

Social Empowerment of Women through Self Help Groups

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Abstract— Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being. Social empowerment addresses the social discrimination existing in the society. The participation of women in self-help groups (SHG's) made a significant impact on their empowerment both in social and economic aspects. This study addresses social empowerment of women through self-help groups in Tirupati District of Andhra Pradesh. The data required for the study was collected from both the primary and secondary sources. The study was conducted on 500 SHG women belonging to NGO-RASS. Multi-stage random sampling was used to collect the sample. The conceptual framework and the results of the study revealed that the SHG's have had greater impact on social aspects of the beneficiaries and their standard of living and decision-making capacity remarkably improved after joining the SHG.

Index Terms: Women, Empowerment, Self-Help groups, Micro-credit.

I.INTRODUCTION

Empowerment of women means equal status to women. Empowering the women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them which includes higher literacy level and education for them, better healthcare for women and children, equal ownership of productive resources, increased participation in economic and commercial sections, awareness of their rights and responsibilities, improved standards of living and acquiring self-reliance, self-esteem and self-confidence (Stella Mary, 2012). Thus, the framework of empowerment encompasses the welfare of women, satisfaction of basic needs, access to resources and equal participation in decision making which refers to the ultimate level of equality and empowerment. SHG's have emerged as the tool

that yields socio-economic evolution in the rural areas of our country.

II. REVIEW OF LITERATURE

A comprehensive review of literature is essential for any good research endeavor as it provides background information to aid researcher in designing and analyzing research work

Kanakalatha (2017) conducted a study on “The participation of women in self-help groups (SHG's)” and concluded that SHG's had a significant impact on their empowerment both in social and economic aspects.

Lakhawat Saroj and Charan Shailendra Singh (2015) opined that socio-economic empowerment was considered significant for overall development of women. Women's empowerment was evidently necessary for escalating socio-economic condition of the women in the society.

III.METHODOLOGY

The major objective of the study was to examine the socio-economic, demographic, cultural and other confounding factors association with social empowerment of the SHG women of RASS, Chittoor district.

The present study was carried out on 500 SHG women of RASS (NGO)located in Tirupati, Chittoor district of Andhra Pradesh. A multistage random sampling technique was used for collecting sample. Statistical analysis was carried out via SPSS 20.0 and alpha level was set at $p < 0.05$. Qualitative variables were provided with percentages and continuous variables with descriptive. Student's test and chi

square test were applied to see the strength of association with independent variables.

IV.RESULTS AND DISCUSSION

A total of 500 women in the age range of 21-56 years were screened for the present study.

Table 1: Data on age of respondents

Variable	N	%	
Age groups			
20-30 years	46	9.20	
31-40 years	244	48.80	
41-50 years	200	40.0	
>50 years	10	2.0	
Variable	Category	N	%
Religion			
1	Hindu	419	83.80
2	Muslim	29	5.80
3	Christian	52	10.40
	Total	500	100
Caste			
1	OC	91	18.20
2	BC	198	39.60
3	SC	195	39.00
4	ST	16	3.20
	Total	500	100
Geographical background			
1	Rural	299	59.80
2	Urban	201	40.20
	Total	500	100

Table 2. Data on social empowerment indicators of the study subjects

Variable	N	%	
Membership in SHG and its impact on social life			
1	Yes	397	79.4

Table 3: Association of social empowerment indicators with caste status of the respondents

S No	Variable	Response	Caste								Total		Chi-square
			OC		BC		SC		ST		N	%	
			N	%	N	%	N	%	N	%			
1	Membership impact on social life	Yes	78	85.7	151	76.3	158	81.0	10	62.5	397	79.4	6.519
		No	13	14.3	47	23.7	37	19.0	6	37.5	103	20.6	
2	Income source before joining SHG	Yes	52	57.1	84	42.4	76	39.0	8	50.0	220	44.0	8.812*
		No	39	42.9	114	57.6	119	61.0	8	50.0	280	56.0	
3	Image in the family after joining SHG	Yes	66	72.5	122	61.6	128	65.6	10	62.5	326	65.2	3.342
		No	25	27.5	76	38.4	67	34.4	6	37.5	174	34.8	
4	Reduce dependency on males	Yes	38	41.8	75	37.9	87	44.6	7	43.8	207	41.4	1.884
		No	53	58.2	123	62.1	108	55.4	9	56.2	293	58.6	
5	Active participation in SHG	Yes	59	64.8	131	66.2	134	68.7	10	62.5	334	66.8	0.652
		No	32	35.2	67	33.8	61	31.3	6	37.5	166	33.2	
6	Interpersonal relations after joining SHG	Yes	57	62.6	117	59.1	116	59.5	10	62.5	300	60.0	0.395
		No	34	37.4	81	40.9	79	40.5	6	37.5	200	40.0	
7	Improvement in status decision making	Yes	52	57.1	92	46.5	107	54.9	9	56.2	260	52.0	4.155
		No	39	42.9	106	53.5	88	45.1	7	43.8	240	48.0	
8	Increase in self confidence	Yes	45	49.5	98	49.5	98	50.3	7	43.8	248	49.6	0.254
		No	46	50.5	100	50.5	97	49.7	9	56.2	252	50.4	

