

**AN IMPACT STUDY OF SELF HELP GROUP (SHGs) ORGANISED AND
PROMOTED BY NGO
ON WOMEN EMPOWERMENT**

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TABLE OF CONTENTS

Sr. No.	Contents	Page No.
1	Acknowledgement	4
2	Abstract	5
3	Chapter1: Introduction	8
4	Chapter 2: Research Methodology	12
5	Chapter 3: Research Findings Conclusion and Suggestions	15
6	Reference	28
7	Annexure 1	29

LIST OF TABLES

Table No.	Name of tables	Page No.
1	IFAD's Sustainable Livelihoods Framework	13

LIST OF FIGURES

Figure No.	Name of figures	Page No.
1	Knowledge about legal rights	16
2	Mobility	16
3	Participation in social activity	17
4	Participate in political activity	18
5	Purpose of saving	19
6	Loan taken from moneylenders before and after joining SHG	19
7	Education	20
8	Skills	21
9	Attitude	22
10	Impact of training and exposure	22

11	Knowledge and awareness on health	23
12	Decision making	24
13	Self esteem	25
14	Participate in group discussion	25
15	Responses to changes in social problems	26

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Pranali Gajbhiye

ABSTRACT

Microfinance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. One such form of microfinance has been the development of the self-help movement. Based on the concept of “self-help,” small groups of women have formed into groups of ten to twenty and operate a savings-first business model whereby the member’s savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is proving to be an effective method of poverty reduction. This study examines the impact of SHG on women’s empowerment.

The objective of this research is to study the impact of SHGs on women’s empowerment in the Harna Hoda village and Motipura village in Gandhinagar District. The other objective of this research is to study the impact of SHGs on Socio economic, personal, and human empowerment of rural women’s in the village.

For the study, SHG women’s and Non SHGs women’s were taken as the unit of analysis and a sample of 100 SHG members was selected by stratified random sampling method. From the control village 50 random samples was collected .In all 150 samples will be studied. The data was collected from the primary and secondary sources, and is analyzed according to the objectives by using the tabular, graphical method with the help of percentage technique.

On an average 80 percent of the respondents had awareness on legal rights relating to women and children. But the information was availed largely from outside the SHGs. About 12 percent of the awareness they got through the SHG system. It clearly indicates that even the poor are well informed of their rights and duties.

About 94 percent SHG women’s accepted that there mobility has increased after joining SHG and 89 percent of the SHG women’s allowed girl child to go out for studies but when we talk of Non SHG women only 58 percent mobility has increased and 42 percent allowed girl child to go out for studies.

36 percent of SHG women’s and 9 percent of Non SHG women’s attend Gram Sabha but when we talk of participation in discussions the response is very low 12 percent and 4 percent of SHG and Non SHG women’s. As far as participation in social development program is concerned 33 percent of SHG and 2 percent of Non SHG women’s participate. This kind of increased active participation in Gram Sabha

was an indicator that the poor women were getting more involved in the decision making bodies at the local self government, and were getting politically empowered in realizing their demands and fighting for their rights.

Against the general trend of poor turnout for voting, the poor women exercised their franchise in a remarkable way. Almost all to 99 percent respondents cast their vote during last elections, but only 2 percent of women contested in panchayat elections, 2 percent of SHG women are actively participant of political party but as far as Non SHG members the number is not significant 56 percent.

Majority of the respondents were sure of continuing the savings either in a post office or in a bank even if the SHGs ceased to exist .The main purpose of saving of SHG women's is for education purpose 22 percent followed by medical 20 percent , Emergencies 20 percent Marriage 11 percent and festival 2 percent where as when we compare it with Non SHG women's the scenario is totally different their purpose of saving is for medical 14 percent fallowed by marriages 14 percent ,education 8 percent and emergencies 2 percent there most of the saving spend on medical because they do not maintain proper sanitation and cleanliness.

Results show that there was a drastic reduction in dependency on moneylenders from 25 percent to 7 percent after joining SHGs. It was a noted achievement of SHG system and it is expected that within few years the poor women will fully be liberated from the clutches of moneylenders. It is a positive indication of poor women getting empowered economically. The main reason of the respondents, who still depended on moneylenders even after they became members of SHG, was that they could not get sufficient money from the SHG and the delay in getting a loan from the SHG.

The research findings indicates that majority of the SHG respondents has educational qualification above middle school level 32 percent fallowed by high school 19 percent graduate 6 percent, intermediate 11 percent and illiterate are 19 percent The rather high educational standard of the members have helped them to take up leadership positions and lead the SHGs in a responsible manner. Whereas the education qualification of Non SHG respondents is very low only 12 percent of women's are middle class fallowed by 40 percent in primary and 48 are illiterate.SHG member's skill has increased in tailoring 49 percent, jewelry making 39 percent, paper bag making 32 percent, papad making 35 percent and pickle making 60 percent which in turn increase their livelihoods.

Study shows changes in the attitude of SHG and Non SHG members on the customs of the society like dowry system, intercast marriages, widow marriage, child marriage, divorce, job reservation for women's, punishing wicked husband, educating girl child, conservation of natural resources, girl child abortion. Dowry system is the highest among the all whereas child marriage is the lowest in SHG but when we look after the Non SHG side the scenario is different as the graph show dowry system and child marriages is high in Non SHG .

When we study the impact of training and exposure we come to know that most of the SHG members 48 percent gain confidence, 22 percent marketing linkage, 56 percent developed skills, 41 percent developed bank linkages, 22 percent developed managerial efficiency but only 13 percent of member accept that training and exposure leads to enhance their income and earnings because their skill does not get the proper market to sell their product.

Results showed that there was a visible change that has occurred in the level of participation of women in the decision making process within the family. As far as matters like investment/loans, Purchasing of land and growing of crops, there was little change in their families, but at the same time SHG respondent 91 percent and Non SHG respondent 52 percent agreed that there was change in the decision making process within their families. Only 67 percent of SHG respondent and 18 percent of Non SHG respondent participate in group discussion in the village, in which 49 percent, 28 percent participate in solving it where very few 18 percent and 10 percent discuss problems at gram sabha.

A very impressive increase in general skills was noticed in majority of respondents except in the skill for presenting cultural programmes in public meetings. It might be because they had no chance for practicing such opportunities. 74 percent of the respondents show increase in freely and frankly speaking in SHG meetings, in teaching or training others 72 percent and speaking in public meetings 63 percent. In taking up leadership positions, was found to be 72 percent, keeping the accounts of SHGs 69 percent and going to banks and performing bank transactions 68 percent.

The increase in self-confidence and fearlessness were seen in the response against going to government offices and police station 66 percent and talking to the officials and policemen in these offices 67 percent. Women who were afraid of these offices and people are getting the confidence through the SHGs. This was a sigh of their empowerment.

CHAPTER 1

INTRODUCTION

1. Background

Micro-finance interventions are well-recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor. In India too, micro-finance is making headway in its effort for reducing poverty and empowering rural women. Micro-finance through the network of cooperatives, commercial banks, regional rural banks, NABARD and NGO's has been largely supply-driven and a recent approach. Micro-finance institutions are, other than banks, are engaged in the provision of financial services to the poor. There are three types of lending technologies:

- (i) the document based and asset based conventional technology, being followed by all banks.
- (ii) The group lending, which is of various shapes and forms with advantages drawbacks attached.
- (iii) Individual based lending is one where the Micro-finance institutions have to be very careful in assessing the repayments capacity of the borrowers.

The above technologies are focused on micro-finance through SHGs, however, credit accessibility to poor through SHGs has enhanced tremendously and recovery is comparatively higher. Rural women play a significant role in the domestic and socioeconomic life of the society and therefore, national development is not possible without developing this segment of the society.

2. Context

Shree Pragati Sarvjanik Trust (SPST) is the NGO working in Gandhinagar District. It was registered under the Societies Registration Act of 1860 and Bombay Public Act 1950. The head office of (SPST) is located at Gandhinagar it also works in Surat, Baruch, Meghraj, Sohli, Godvani.

SPST has implemented a large number of small and large projects under its integrated rural development programme like social forestry, child welfare, health and sanitation, youth welfare, family welfare, agriculture, horticulture, animal husbandry. They have organised skill development training programmes in gems and jewelry making, paper cups, paper dish and paper bags making, computer training, motor driving, tailoring etc.

