Empowerment of Rural Women through Self-help Groups: A Sociological Study

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The study examines women empowerment through SHGs. It focuses on the socio-economic profile of the rural women. Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives, it involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. Empowerment requires that power can change. The researcher has decides to investigate the phenomenon by using interview and observation technique at Bhawan Kheri Village in District Amroha of Uttar Pradesh. This study reveals that there is so many positive consequences of SGHs. The good consequences of SGHs are improved self image also in our society, increase family income; condition of house, self-employment, facility of electricity, children education can affect our behavior of other members.

[Keywords: Empowerment, Rural Women, Self-help Groups, Decision-making, Policies of exclusion]

1. The Background

This paper examines women empowerment by self help group. Focuses on the socio-economic profile of the rural women; Empowerment is a process of

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change by which individuals or groups gain power and ability to take control over their lives, it involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being. Empowerment requires that power can change. The researcher has decided to investigate the phenomenon by using interview and observation technique at Bhawan Kheri Village in District Amroha of Uttar Pradesh. The result shows that majority of the rural women empowerment are sub caste, (Muslim) lower class, Muslim female; line in nuclear and joint family and in poor living condition, engaged in self occupation, agriculture, labor and house wife. Work, have low in come, lower education but they are aware about way of life. It appears that the concept of women empowerment by self help group in rural areas is relatives to their socio-economic condition. Most of the women are engaged in own occupation careful about their family. They do work rise early morning. Every day, self help group is a financial support group that is formed at the village level. They pool together their savings until the capital is sufficient to begin tending. The interest charged on these loans is less than what is charged by moneylenders. Regular savings may entitle the group for bigger loans from a bank. These loans are utilized to generate self-employment, self help group function as a source of access to micro-credit for women in village. They are also instrumental in ensuring community - based decision making self help group also reduce transactional costs associated with lending.

The “Policies of Exclusion” of the so called patriarchal societies throughout the world, especially in least developed and developing countries are primarily responsible for marginalization of the women, both covertly and overtly. The practice of exclusion is widespread and it encompasses every sphere of society-political, social and economic and so on. It makes resources and organizations inaccessible to women. However, of late, it has been realized that the best way to improve the overall condition of the women folk is to adopt “Policies of Inclusion” in which every women should get a chance to participate in the decision-making process, express their view against exploitation and get themselves involved in the group activities meant for their socio-economic betterment.

2. **Self-help Groups and Women’s Empowerment**

A systematic and scientific approach in the formation of SGHs is as paramount importance to the long term sustainability of these. Informal community based organizations (Rao, 1999). SGHs formed and promoted for limited purposes of availing subsidy laced bank loons, grants and other materialistic benefit generally disintegrate, (Fernandes, 1992). The SGHs developed for genuine purpose of self help in the wake of needs which had much better chances of long term sustainability, (Srinivash & Rao, 1996). SGHs like any
other type of groups have distinct phases through which they pass over a period of
time, there have been well over 100 theories to describe the development stages of
groups (Johnson & Johnson, 1997).

The most famous of these theories has been proposed by (Tuckman, 1965) and
(Tuckman & Johnson, 1977). Tuckman studied a number of groups of varying
nature and objectives such as therapy, training and focus groups and identified
four distinct development stages, viz. forming, storming, norming and
performing. These distinct stages are characterized by the specific focus attributed
by the groups during each stage and the related consequences on the behavior of
the members.

The sociologists (Malagave, A. & Patil, D.A., 2011; Chatterji, Shankar, 2009;
Ingarsal, A. & Balakrishnan, Dr. A., 2008; Divy Ninand Kaul & Giresh Mohan, 2009;
Sangmitra Choudhary, 2008; Amarjeet Kaur, 2008; Arjun, Y. Pangannavar, 2008; T.
Ramachandran & S. Balakrishnan, 2008; H. S. Shylendra, 2008; Renu Verma, 2008;
Y. K. Singh & S. S. Gautam, 2007; B. Sugana & G. Sandhya Rani, 2007; Sreeramula
Gooru & P. Hushen Khan, 2008) study the various aspects of women
empowerment by SGHs. The resulting into increased participation in
decision-making and bargaining power and increased. Control over benefits,
resources and own life, increased self confidence, self-esteem and self-respect, in
creased well being.

Study the various aspects of women empowerment by SGHs, the resulting
women all over the world are overwhelming. Concerned with the issue of gender
equality, through women’s empowerment in our society. Women have needs for
food, housing, cash, education, health care, social support and protection from
violence and above all for power within their families, communities and political
units. Without economic and decision making power, one is dependent on other
for the resources one needs, when resources are scare, dependency is a sure route
to deprivation. They are many studies on different aspects of women
empowerment but there are a few studies on, SGHs by rural women, so there is
need to conduct such type of study which is based on women empowerment by
self help groups.

3. **The Objectives and Methodology of Present Study**

This study focused the role of SHGs. In the light of above mentioned frame
work following objectives have been undertaken to delineate the socio-economic
profile of the rural women. The first objective to study the socio-economic profile of
the respondents in terms of age, religion, caste, education, occupation, family type,
family size, per year income, land holding etc. The second objective to study the
empowerment of rural women by self help groups the respondents in terms have
been included as sources of income, skill up gradation, change of living pattern,
understanding the banking operations, skill of communication, awareness,
decision making etc. The third objective to study the consequences of SGHs on rural women's lifestyle in terms have been included as improved self image, increase family income, condition of residence, self employment, behaviors of other caste, children education etc.