2	No	103	20.6
	Total	500	100
Independent source of income before joining SHG			
1	Yes	220	44.0
2	No	280	56.0
	Total	500	100
Better image in the family after joining SHG			
1	Yes	326	65.2
2	No	174	34.8
	Total	500	100
Reduce dependency on male family members			
1	Yes	207	41.4
2	No	293	58.6
	Total	500	100
Active participation in SHG			
1	Yes	334	66.8
2	No	166	33.2
	Total	500	100
Interpersonal relations after joining SHG			
1	Yes	300	60.0
2	No	200	40.0
	Total	500	100
Improvement in social status and decision making after joining SHG			
1	Yes	260	52.0
2	No	240	48.0
	Total	500	100
Increase in self confidence after joining SHG			
1	Yes	248	49.6
2	No	252	50.4
	Total	500	100

*p<0.05

Caste of the respondents did not show significant association with attaining membership and its impact on social indicators except income source before joining SHG. In SC and BC communities, income source before joining SHG was not appreciable. A good number of OC community possessed income source even before joining in SHG, while half of ST population do possess income source before joining SHG (p<0.05). The results failed to show significant

association between caste communities and impact on social life after becoming member in SHG. However, cross examination of the results indicated that 60 to 85 percent of the people improved social status very much after becoming member in SHG. Similarly their image in the family, decision making and interpersonal relations were elevated and dependency on male members for various purposes has been decreased.

Table 4. Association of social empowerment indicators with age of the respondents

S. No	Variable	Response	Age code of the respondent				Total		Chi-square				
			20-30	31-40	41-50	>50							
1	Membership in SHG impact on social life	Yes	37	80.4	197	80.7	154	77.0	9	90.0	397	79.4	1.688
		No	9	19.6	47	43.5	46	23.0	1	10.0	103	20.6	
2	Independent source of income before joining SHG	Yes	21	19.6	114	46.7	81	40.5	4	40.0	220	44.0	1.844
		No	25	54.3	130	53.3	119	59.5	6	60.0	280	56.0	
3	Better image in the family	Yes	33	71.7	170	69.7	115	57.5	8	80.0	326	65.2	9.209*
		No	13	28.3	74	30.3	85	42.5	2	20.0	174	34.8	
4	Reduce dependency on male family members	Yes	21	45.7	106	43.4	74	37.0	6	60.0	207	41.4	3.785
		No	25	54.3	138	56.6	126	63.0	4	40.0	293	58.6	
5	Active participation in SHG	Yes	32	69.6	169	69.3	126	63.0	7	70.0	334	66.8	2.174
		No	14	30.4	75	30.7	74	37.0	3	30.0	166	33.2	
6	Improve Interpersonal relations	Yes	33	71.7	149	61.1	111	55.5	7	70.0	300	60.0	4.861
		No	13	28.3	95	38.9	89	44.5	3	30.0	200	40.0	
7	Improvement in social status & decision making	Yes	28	60.9	125	51.2	99	49.5	8	80.0	260	52.0	5.150
		No	18	39.1	119	48.8	101	50.5	2	20.0	240	48.0	
8	Increase in self confidence	Yes	26	56.5	119	48.8	97	48.5	6	60.0	248	49.6	1.478
		No	20	43.5	125	51.2	103	51.5	4	40.0	252	50.4	

*p<0.05

Based on the age of the respondents, they were divided into four class intervals like 20-30 yrs, 31-40 yrs, 41-50 yrs and >50 yrs and the results were shown accordingly. Age of the respondents did not show significant association with any of the social indicators except their image after joining in the SHG. The respondents in the age group above 50 years were at highest perception in feeling better

image in the society, 70 percent in 20-30 yrs and 31-40 yrs, while a least of 58 percent in 41-50 yrs age group subjects felt better image after becoming member in SHG. Overall above 50 age group respondents stood at highest frequency in attaining social status and inter personal relations. The continued and sustained involvement in SHG might have facilitated the benefit of social elevation.