SPST is also working with National Bank for Agriculture and Rural Development (NABARD) as a nodal agency in village development plan (VDP) in Harna Hoda village in Gandhinagar district .Under NABARDs guideline SPST implemented many programs in the village like Financial Inclusion program, Vocational Training Programmers. Under the same programme, they formed Self-Help Groups with the help of Anganwadi workers. At present there are 30 SHG groups formed by NGO and 10 Groups formed by Anganwadi workers under Mission Mangalam Gujarat Livelihood Promotion Company Limited (GLPC) Government of Gujarat .All SHG groups are linked to Bank of India and State Bank of India.

3. Theoretical Framework

Development promotes social inclusion in institutions as the key pathway to empowerment of individuals and has at times tended to conflate empowerment and participation. Capitalism, top-down approaches to development, poverty is seen as sources of disempowerment that must be challenged by bringing lowers the poor and disenfranchised (Chambers 1997) into the management of community and development processes. The growth of civil society and participatory development methods at both macro and meso levels of society are usually proposed as the mechanisms by which empowerment takes place (Friedmann 1992; Chambers 1997).

Narayan et al. (2000) focus on state and civil society institutions at both national and local levels, including informal institutions such as kinship and neighborhood networks. Institutions at the micro level, such as those of marriage and the household, are not considered part of the state or of civil society, but interpersonal gender dynamics within the household are considered part of the equation of social exclusion and in need of directed efforts at change.

Bennett (2002) has developed a framework in which empowerment and social inclusion are closely related but separate concepts. Drawing on Narayan (2002), Bennett describes empowerment as the enhancement of assets and capabilities of diverse individuals and groups to engage influence and hold accountable the institutions which affect them. Social inclusion is defined as the removal of institutional barriers and the enhancement of incentives to increase the access of diverse individuals and groups to assets and development opportunities.

Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self management and development for

the women who are SHG members. SHGs are formed and supported usually by NGOs or by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues.

The concept of empowerment of poor women is a relatively new especially in the realm of development. It is a process of changing the existing power relations in favor of the poor and the marginalized women. It is a long-term process that requires changes in knowledge, attitude and behavior of not only women, but also of men and the society at large. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making power and control, and to transformative action.

Mason and Smith (2000), for example, treat empowerment, autonomy, and gender stratification interchangeably. Similarly, Jejeebhoy (2000) considers autonomy and empowerment as more or less equal terms, and defines both in terms of women gaining control of their own lives and family, community, society, markets. In contrast, other authors have explicitly argued that autonomy is not equivalent to empowerment, stressing that autonomy implies independence whereas empowerment may well be achieved through interdependence (Malhotra and Mather 1997; Govindasamy and Malhotra 1996; Kabeer 1998).

According to Sahay, empowerment occurs both at individual as well as collective levels. At individual level, a new confidence and sense of self-efficacy emerges as the person redefines him or herself as a more capable and worthy individual. Closely connected to the psychological redefinition of self is the actual increase of individual knowledge, competency, skills, resources, and opportunities, which enable more effective action and interpersonal relations. There is a positive interactive effect between the development of self-confidence and the strengthening of personal ability. (Sahay, 1998) As per NABARD's estimate, there are going to be several thousands of SHGs being linked with different banks for their financing and several hundred are watching this development with great interest and enthusiasm. Micro finance is now widely accepted world over as an effective tool for socio economic empowerment of the poor.

The Research is on women empowerment which mainly consist of the background frame work which revolves around affect, measure (the effect construct) programs and outcomes.

3.1 Causes

There are many problems of the rural women some of them are high prevalence of credit from private money lenders, lack of saving habits, unorganized women groups, lack of participation in social activities ,lack of skills, confidence and less knowledge about health, sanitation and legal rights.

3.2 Effect

This causes leads to women disempowerment which is biggest hurdle in women development, which leads to less important in the family and society.

3.3 Programs

SHG Programs which implemented in the village by SPST to organized women, inculcate the habit of saving and free them from the cloches of money lender, It also undertake Capacity Building programmes trainings to increase their skills and attitude which will resulted in building self confidence, Respect in the society; increase in the knowledge and over all development which leads to empowerment.

3.4 Outcomes

The research study mainly focused on how SHGs program impact on rural women toward social, economic and political empowerment. It also study the SHG group formation causes any effect on mobility, change in the attitude of men towards women, decision making capacity, savings and income generation, assets and resources increased.

Present study is empirical in nature based on mainly primary data collected through field survey. This is a causal research study because it describes whether one or more variables like group formation, income generation, change in skill and attitudes, self esteem; self confidence etc causes or affects empowerment. In the process of changes is viewed from three different angles, namely social, economic and political.

4. Objectives

1. Analyze the impact of SHG on socioeconomic empowerment of women.

CHAPTER 2

RESEARCH METHODOLOGY

This chapter explains the methodology adopted to fulfill the objectives under the study. The study is mainly concerned with the financial inclusion for rural development in Harna Hoda VDP village in Gandhinagar district. Factors influencing the financial services reaching to the rural people and steps to be taken for inclusion of excluded groups. Keeping these points in view, the research procedure is adopted to examine the above said aspects.

1. Methodology

In Summative evaluation, both before and after and with and without approaches use to isolate and measure impact of a program. With and without comparisons require selection of control area comparable to project area and making before and after comparisons for changes occurring in both the areas. IFAD's Sustainable Livelihoods Framework provides a holistic approach for assessing the impact of the program. The impact of the program can be viewed as the changes brought about by interventions in the four capital assets (social, human, financial and personal) over the program period on the desired livelihood outcomes. Analyzing how the women are and how they relate to everything else in the framework

	Before	After
Control	Baseline	Outcomes
With SHGs	Baseline	Outcomes

Objective: Analyze the impact of SHG on social, economic and political empowerment of women

Table 1 IFAD’s Sustainable Livelihoods Framework

Assets	Individual	Community
Social	Indicator <ul style="list-style-type: none"> • Knowledge about legal rights • Mobility 	Indicator <ul style="list-style-type: none"> • Participation in social & political activity
Financial	Indicators <ul style="list-style-type: none"> • Savings • Credits/debts 	Indicators <ul style="list-style-type: none"> • Investment and credit utilization
Human	Indicators <ul style="list-style-type: none"> • Education • Knowledge & awareness on health • Skills & Attitude • Trainings 	Indicators <ul style="list-style-type: none"> • Responses to, changes in social issues/problems
Personal	Indicators <ul style="list-style-type: none"> • Self esteem • Decision making • confidence 	Indicators <ul style="list-style-type: none"> • Participation in group discussion

Source: IFAD Sustainable Livelihoods framework by Julian Hamilton-Peach and Philip Townsley

IFAD’s Sustainable Livelihoods Framework provides a holistic approach for assessing the impact of the Programs. The impact of the program can be viewed as the changes brought about by interventions in the six capital assets (social, human, financial, natural, personal and physical) over the program period on the desired livelihood outcomes. Analyzing how the women are and how they relate to everything else in the framework.

2.1 Research Method

For the purpose of the project, the data had collected through both primary and secondary sources.

2.1.1 Primary Data: A field survey will be carried out for seeking information to meet the aforementioned scope and objectives. This would involve using various research instruments and tools to collect data from different stakeholders like SHGs members.

2.1.2 Secondary Data: The secondary research would entail data collection from various sources such as Shree Pragati Sarvjanik Trust (NGO) working in the village, data collected from the survey of Gujarat government department and existing documentation, News articles, Research papers and reports of studies already conducted.

2.2 Sampling: SHG members and Non SHG women's was the unit of analyses. SHG members and Non SHG women's from Gandhinagar district was taken as theoretical population. Samples taken from Mansa taluka was my study population. Harna Hoda and Motipura villages in Mansa taluka were my sampling frame. SHG members of Harna Hoda village and Non SHG women's of Motipura village will be my samples. In Harna Hoda 10 SHG groups will be selected randomly from 30 SHGs groups, out of that 100 SHG members will be selected by stratified random sampling method. From the control village 50 random samples will be collected .In all 150 samples will be studied.

Questionnaires was designed, pre-tested and used for collecting quantitative data .It mainly related to literacy, level of participation in decision making, awareness regarding rights, entitlements and development programs, owning of resources, health and sanitation, girl child education, nutrition, attention towards family income, family planning and accessibility to institutional credit etc. I will also follow the triangulation method to improve the validity of my research.

CHAPTER 3

RESEARCH FINDINGS AND CONCLUSION

This chapter deals with the results of my study an impact analysis of SHG's on women empowerment by studying the four assets namely social, financial, human and personal .This further divided into two types of components in each asset each indicator result is discuss below.

Individual level: Indicators at individual level must serve to monitor the way in which individuals women can carry out their life plans or, in other words, can lead a dignified life in accordance with their own values and criteria. This implies empowering individuals by giving them “greater choice” and helping them to seize opportunities. In the longer term, this is likely to improve “quality of life”.

