five divisions. The five divisions are social development (8 variables), economic development (7 variables), social empowerment (7 variables), self-confidence (7 variables) and development of skills (5 variables).

Comparing the women empowerment in the study area (Table 3) it is clear that among YCB members, the social development is higher in items like improvement in personal hygiene (87.45%), improvement in sanitation (87.45%), improvement in children’s education (85.25%) and improvement in girl child education (77%) whereas these figures are only 53.60, 53.60, 79.20 and 55.10 percentage points among VELUGU groups respectively. The overall score for the social development between YCB and VELUGU was 66.59 and 46.91 percent respectively.

Regarding economic development, there is significant in case in self-employment potential (93.65%), change in credit worthiness (91.25%), freedom from money lenders (91.25%), improvement in banking habits (85.10%), control over resources (81.16%) and increased social mobility (68%) in YCB and for VELUGU the increase from work improvement in banking habit (83.12%), freedom from money lenders (82.30%), incase in self- employment potential (81.25%), increased social mobility (75%),

increase in credit worthiness (72.50%) and control over resources (65.13%). The group score for the economic development was 82.30 and 73.96 respectively for the YCB and VELUGU groups.

In case of social empowerment 7 items are covered. YCB members have scored better points in five of them than their counterparts in VELUGU. In terms of percentage points, improvement of status in the family, group and in the society were 93.10, 85.04 and 62.20 respectively in YCB while these figures are 86, 75.02 and 65.43 respectively for VELUGU. The group scores for YCB and VELUGU are 61.25 and 54.66 respectively.

Self-confidence is examined with the help of 7 variables. 5 variables show a significant impact on self-confidence among the members of both the groups (more than 70%). Ability to meet Government officials and participation in development programmes are accounted for 85.17 percent each, among VELUGU members and it is 65.73 and 81.10 percent in YCB members. The percentage of 3 items are higher among YCB members in the following orders ‘viz’ self-confidence, awareness and participation in development programmes, whereas 4 items like participation in development programmes, able to meet Government officials, access to information about Government programmes and able to meet non-officials are more in VELUGU members. The overall group score for the self-confidence is 75.60 for YCB members and 77.50 for the VELUGU members.

Development of skills is analysed through 5 variables. Across two groups, members of VELUGU are lagging behind in 4 aspects while only one aspect i.e., communication skills are accounted for higher among the VELUGU members. The respondents of both the groups

reported that decision making power has improved in the group and in the family. The Skill development group scores are 62.97 and 57.38 respectively for the YCB and VELUGU group members.

**Table 3:** Percentage Distribution of Member’s Empowerment Regarding the Impact of Participation in Group Activity

S.No.	Factors	YCB	VELUGU
<b>A</b>	<b>Social Development</b>	<b>66.59</b>	<b>46.91</b>
1	Adoption of small family norm	47.53	43.58
2	Discontinuation of early marriages	33.08	21.68
3	Discontinued child labour	43.58	30.00
4	Improvement in girl child education	77.00	55.10
5	Improvement in children education	85.25	79.20
6	Improvement in sanitation	87.45	53.60
7	Improvement in personal hygiene	87.45	53.60
8	Decrease in social inequality	71.40	38.50
<b>B</b>	<b>Economic Development</b>	<b>82.30</b>	<b>73.96</b>
1	Control over resources	81.16	65.13
2	Credit worthiness	91.25	72.50
3	Freedom from money lenders	91.25	82.30
4	Improvement in banking habit	85.10	83.12
5	Increase in self-employment potential	93.65	81.25
6	Access to markets	65.70	58.45
7	Increase in mobility	68.00	75.00
<b>C</b>	<b>Social Empowerment</b>	<b>61.25</b>	<b>54.66</b>
1	Able to sign	43.25	35.10
2	Aware of women’s rights	55.00	41.00
3	Awareness of property rights	55.00	41.00
4	Awareness about domestic violence Act	35.18	39.10
5	Improvement of status in the family	93.10	86.00
6	Improvement of status in the group	85.04	75.02
7	Improvement of status in the society	62.20	65.43
<b>D</b>	<b>Self-Confidence</b>	<b>75.60</b>	<b>77.50</b>
1	Awareness	81.45	74.13
2	Increase of bargaining power	65.30	61.00
3	Self-Confidence	93.60	85.40
4	Access to information about Govt. Programmes	76.80	78.50
5	Participation in development programmes	81.10	85.17
6	Able to meet Government officials	65.73	85.17
7	Able to meet Non-officials	65.20	73.14
<b>E</b>	<b>Development of Skills</b>	<b>62.97</b>	<b>57.38</b>
1	Productive skills	54.30	45.15
2	Marketing skills	54.30	45.15
3	Communication skills	58.04	62.18
4	Decision making improvement in the family	73.20	69.03
5	Decision making improvement in the group	75.00	65.40

Source: Field Survey



**Fig 2:** Percentage Distribution of Member’s Empowerment Regarding the Impact of Participation in Group Activity

**Conclusion**

Women in India have to face discrimination in various aspects. "There is widespread gender inequality in different aspects. Self Help Groups have emerged as the most influential strategy to empower women who are marginalized. Self Help Groups through participatory approach enhances their bargaining power and capabilities. The study found that women members have been empowered after joining SHG. SHG has provided women small loans which enhanced their economic status which ultimately channelized into enhanced social status and bargaining power in the family and society. SHGs refer to the ability of people to work together, organize themselves, and mobilize resources to solve problems of common interest. Often outside the reach of formal systems, poor people turn to each other for support and strength to solve their everyday problems.

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