

Impact of Self-help Group on Women Empowerment: A Case Study of Patna District

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ABSTRACT

Effort has been made in this paper to examine the impact of SHGs on the basis of occupation, income and benefits both at pre-SHG and post-SHG stages. It has been evident that 25 per cent of the respondents had no occupation in the pre-SHG stage whereas cent per cent is occupied at the post-SHG stage. The occupation chosen by the SHG members depends on the availability of skill and resources. It has been also observed that the income of the members of the SHG has increased substantially after joining SHG. Increase in income had helped to reduce the levels of poverty to a great extent in several families.

Keywords: Self-help Groups, occupation, income, employment, Bihar

Women in India are victims of a multiple socio-economic and cultural reasons. Emancipation of women is a pre-requisite for nation's economic development and social upliftment. The role of women and the need to empower them are central to human development programmes, including poverty alleviation programmes. In spite of safeguards provided in many of the poverty alleviation programmes, it was observed that women in rural areas, especially from poor families, are not benefited. The SHG is a viable organized setup to disburse micro credit to the rural women for the purpose of making them enterprising and encouraging them to enter into entrepreneurial activities. The formation of SHG is not solely a micro-credit project but it aims to empower women.

The empowerment of women through SHG would give benefits not only to the individuals but also family and community as a whole through collective action. The SHGs have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also for more

holistic social development. SHGs encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leadership positions.

In view of the above, the present study has been carried out (a) to examine the pre and post SHG status of SHG members and (b) to find out the impact of SHGs in empowering women.

Database and Methodology

The present study was undertaken in Patna district. The study is based on both primary and secondary data. The primary data was collected by using pre-structured interview schedule and the secondary data was obtained from various published and unpublished sources, Government of Bihar and others. In the first stage out of 23 blocks of Patna district, 10 blocks were selected randomly. In the next stage, the list of SHGs of the selected blocks was collected and two SHGs were selected randomly from each block. Thus, 20 SHGs

were selected in total. Finally, the list of members of the selected SHGs was collected and two members from each SHG were selected randomly. Thus 40 respondents were selected for the ultimate sample unit of the study.

RESULTS AND DISCUSSION

One of the major objectives of initiating SHGs for women is to help them make financially independent, take up and manage their own productive activities which could supplement their household employment and income leading to improve the standard of living. These income generating activities were also expected to serve as instruments which could bring about economic awareness and empowerment. The impact of SHGs are analysed on the basis of occupation, income and benefits accrued by the respondents in pre and post-SHG. The occupation of the respondents in pre and post-SHG stage is presented in Table 1. It has been evident from table-1 that 25 per cent of the respondents had no occupation at the stage of pre-SHG, whereas there are no respondents without occupation at the post-SHG stage. However, the occupation chooses by the SHG members depends on the availability of skill and resources.

Table 1: Occupation of the respondents in pre and post SHG

Occupation	Pre-SHG Stage	Post-SHG Stage
No Occupation	10 (25)	—
Rearing Cattle	12 (30)	5 (12.5)
Agricultural Labourer	15 (37.5)	6 (15)
Other Income Generating Activities	3 (7.5)	29 (72.5)
Total	40 (100)	40 (100)

Data in parentheses indicate the percentages over total; Source: Field Survey.

It has been also found that SHG members were involved in different income generating activities. The income of the respondents in pre and post-SHG is analysed and presented in Table 2. It reveals from Table 2 that 25 percent of the respondents had no income before joining SHG and has been restricted up to ₹ 2000. However, it has improved after joining SHGs and 35 percent of the respondents had income above ₹ 2000. Similarly, the respondent without income is nil after joining SHGs.

Table 2: Income of the respondents in pre and post-SHG

Monthly Income (₹)	Pre-SHG Stage	Post-SHG Stage
No Income	10 (25)	—
Up to 1000	17 (42.5)	7 (17.5)
Up to 2000	13 (32.5)	19 (47.5)
Above 2000	—	14 (35)
Total	40 (100.00)	40 (100.00)

Data in parentheses indicate the percentages over total; Source: Field Survey

Table 3: Benefits under SHGs

Benefits Received	Opinion			Total
	Agree	No Opinion	Disagree	
Development of savings habit	35 (87.5)	5 (12.5)	—	40 (100)
Increased income	34 (85)	4 (10)	2 (5)	40 (100)
Access to larger quantum of resources	25 (62.5)	9 (22.5)	6 (15)	40 (100)
Better status and decision making power	31 (77.5)	6 (15)	3 (7.5)	40 (100)
Access to various promotional assistance	27 (67.5)	5 (12.5)	8 (20)	40 (100)

Data in parentheses indicate the percentages over total; Source: Field Survey

Majority of the women were not able to contribute to their family as they do not have the skills or the opportunities for employment before joining SHG. It has been found that even the returns from income generating activities remains irregular and unstable but that had made a lot of difference to their lives after joining SHG. The increased incomes have helped them to supplement the incomes to reduce the levels of poverty. The benefits accrued by the members of SHGs as perceived by the respondents are presented in Table 3. Table 3 shows that development of savings habit is the major benefit after joining SHGs.

The SHGs self-employment programme mainly focuses on empowerment of rural women and making them financially, socially and politically capable. The perception of the respondents regarding empowerment of women is presented in Table 4. More than 87 per cent of the respondents believe that they can contribute to

family income. Similarly, 60 per cent of the respondents opined that they can understand the banking operation.

Table 4: Empowerment of SHG women

Indicators of Empowerment	Opinion			Total
	Agree	No Opinion	Disagree	
Able to contribute to family income	35 (87.50)	4 (10.00)	1 (2.50)	40 (100)
Skill up gradation	19 (47.50)	4 (10.00)	17 (42.50)	40 (100)
Can understand the banking operations	24 (60.00)	7 (17.50)	9 (22.50)	40 (100)
Improved the standard of living	13 (32.50)	11 (27.50)	16 (40.00)	40 (100)
Awareness in health education	30 (75.00)	3 (7.50)	7 (17.50)	40 (100)
Ability to take decisions in community, village and household	23 (57.50)	5 (6.50)	12 (40.00)	40 (100)

Source: Field Survey.

CONCLUSION

SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members, but also helped in changing much of their social outlook and attitudes. In the study area SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

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