Community level: Indicators at this level serve to monitor social change so as to build a fair society which enables its members to form organizations and put in place mechanisms, systems and structures that guarantee women and men the same opportunities and rights when planning their lives. This implies empowering society through “gender equality within society”, i.e. the strengthening of social justice.

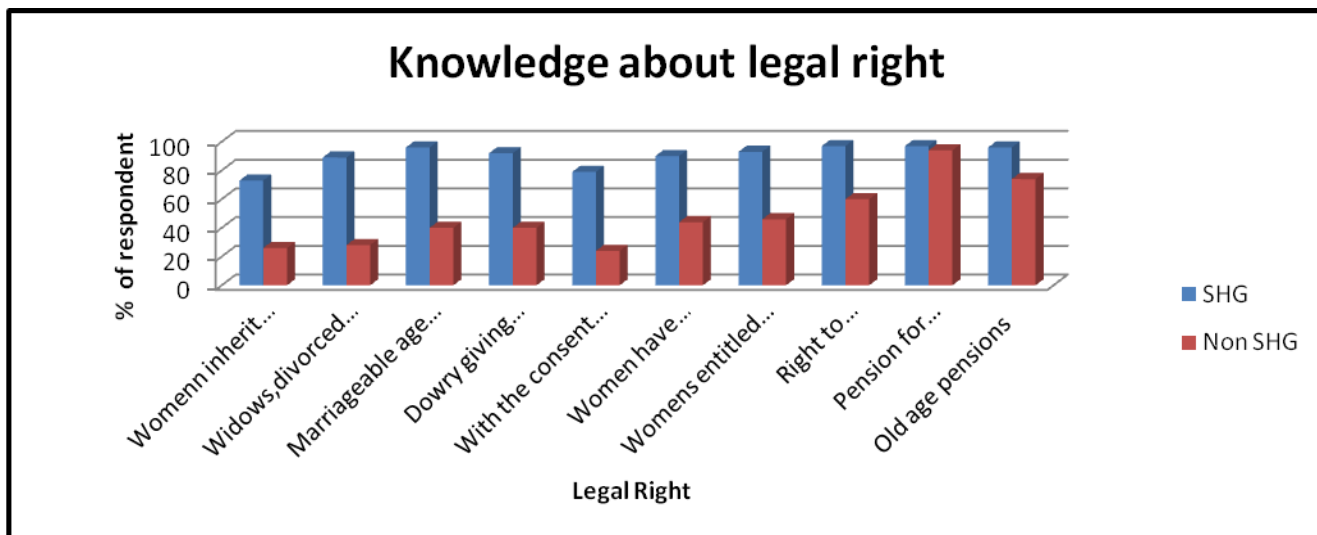
3.1 Social Assets

Social empowerment is assessed from the process of participation in discussions and decision making within the SHG. And at the community level it is looked into from the point of their involvement and participation in common program organized by SHGs and the social action initiatives by the SHGs.

Social Assets (Individual): In this study the individual level empowerment is assessed by the increase in knowledge about legal rights, as regarding gender issues, rights of women and children.

Knowledge about Legal Rights: In order to assess the level of knowledge of the respondents, they were asked whether they knew about the statements and if they knew, from where they received the information, either from the SHGs or from outside.

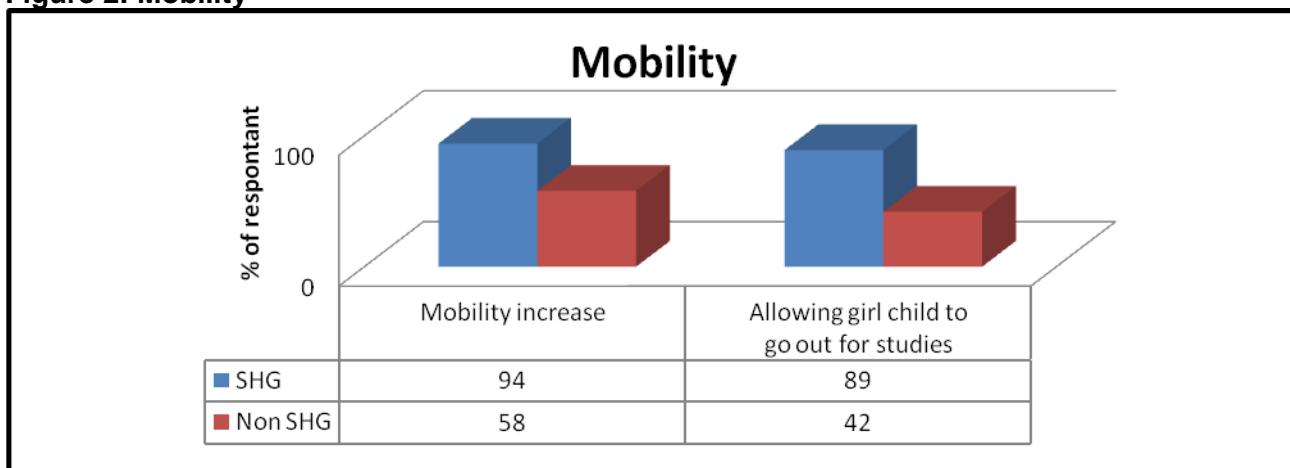
Figure 1: Knowledge about legal rights



Result from figure no 1 show that SHGs respondents had awareness about the legal rights relating to women and children as compared to Non SHGs respondents. Most of the SHGs women’s have knowledge about women’s inherit paternal property equal to sons, widows divorced but the source of this information was largely from outside the SHGs. On an average only (12 percent) of the knowledge came through the SHGs system.

Mobility: Another important aspect was the freedom of women as far as mobility was concerned. The result shows that remarkable change has happened regarding mobility of women including women going out for attending meeting, classes, seminars, training program, and various other functions of the SHGs investment and credit utilization were concerned.

Figure 2: Mobility



About 94 percent SHG women's accepted that their mobility has increased after joining SHG and 89 percent of the SHG women's allowed girl child to go out for studies but when we talk of Non SHG women only 58 percent mobility has increased and 42 percent allowed girl child to go out for studies.

Social Assets (Community): For studying the empowerment we also look after the women's responsibilities towards the community. As it is an important key stone to study social empowerment.

Participation in Social and Political Activity: Participation in social activity is an indicator for social empowerment and participation in the decision-making bodies. SHGs are found to be effective means for encouraging poor women to participate actively in Gram Sabha and elections.

Figure 3: Participation in Social Activity

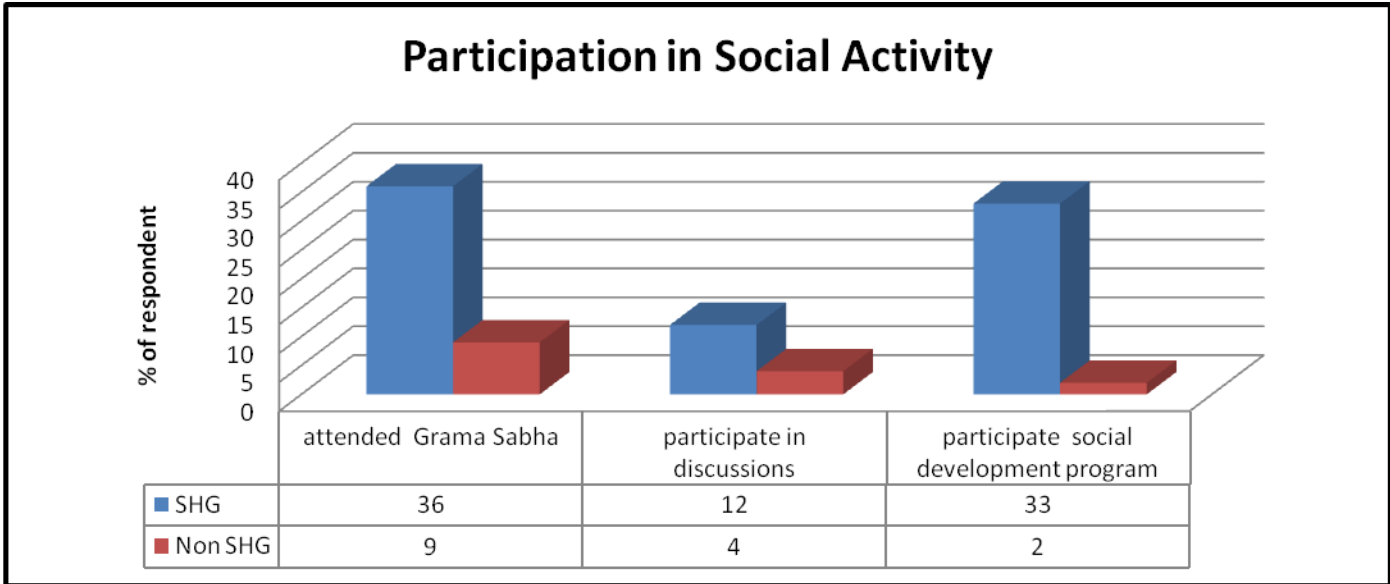


Figure 3 show that 36 percent of SHG women's and 9 percent of Non SHG women's attend Gram Sabha but when we talk of participation in discussions the response is very low 12 percent and 4 percent of SHG and Non SHG women's. As far as participation in social development program is concerned 33 percent of SHG and 2 percent of Non SHG women's participate.