Our study based on Bawan Kheri Village in district Amroha of Uttar Pradesh. The village is situated at Hasanpur Amroha road, Hasanpur Block and Tehsil combining Amroha, Dhanaura and Hasanpur. The distance of this village is 5 kms from Hasanpur Block and 27 km. from Amroha head quarter. The total population of this village is (2787) n which male 1476 and female 1311. Sex ratio 892 female per 1000 male literacy rate of male is 64.6% and female is 36.4%. There are two communities namely Hindu and Muslim in the village. There are no facilities like education marketing and other facilities in this village.

The data for the present study have been collected from 50 respondents for the require fulfillment of the information, respondents have been selected by using the purposive sampling, purposive sample representing the participants of (different categories) Muslim categories of age, religion, caste, education, occupation, income, condition of residence have been selected. Data have been collected with the help of some specific research techniques like-observation, interview guide/schedule. At the first stage observation technique has been used to collect the information, interview guide/schedule have been used a the second phase of date collection. Initially some case studies have been undertaken to understand the maximum possible aspects. The data have been classified by simple statistical techniques, by using the simple classification and tabulation to arrive at the findings.

4. The Findings

We have attempted to find out the facts have been observed on the socio-economic profile of the rural women, their empowerment and attitudes towards change in life and condition of poor women. The field observations are very clear that socio-cultural and economic background play and important role regarding the self help groups, it affects every aspect of respondents day to day life. In the socio-economic profile the following variables have been included as age religion, caste, education, occupation family type, family size, per year income, land holding of the respondent.

The respondents belong to deferent socio-economic profile, like the large number (38%) of the respondents belong to the age group (41-50), whereas a small number (12%) of the respondents belong to the age group of 51 and above. All respondent belong to the Muslim religion. The majority (78%) of the respondents belong to the Pathan caste; while the small number (6%) of the respondents belongs to the Naai caste. The majority (88%) of the respondents is illiterate and few number (12%) of the are belong to Primary pass. The majority (52%) of the
respondents is engaged in self occupation and a few numbers (6%) of the respondents belong to agriculture. The large majority (92%) of the respondents belongs to the nuclear family and the small number (8%) of the respondents belong to joint family.

The majority (50%) of the respondents belongs to the small size family and few numbers (8%) of the respondents belong to the large size family. The large majority (74%) of the respondents belongs to the 10,000 - 20,000 income earn per year and the small number (26%) of the respondents belong to the 21,000 - 30,000 income per year. The large number (16%) of the respondents belongs to 1 to 5 beegha land and small number (12%) of the respondents belong to 6 to 10 beegha land.

The above facts reveal that majority of the rural women are Muslim caste. The women belong to the age group (41-50), education to primary level and illiterate respondents. The large number of the respondents is engaged in self occupation, have there income up to Rs. 10,000 - 20,000.

With The second objective of this study find out the great contribution for the empowerment of rural women through Self Help Groups. Empowerment by self help groups Empowerment is the most important factors which affect the rural women, but sociologists told that empowerment is related to socio-cultural and economic condition of society. Empowerment of rural women by self help groups in terms of sources of income, skill up gradation, change of living pattern, understanding the banking operations, skill of communication, awareness and decision-making etc.

The majority of the respondents (52%) are belong to self occupation and few number of the respondents (6%) are belong to agriculture. The majority of the respondents (58%) are skill up gradation in family, and small number of the respondents (42%) is skill up gradation in group. The large number of the respondents (46%) is change of food pattern and small number of the respondents (26%) is change of dress pattern. The majority of the respondents (54%) are alone understanding the banking operations and few number of the respondents (10%) are with family understand the banking operations. The large number of the respondents (44%) is skill of communication in family and few number of the respondents (18%) are skill of communication in Bank Staff. The majority of the respondents (54%) are aware for education and few number of the respondent (4%) are aware for politics. The majority of the respondents (64%). They are take decision related to family matter and small number of the respondents (32%). They are take decision related to group.

During the intensive survey of the village, it is found that the question of sources of income, skill up gradation, change of living pattern, skill of communication, awareness, decision-making. It is observed that women of this region are aware of own life, the concept of women in rural areas is relative to their social condition.
This study reveals that there is so many positive consequences of SGHs. The good consequences of SGHs are improved self image also in our society, increase family income; condition of house, self-employment, facility of electricity, children education can affect our behavior of other members.

The facts about that are as the majority (72%) of the respondents are the improved status in family, (28%) of the respondents are the improved status in group. The large number of the respondents (44%) is belonging to embroidery and small number of the respondents (18%) is belong to animal husbandry. The majority oft he respondents (82%) lives in Kachha house whereas (18%) lives in Pakka house. The large number of the respondents (48%) are middle educated and few number of the respondents (14%) are higher educated. The large number of the respondents (44%) is behavior good in group members, and few numbers of the respondents (18%) are normal behavior of other members in villagers.

During the field observation it is also found that the majority of the respondents improved status in family. It is surprising facts that in the rural women all the respondents improved status; are belong to embroidery as their occupation and they used to do hard work in their field. The lives in Kachha house in their village, most of the rural women are middle education our children. The rural women are good behavior of other members in villagers.

5. Conclusions

We have got some conclusion after processing and analyzing the whole data. It is found that majority of the rural is Muslim caste, the children educated up to middle level. The large number of the respondents is engaged in self occupation, belong to poor income group. They live in small Kaccha house, house light and ventilation in their houses and have not separate Kitchen, toilets and bathrooms facility in their houses. It is observed the women of this region are aware for self employment and decision-making, most of the women are engaged in sources of income, are careful about their children, feel good about their improved status. During the field visit it is found that majority of the respondents change of living pattern, thus rural women seems to be very punctual about their skill up gradation. It is surprising facts that in the rural society women are aware decision-making. They are very careful about their family, it was noticed that in initial stage of poor condition, most of the rural women are engaged self help group and improved poor condition.

References


Website: www.ncw.nic.in