Table 5. Association of social empowerment indicators with geographical background of the respondents

S. No	Variable	Response	Geographical Background of the respondent				Total		Chi-square
			Rural		Urban				
1	Membership in SHG impact on social life	Yes	243	81.3	154	76.6	397	79.4	1.592
		No	56	18.7	47	23.4	103	20.6	
2	Independent source of income before joining SHG	Yes	150	50.2	70	34.8	220	44.0	11.482*
		No	149	49.8	131	65.2	280	56.0	
3	Better image in the family	Yes	195	65.2	131	65.2	326	65.2	0.000
		No	104	34.8	70	34.8	174	34.8	
4	Reduce dependency on male family members	Yes	125	41.8	82	40.8	207	41.4	0.051
		No	174	58.2	119	59.2	293	58.6	
5	Active participation in SHG	Yes	191	63.9	143	71.1	334	66.8	2.860
		No	108	36.1	58	28.9	166	33.2	
6	Improvement in interpersonal relations	Yes	182	60.9	118	58.7	300	60.0	0.234
		No	117	39.1	83	41.3	200	40.0	
7	Improvement in social status and decision making	Yes	173	57.9	87	43.3	260	52.0	10.231*
		No	126	42.1	114	56.7	240	48.0	
8	Increase in self confidence	Yes	153	51.2	95	47.3	248	49.6	0.734
		No	146	48.8	106	52.7	252	50.4	

P<0.05

Data on association of social empowerment indicators with geographical background of the respondents were shown in table 5. Rural and urban differences were noticed in social empowerment indicators like source of income before joining SHG and improved social status and decision making (p<0.05). In rural subjects, half of them expressed that they had independent source of income before

joining SHG, while in urban, a vast majority did not possess any independent source of income before joining SHG. Improvement in social status and decision making was higher in rural respondents than urban counterparts. Even though a significant difference was not observed in other indicators, SHG impact was found more in the rural subjects than urban subjects.

Table 6. Association of social empowerment indicators with occupational status of the respondents

S. No	Variable	Response	Occupation of SHG member								Total		Chi-square
			Agriculture Labour		Petty business		Daily wages		Housewife				
1	Membership in SHG impact on social life	Yes	26	89.7	137	84.0	99	78.0	134	74.4	396	79.4	6.873
		No	3	10.3	26	16.0	28	22.0	46	25.6	103	20.6	
2	Independent source of income before joining SHG	Yes	13	44.8	74	45.4	50	39.4	82	45.6	219	43.9	1.417
		No	16	55.2	89	54.6	77	60.6	98	54.4	280	56.1	
3	Better image in the family	Yes	20	69.0	106	65.0	86	67.7	113	62.8	325	65.1	1.001
		No	9	31.0	57	35.0	41	32.3	67	37.2	174	34.9	
4	Reduce dependency on male family members	Yes	13	44.8	75	46.0	51	40.2	67	37.2	206	41.3	2.945
		No	16	55.2	88	54.0	76	59.8	113	62.8	293	58.7	
5	Active participation in SHG	Yes	18	62.1	116	71.2	77	60.6	122	67.8	333	66.7	3.946
		No	11	37.9	47	28.8	50	39.4	58	32.2	166	33.3	
6	Improvement in interpersonal relations	Yes	20	69.0	103	63.2	68	53.5	108	60.0	299	59.9	3.865
		No	9	31.0	60	36.8	59	46.5	72	40.0	200	40.1	
7	Improvement in social status and decision making	Yes	21	72.4	91	55.8	56	44.1	91	50.6	259	51.9	9.126*
		No	8	27.6	72	44.2	71	55.9	89	49.4	240	48.1	
8	Increase in self confidence	Yes	15	51.7	84	51.5	61	48.0	87	48.3	247	49.5	0.535
		No	14	48.3	79	48.5	66	52.0	93	51.7	252	50.5	

P<0.05

Data on association of social empowerment indicators with occupational status of the respondents were shown in table 6. Among the social empowerment indicators only social status and

decision making showed significant association. Subjects' occupation of agricultural labor witnessed higher frequency in social status and decision making followed by petty business and housewife and then daily wages.

Table 7. Association of social empowerment indicators with educational status of the respondents