Figure 4: Participate in Political Activity

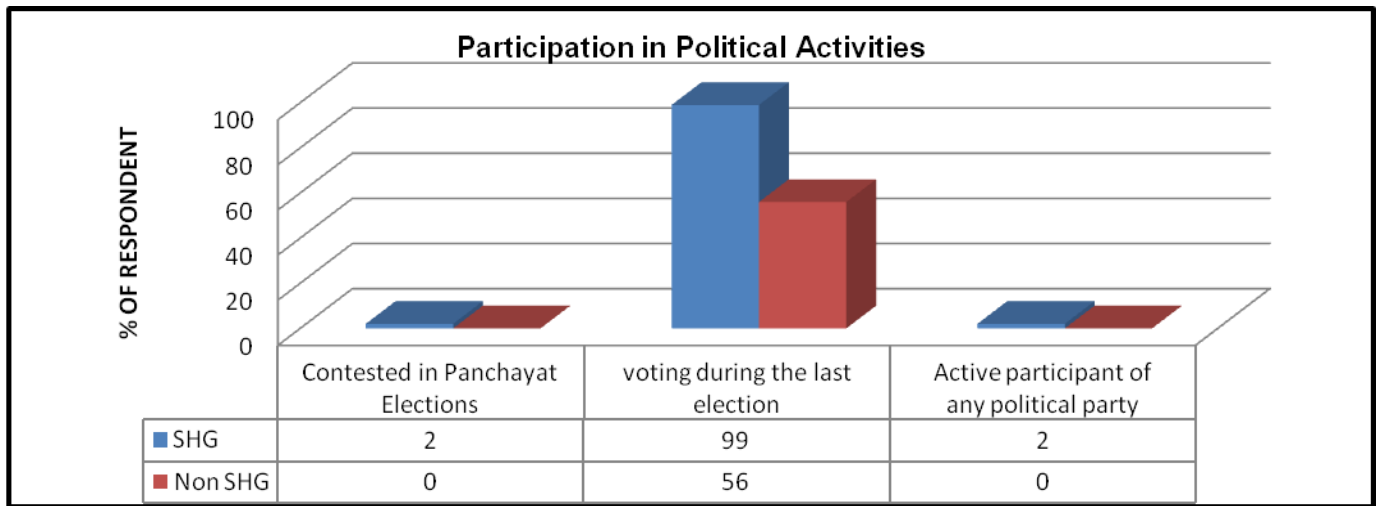


Figure 4 shown that most of the SHG members 99 percent gave vote during the last election but only 2 percent of women contested in panchayat elections, 2 percent of SHG women is actively participant of political party but as far as Non SHG members the number is not significant 56 percent.

3.2 Financial Assets

Financial Assets was one of the main objectives of the present study and it focused on the role of SHGs in financial empowerment of women through SHGs. It's for the empowerment of women mainly for economic independence and freedom from moneylenders.

Financial Assets (Individual): Financial empowerment of individual was assessed by studying the attitude of women in savings as the members of SHGs and the change that has occurred in their attitude towards savings habit.

Purpose of Saving : In order to assess the savings habit of the respondents, they were asked whether they had a savings account either in a savings bank account, purpose of saving and whether taken loan before and after joining SHG .

Figure 5: Purpose of saving

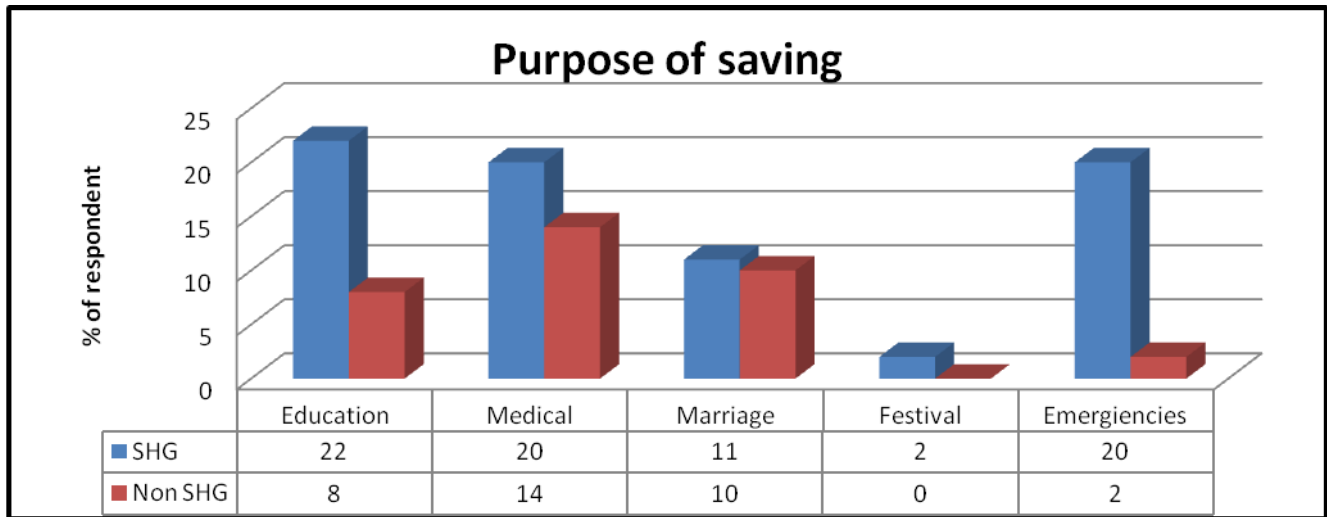


Figure 5 shows that the main purpose of saving of SHG women’s is for education purpose 22 percent followed by medical 20 percent, Emergencies 20 percent Marriage 11 percent and festival 2 percent where as when we compare it with Non SHG women’s the scenario is totally different their purpose of saving is for medical 14 percent followed by marriages 14 percent, education 8 percent and emergencies 2 percent there most of the saving spend on medical because they do not maintain proper sanitation and cleanliness.

Credits/debts: Even after joining the SHGs, it was learned that the few respondents still depended on moneylenders for loan. The figure given below gives a clear picture of the dependency on moneylenders for loan after they became members of SHGs. But the dependency on moneylenders has come down drastically.

Figure 6: Loan taken from moneylenders before and after joining SHG

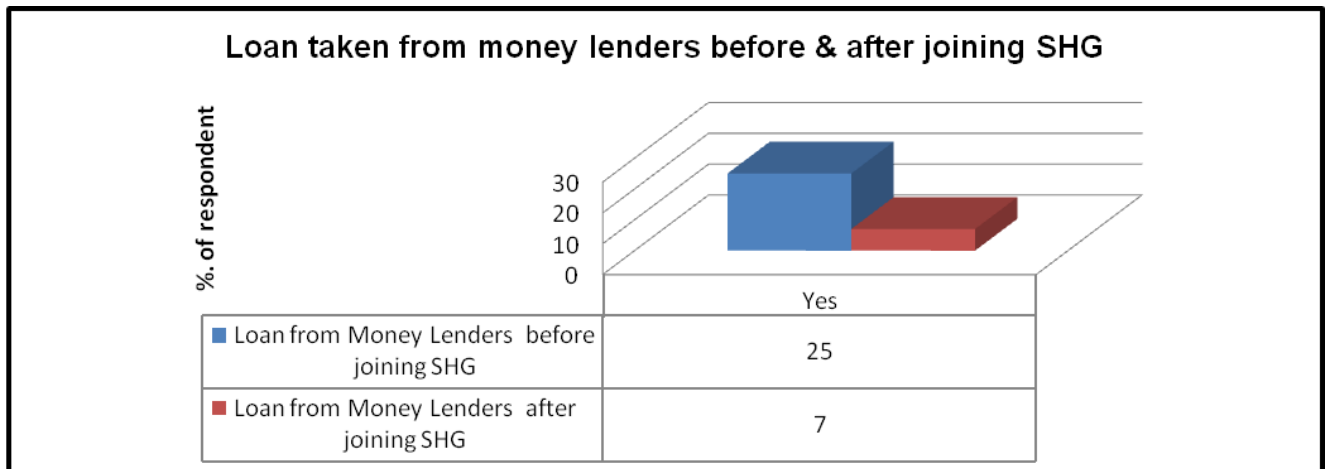


Figure 6 shows that there was a drastic reduction of about 25 percent to 7 percent. The main reason of the respondents, who still depended on moneylenders even after they became members of SHG, was that they could not get sufficient money from the SHG and the delay in getting a loan from the SHG.

3.3 Human Assets

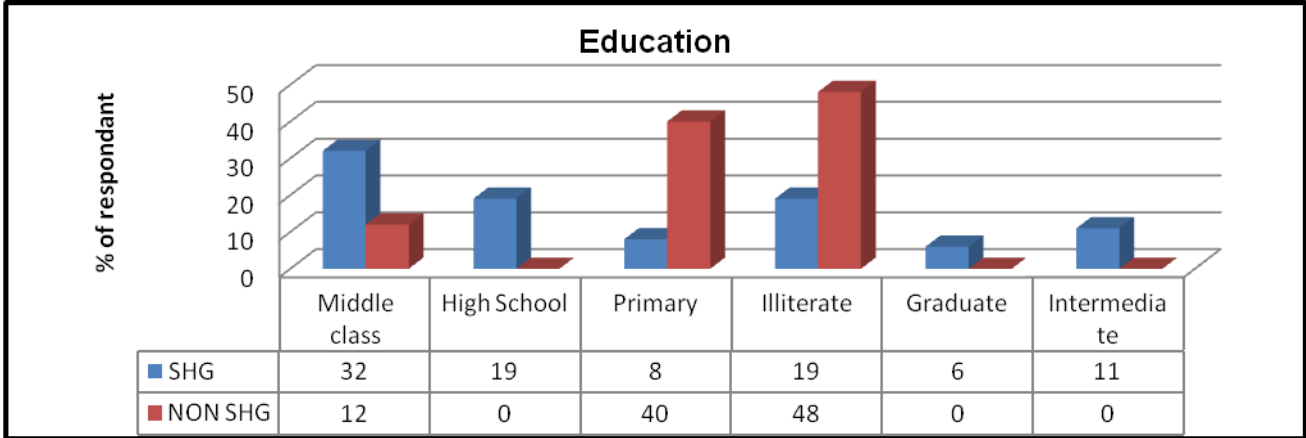
Human assets mean having more practical and intellectual knowledge or skills, enabling a person or a community to make the most of the opportunities that arise.

Human Assets (Individual): Human assets were assessed by studying about the individual skills and attitude of women towards the society and the change that has occurred in their attitude towards savings habit.

Education:

Education is one of the important components to study the empowerment of the rural women’s. High education leads to better decision making and leadership position in the society.

Figure 7 Education

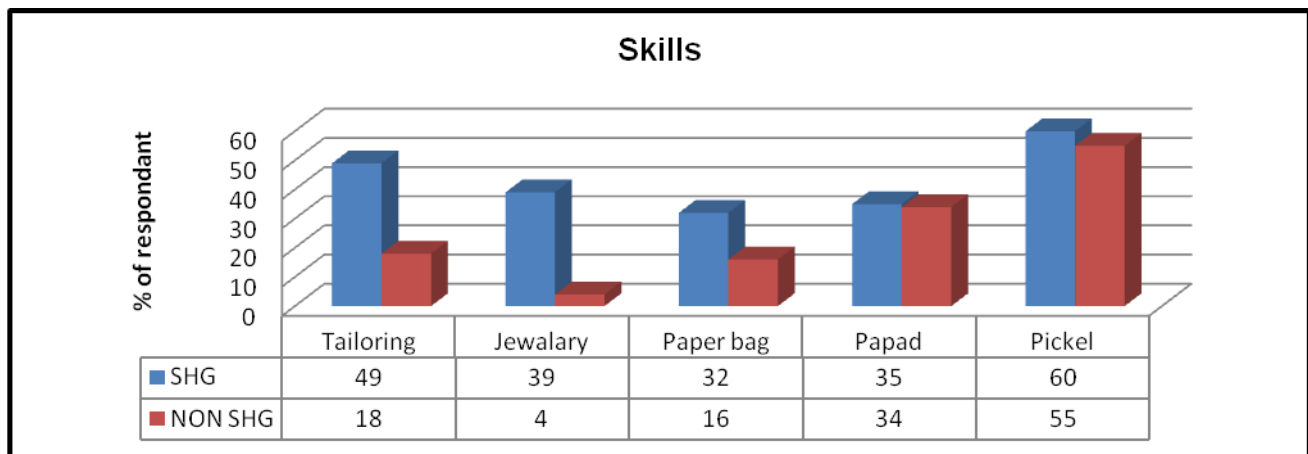


Findings from figure 7 indicates that majority of the SHG respondents has educational qualification above middle school level 32 percent followed by high school 19 percent graduate 6 percent, intermediate 11 percent and illiterate are 19 percent The rather high educational standard of the members have helped them to take up leadership positions and lead the SHGs in a responsible manner. Whereas the education qualification of Non SHG respondents is very low only 12 percent of women’s are middle class followed by 40 percent in primary and 48 are illiterate.

Skills:

Capacity building enhances the ability and skills at the individual level to realize her full potential and live a more happy and meaningful life. This is an enabling and empowering process to work as a group. It is important from the point of view of empowerment that women are not only capable of functioning as a group, but also are able to effectively participate in the process of economic activity undertaken by the group of women. The NGOs and NABARD are responsible for the capacity building of the members of the SHGs.

Figure 8: Skills

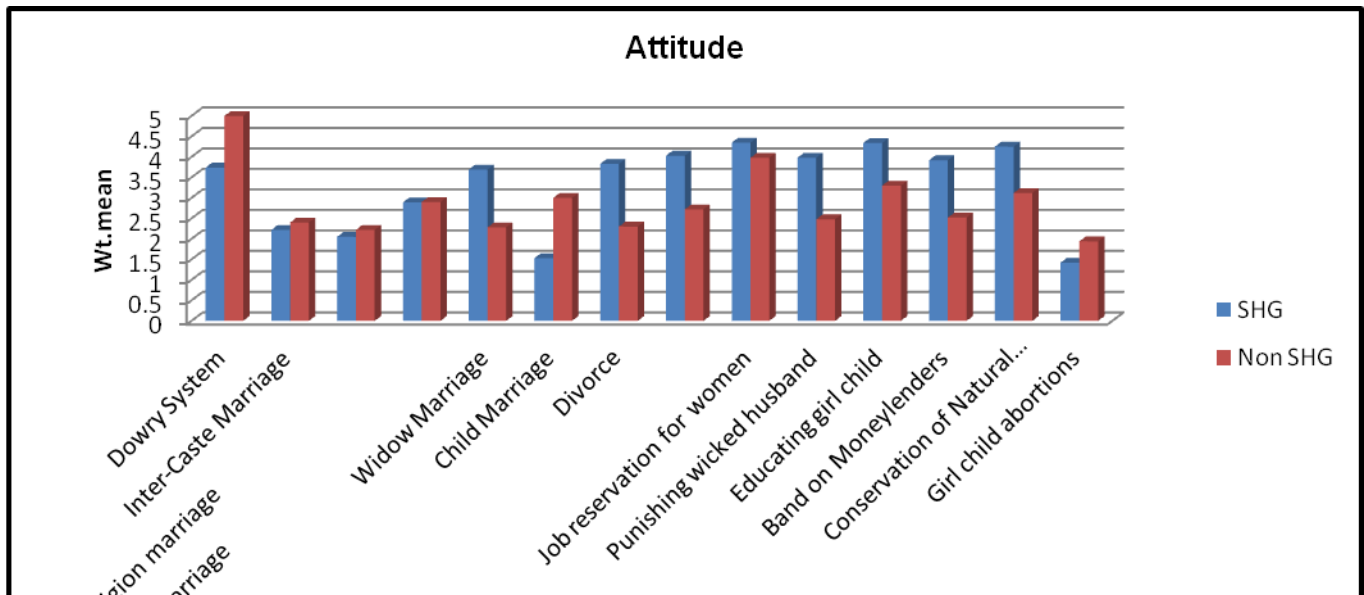


SHG members skill has increased in tailoring(49 percent),jewelry making(39 percent),paper bag making(32 percent),papad making(35 percent) and pickle making(60 percent) which in turn increase their livelihoods.