S. No	Variable	Response	Educational status							Total		Chi-square	
			Illiterate	Primary		Secondary		Higher					
1	Membership in SHG impact on social life	Yes	57	81.4	180	80.7	109	75.7	51	34.7	397	79.4	1.714
		No	13	18.6	43	19.3	35	24.3	12	19.0	103	20.6	
2	Independent source of income before joining SHG	Yes	31	44.3	86	38.6	68	47.2	35	55.6	220	44.0	6.697
		No	39	55.7	137	61.4	76	52.8	28	44.4	280	56.0	
3	Better image in the family	Yes	46	65.7	136	61.0	102	70.8	42	66.7	326	65.2	3.827
		No	24	34.3	87	39.0	42	29.2	21	33.3	174	34.8	
4	Reduce dependency on male family members	Yes	32	45.7	89	39.9	61	42.4	25	39.7	207	41.4	0.872
		No	38	54.3	134	60.1	83	57.6	38	60.3	293	58.6	
5	Active participation in SHG	Yes	36	51.4	164	73.5	94	65.3	40	63.5	334	66.8	*12.490
		No	34	48.6	59	26.5	50	34.7	23	36.5	166	33.2	
6	Interpersonal relations after joining SHG	Yes	46	65.7	131	58.7	84	58.3	39	61.9	300	60.0	1.361
		No	24	34.3	92	41.3	60	41.7	24	38.1	200	40.0	
7	Improvement in social status and decision making	Yes	39	55.7	111	49.8	74	51.4	36	57.1	260	52.0	1.518
		No	31	44.3	112	50.2	70	48.6	27	42.9	240	48.0	
8	Increase in self confidence	Yes	34	48.6	113	50.7	69	47.9	32	50.8	248	49.6	0.331
		No	36	51.4	110	49.3	75	52.1	31	49.2	252	50.4	

*P<0.05

Data on association of social empowerment indicators with educational status of the respondents were shown in table 7. Subjects' educational status has shown significant association with active participation in SHG only. Subjects educational status positively driven active participation in SHG activities.

Variable	Mean	S.D	Minimum	Maximum
Social Empowerment	12.70	2.13	8	16

Data on mean value of social empowerment among the study subjects was shown in table 8. The average score on social empowerment in the present study was 12.70 ranging between 8 and 16 respectively.

Table 8. Mean and standard deviation values for social empowerment

Table 9. Mean value for social empowerment according to socio-economic conditions

	Social empowerment		
	N	Mean	S.D
Geographical Background			
Urban	299	12.72	2.076
Rural	201	12.68	2.220
t-value	0.192		
Caste			
OC	91.00	12.77	1.99
BC	198.00	12.55	2.25
SC	195.00	12.86	2.09
ST	16.00	12.44	2.00
F-value	0.807		
Education			
Illiterate	70.00	12.70	2.25
Primary	223.00	12.76	2.17
Secondary	144.00	12.65	2.08
Higher	63.00	12.65	2.06
F-value	0.096		
Occupation			
Agricultural labor	29.00	13.14	1.83
Petty business	163.00	12.91	2.16
Daily wages	127.00	12.53	2.11
Housewives	180.00	12.56	2.16
F-value	1.512		
Income			
<Rs.3000	16.00	13.38	1.96
Rs.3000-5000	65.00	12.71	2.40
Rs.5000-8000	234.00	12.59	2.10
>Rs.8000	185.00	12.79	2.09
F-value	0.849		

*p<0.05

Mean value of social empowerment among the study subjects according to their geographical background, and socioeconomic indicators was shown in table 9. No significant difference was observed between rural and urban groups in terms of their social empowerment. Similarly subjects' caste status, education, occupation and income also did not show any significant variation in social empowerment.

Table 10. Multinomial logistic regression to predict the effect of independent variables on social empowerment

Variable	Parameter estimates		95% CI	
	Exp (B)	Sig	Lower	Upper
Caste				
OC	Reference			

BC	0.952	0.409	0.607	1.070
SC	1.020	0.745	0.907	1.147
ST	0.930	0.566	0.726	1.192
Geographical background				
Urban	Reference			
Rural	1.008	0.847	0.927	1.097
Education				
Illiterate	1.011	0.894	0.862	1.186
Primary	1.024	0.724	0.898	1.167
Secondary	0.999	0.988	0.870	1.147
Higher	Reference			
Occupation				
Agricultural labor	1.140	0.175	0.943	1.379
Petty business	1.083	0.119	0.980	1.197
Daily wages	0.994	0.910	0.894	1.105
House wife	Reference			
Income				
< Rs.3000	1.147	0.291	0.889	1.479
Rs.3000-5000	0.982	0.790	0.860	1.122
Rs.5000-8000	0.957	0.342	0.874	1.048
>Rs.8000	Reference			

In order to assess the impact of geographical background and socioeconomic status on social empowerment, we performed binary/multinomial logistic regression model (enter method). We have taken geographical background and socioeconomic conditions as independent variables and social empowerment as dependent variable as fixed factor. Beta coefficients (odds ratio) and 95% class intervals extracted and the data was shown in table10. None of the dependent variables exerted significant effect on independent variables.

V.CONCLUSION

The major findings in the study justify the greater role played by the SHGs in increasing social empowerment of women. It is also found that the SHGs created confidence for social, economic self-reliance among the members. From the above results, it was inferred that a remarkable change in the social and economic life of the SHG women was noticed after becoming member in the SHG.

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