Attitude:

The study of the attitude of the respondents that has come about is measured using a five-point scale on as strongly agree, agree, neutral, disagree, strongly disagree and calculated on weighted mean method

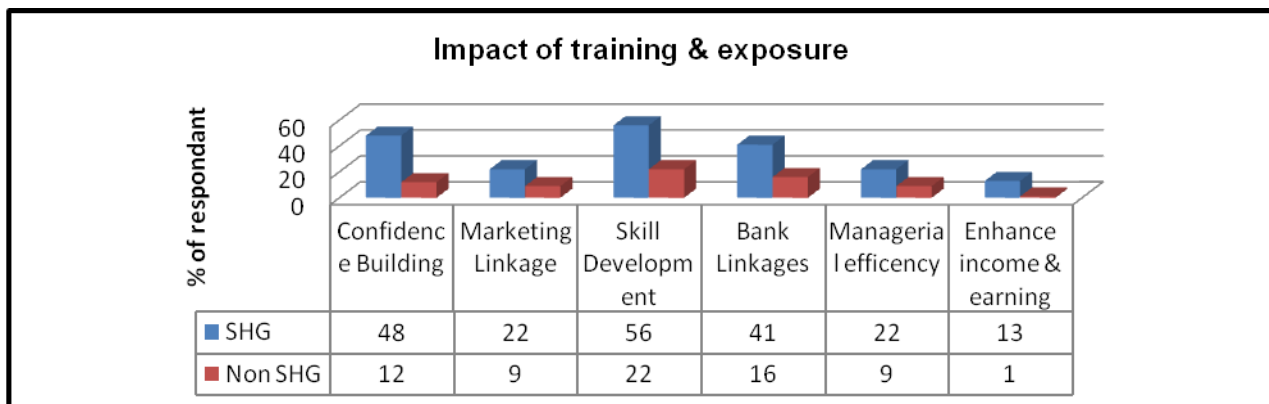
Figure 9 Attitude



Study mainly shows the attitude of SHG and Non SHG members on the customs of the society like dowry system, intercast marriages, widow marriage, child marriage, divorce, job reservation for women's, punishing wicked husband, educating girl child, conservation of natural resources, girl child abortion. Dowry system is the highest among the all whereas child marriage is the lowest in SHG but when we look after the Non SHG side the scenario is different as the graph show dowry system and child marriages is high in Non SHG .

Impact of Training and Exposure: Training is give to most of the SHG members by the NGOs and NABARD like onsite training, offsite training, workshops, confidence building, skill development etc.

Figure 10 Impact of training and exposure

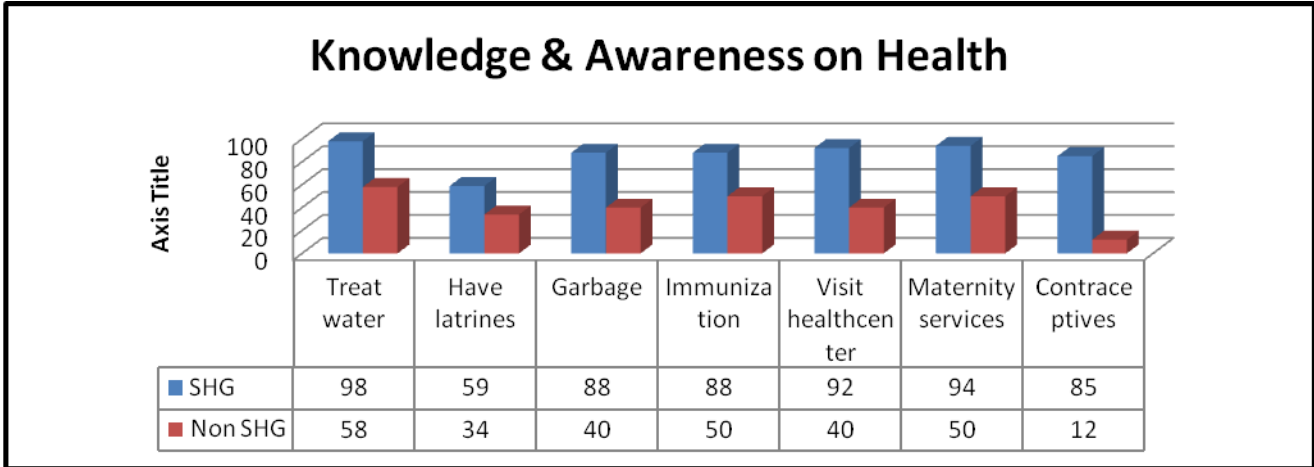


When we study the impact of such training and exposure we come to know from figure 4 that most of the SHG members 48 percent gain confidence, 22 percent marketing linkage, 56 percent developed skills, 41 percent developed bank linkages, 22 percent developed managerial efficiency but only 13 percent of member accept that training and exposure leads to enhance their income and earnings because their skill does not get the proper market to sell their product.

Knowledge and Awareness on Health:

Knowledge and Awareness on Health was studied by availability of sanitary latrine, safe drinking water health centers, Maternity services and availability of contraceptives within a reasonable distance.

Figure 11: Knowledge and Awareness on Health



As shown in the figure 11 most of the SHG members aware about the health and sanitation most of them sieve the water while filling it from the tap , have latrines at home ,through garbage far away from the house, immunization to children’s regularly ,visit health center use contraceptives as compared to Non SHG members.

3.4 Personal Assets

Personal assets means having the opportunity to make decisions, take on responsibility, be free to act as one pleases and use one’s resources (assets, knowledge, will).

Personal Assets (Individual): It mainly deals with the individual perception about oneself i.e. self esteem, decision-making was one of the most important aspects looked into while studying the SHGs and empowerment of women through SHGs.

Decision Making: Decision-making encompasses several aspects the ability to make one’s own decisions; the ability to take part in decision-making; the ability to influence decision-making and control those who make decisions on one’s behalf; the ability to make decisions for others.

Figure 12 Accepting Your Views in the family

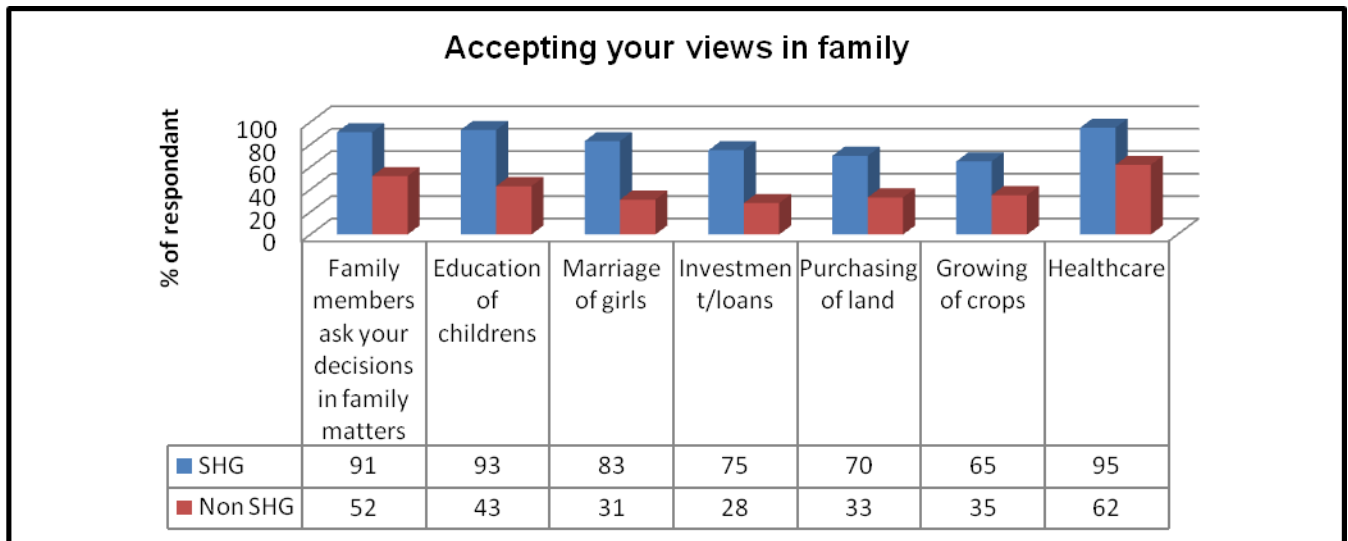


Figure 12 showed that there was a visible change that has occurred in the level of participation of women in the decision making process within the family. As far as matters like investment/loans, Purchasing of land and growing of crops, there was little change in their families, but at the same time SHG respondent 91 percent and Non SHG respondent 52 percent agreed that there was change in the decision making process within their families.

Self Esteem: The study of self esteem is measured using a five-point scale on as strongly agree, agree, neutral, disagree, strongly disagree and calculated on weighted mean method.

Figure 13 Self Esteem

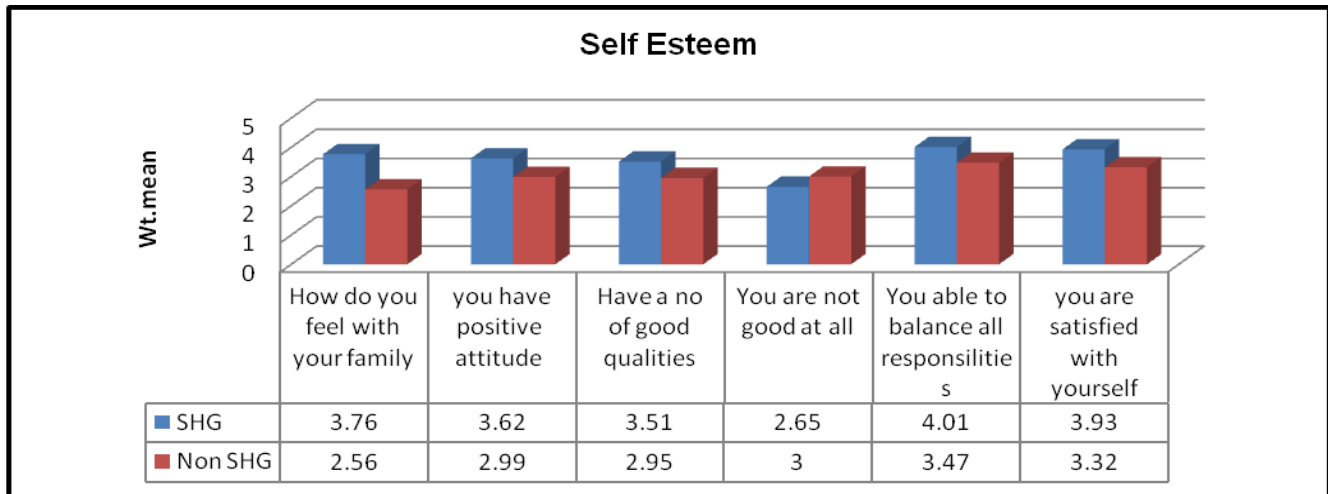
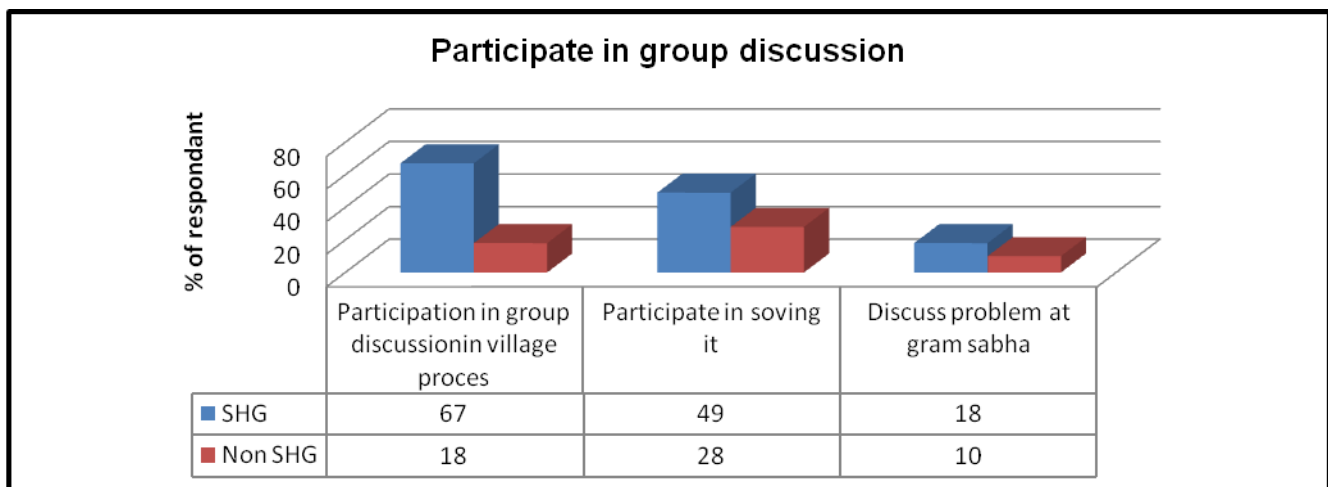


Figure 13 highlight a slight difference between view about their self esteem, the SHGs resonance feel satisfied with their families they also have positive attitude towards the life and can balance the responsibilities well as compared to Non SHGs respondents.

Participation in Group Discussion:

Group discussion-making was one of the most important aspects looked into while studying the SHGs and empowerment of women through SHGs. This study looked into the change that has happened in the decision making process within the community and society after the respondents became the member of SHGs. The following figure 14 gives details regarding the areas studied under group discussion making within the society.

Figure 14 Participate in group discussion

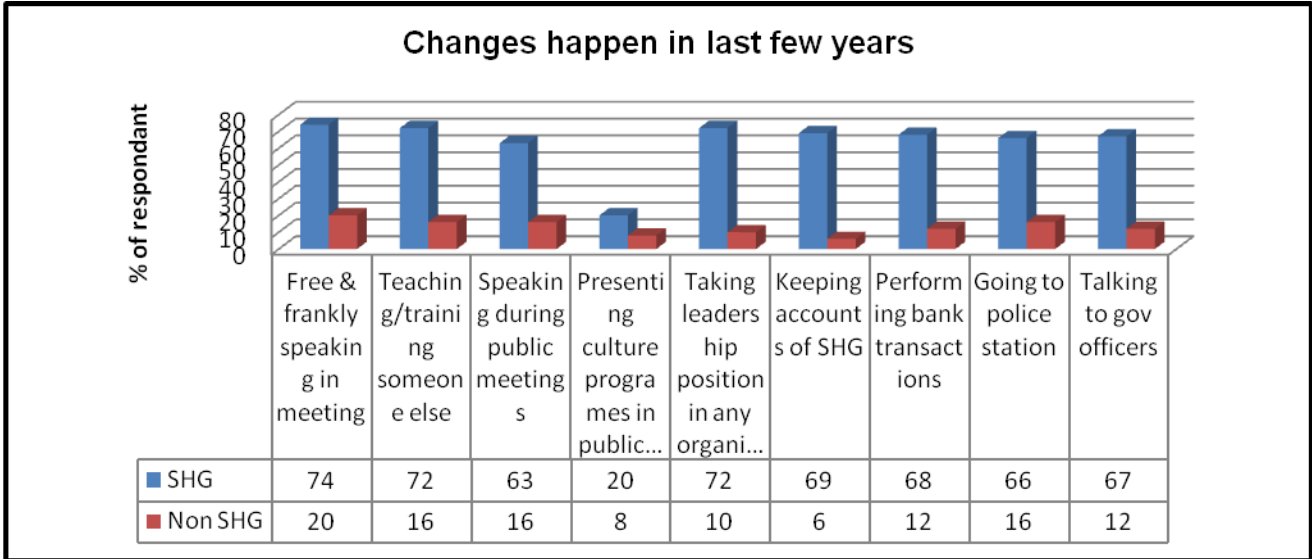


Only 67 percent of SHG respondent and 18 percent of Non SHG respondent participate in group discussion in the village, in which 49 percent, 28 percent participate in solving it where very few 18 percent and 10 percent discuss problems at gram sabha.

Personal Assets (Community): Personal assets indicator in community are studied to study the changes happen in their skill, increase in self confidence.

Changes Happen in Last Few Years: A very impressive increase in skills was noticed in majority of respondents except in the skill for presenting cultural program in public meetings. It might be because they had no chance for such opportunities. Highest increase was seen in communication skills.

Figure 15 Changes happen in last few years



A great majority 74 percent of the respondents show increase in freely and frankly speaking in SHG meetings, in teaching or training others 72 percent and speaking in public meetings 63 percent. In taking up leadership positions, was found to be 72 percent, keeping the accounts of SHGs 69 percent and going to banks and performing bank transactions 68 percent. The increase in self-confidence and fearlessness were seen in the response against going to government offices and police station 66 percent and talking to the officials and policemen in these offices 67 percent. Women who were afraid of these offices and people are getting the confidence through the SHGs. This was a sigh of their empowerment.

Conclusion

From my study I understood that there is a huge impact of SHGs on empowerment of rural women. In my studies I found majority of the respondents did not have savings account in any bank or in a post office before joining the SHGs but after joining SHG most of the women's have account in bank. This showed the importances of the saving have been understood by the women for their future purpose like education and so on. About most of the respondents depend on moneylenders for loan to meet emergent needs of their family until before they joined the SHG. The number of respondent depending on moneylender has drastically come down after joining SHG. It is also found out from the study that SHG respondents had awareness about the legal rights relating to women and children. Study show that not only there mobility increases but also their participation in social and political activity. Their skills, attitude, decision making process in family as well as in society has increased.

Almost majority of respondents cast their vote during last elections. It is the signed of social empowerment. A very impressive increase in general skills was noticed in majority of respondents except in the skill for presenting cultural program in public meetings. The increase in self-esteem, self-confidence and fearlessness were seen in the response for going to government offices and police station and talking to the officials and policemen. Women who were afraid of these offices and people were getting the confidence through the SHG was a strong sign of their social empowerment.

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Annexure 1

QUESTIONNAIRES

Name

Age – (1) < 25 (2) 26-35 (3) 36-45 (4) 46 - >

SOCIAL ASSETS

SOCIAL ASSETS (Individual)

Knowledge about legal rights

A. Do you know about the following Programmes and if yes, from where did you get the information? (Please tick wherever necessary)

Sr no	Programmes	Knowledge		Source of Knowledge	
		Yes	No	SHG	Outside
1	A daughter, widow and mother can inherit paternal property as equal to sons				
2	Widows and divorced women are entitled to remarry				
3	Marriageable age for girls is 18 and for boys it is 21				
4	Dowry giving accepting are prohibited				
5	With the consent of women on medical ground, abortion is legalized				
6	Women also have the right to divorce on same ground as admissible for men				
7	Women are entitled to get equal wage with men for same type of work				
8	Right to education is a right for the child				
9	Pension for widows / handicapped / elderly				
10	Old age pensions				

SOCIAL ASSETS (Individual)

Mobility

Sr no	Particulars	Yes	No	Reason
1	Mobility increase			
2	Allowing girl child to go out for studies			

SOCIAL (Community)

Membership in organization

Sr No	Statement	Yes	No	Reasons/Remarks(if any)
1	Are you a member of SHG organization			
2	Are you a member of any other social/ religious organization/ group			
3	Have you ever held leadership position in any of this organization/ group			

Participation in gram sabha

Sr no	Statement	Yes	No	Reasons/Remarks(if any)
1	Do you attended Grama Sabha			
2	Do you participate in discussions			
3	Do you participate in any social			

	development program			
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Voting for Gram Panchayat

Sr No	Statement	Yes	No	Reasons/Remarks(if any)
1	Have you contested in Panchayat Elections			
2	Did you vote during the last election			
3	Are you an active participant of any political party			

FINANCIAL ASSETS

FINANCIAL ASSETS (Individual)

Savings

Sr No	Statement	Yes	No	Reasons/Remarks(if any)
1	Did you have Savings account			
2	Main Purpose of savings a. Security b. Security c. Security d. Security e. Security f. Security g. Security	Social Food Education Medical Marriage Festivals Emergencies		
3	What was the source of saving before joining the SHG			
4	What was the source of saving after joining the SHG			
5	Suppose the SHG ceases to exist and there are no more SHG meetings, or you leave the SHG, still will you continue your savings in a Bank / Post office?			

FINANCIAL ASSETS (Individual)

Credits /debts

Sr No	Statement	Yes	No	Reasons/Remarks(if any)
1	Had your taken loans from money lenders before joining the SHG			
2	Do you take loan from moneylender after joining the SHG			
3	Do you still take mortgage loan after joining SHG			

FINANCIAL ASSETS (Community)

Investment and credit utilization

Sr No	Statement	Yes	No	Reasons/Remark(if any)
1	Is any income generation activity organize in the village			
2	Do you participate in			

	such activities			
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HUMAN ASSETS

HUMAN ASSETS (Individual)

Education

Educations – (1) Primary (2) Middle Class (3) High School (4) Intermediate (5) Graduation (8) Post Graduation and above (9)

Any Professional Course & Technical (10) Illiterate

HUMAN ASSETS (Individual)

Skills

A. After becoming a member of the SHG, how much change has occurred in you regarding the following skills/ abilities?

Sr No	Statement	Yes	No	Reasons/Remarks(if any)
1	Tailoring			
2	Jems and jewelry making			
3	Paper bag making			
4	Papad making			
5	Pickle making			

HUMAN ASSETS (Individual)

Attitudes

Do you approve?

Sr No	Statement	Preference				
		Strongly disagree	disagree	neutral	agree	Strongly agree
1	Dowry System					
2	Inter-Caste Marriage					
3	Inter-Religion marriage					
4	Love Marriage					
5	Widow Marriage					
6	Child Marriage					
7	Divorce					
8	Completely Family Planning					
9	Job reservation for women					
10	Punishing wicked husband					
11	Educating girl child					
12	Band on Moneylenders					
13	Raising issues in gram panchayat					
14	Conservation of Natural resources					
15	Girl child abortions					

HUMAN ASSETS (Individual)

Knowledge and awareness on health

Sr no	Statement	Yes	No	Reasons/Remarks(if any)
1	Do you treat your water in any way to make it safer to drink			
2	Do you have a sanitary latrine			
3	Where did you through the household garbage			
4	Immunization of child/mother			
5	Do you visit health center in the village			
6	Maternity services			

7	Do you have easy access to contraceptives			
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HUMAN ASSETS

Trainings

A. Whether you received following training/ orientation/ exposure

Sr No	Type of Training	Yes	No	Organized by	Remarks
1	Onsite training				
2	Off site training				
3	Confidence building				
4	Work shop				
5	Skill Development				
6	Micro Enterprises Development				
7	Others (Spe.)				

Impact of such training and exposure visits

Sr No	Statement	Yes	No
1	Confidence Building		
2	Marketing Linkage		
3	Skill Development		
4	Bank Linkages		
5	Managerial efficiency for Micro enterprise development		
6	Enhanced Income and earnings		

HUMAN ASSETS (Community)

Responses to, changes in social issues/Community problems

A. Please indicate whether the following social issues / community problems exist in your community.

Sr no	Statement	YES	NO	Reasons/Remark(if any)
1	Scarcity of safe drinking water			
2	Insufficient basic infra structure facilities			
3	Unequal wages			
4	Drop outs from school			
5	Alcoholism			
6	Drug addiction			
7	Domestic violence			
8	Have you ever organized any action in respect of such social issues/ problems			
9	Is there any change occurred regarding these issues & problems			

PERSONAL ASSETS

PERSONAL ASSETS (Individual)

Self esteem

1. How do you feel with your family?

(1) Fully Satisfied
 (5) Very happy

(2) Satisfied

(3) Indifferent
 (6) Not happy

(4) Burdened

Sr No	Statement	Preference				
		Strongly disagree	disagree	neutral	agree	Strongly agree
1	Do you have a positive attitude toward myself					
2	Do you feel that you have a number of good qualities					
3	Do sometimes you think that you are not good at all					
4	Do you feel that you are able to balance all responsibilities					
5	Do you think you are satisfied with yourself					

PERSONAL ASSETS (Decision making)

Sr no	Particulars	Yes	No	Remarks	
1	Do your family members ask your decisions in family matters				
2	Accepting your views in the family	Education of children			
		Marriage of girls			
		Investment/loan			
		Purchasing of land			
		Growing of crops/Use of fertilizers			
		Health care			

PERSONAL ASSETS

Participation in group discussion

Sr No	Statement	Yes	No	Reasons
1	Are you actively participate in decisions making process in the village			
3	If some problem arises in the village are you participate to solves it			
4	Do you discuss the problems / issues of village at gram sabha			

PERSONAL ASSETS (Community)

What are the changes happen in last few years

Sr no	Statement	Yes	No	Reasons

1	Freely and frankly speaking in meetings			
2	Teaching / Training someone else			
3	Speaking during public meetings			
4	Presenting cultural programme in public meetings			
5	Taking up leadership positions in any organization			
7	Keeping of the accounts of SHG			
8	Performing bank transactions			
9	Going to government office / police station			
10	Talking to government officials / police			