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Empowering rural women through self help group in Vaishali district of Bihar

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Abstract

The concept of Self Help Groups (SHGs) originated in the 1970s in Bangladesh through the pioneering work of Professor Muhammad Yunus, who later founded the Grameen Bank. The Grameen Bank model of microfinance and SHGs gained international recognition for its innovative approach to poverty alleviation and women's empowerment. For the study Ex-Post factor research design was used. Multi Stage Sampling was followed for the selection of district and respondents respectively.

This study investigates the empowerment levels of Self-Help Groups (SHGs) compared to Non- SHGs, focusing on various socio-economic and political aspects. Data was collected from 130 respondents, divided evenly between SHGs and Non-SHGs. The findings reveal that SHGs exhibit higher levels of empowerment, with 21.54% classified as highly empowered, compared to only 13.85% in Non-SHGs. Key areas of empowerment include social empowerment, economical empowerment, political participation, awareness of women's rights, and economic opportunities, where SHGs consistently show stronger agreement among members. The correlation analysis indicates strong relationships between socio-economic factors and decision-making impacts, particularly in areas such as age, education, and family income, with SHGs displaying slightly higher coefficients across most variables. These results underscore the significant role of SHGs in enhancing not only economic status but also social and political awareness among their members.

Keywords: Self-Help Groups (SHGs), Socio-economic aspects, Empowerment

Introduction

Self-Help Groups (SHGs) are grassroots organizations that enable individuals, primarily from marginalized communities, to come together to save money, provide mutual support, and engage in economic activities. The core philosophy of SHGs is to promote self-reliance and empowerment through collective action. These groups typically consist of 10-20 members who meet regularly to discuss savings, loans, and other issues affecting their lives. The SHG movement has become a powerful tool for poverty alleviation and women's empowerment globally.

Global Context of SHGs

The concept of self-help groups emerged in the 1970s as a response to the financial exclusion faced by low-income populations. One of the pioneering models was established by Muhammad Yunus in Bangladesh with the creation of the Grameen Bank in 1983. Yunus recognized that traditional banking systems often overlooked the poor, particularly women. By providing microloans without requiring collateral, he demonstrated that impoverished individuals could repay loans if given access to credit and support.

The Grameen Bank model inspired similar initiatives worldwide, leading to the establishment of SHGs in various countries. The focus on empowering women through microfinance became a key component of many

development strategies, highlighting the potential for economic growth and social change when women are given opportunities.

The Emergence of SHGs in India

In India, the SHG movement gained significant momentum in the late 1980s and early 1990s. The National Bank for Agriculture and Rural Development (NABARD) played a crucial role in promoting SHGs as a means to empower rural communities and enhance financial inclusion. NABARD initiated various programs aimed at forming SHGs and linking them with banks for credit access.

SHGs in Bihar: A Focus on Empowerment

Bihar, one of India's economically disadvantaged states, has embraced the SHG movement as a strategy for poverty alleviation and women's empowerment. The state government, along with various non-governmental organizations (NGOs), has actively promoted SHGs to support marginalized communities, particularly women.

Objective

To determine the impact of SHGs for empowering women in Vaishali district.

Research Methodology

Descriptive research design was followed for the present

study. Multi stages sampling was followed for the present study for the selection of samples required. Vaishali district is selected purposively for the study because maximum no. of SHGs are in this district. With the help of pre tested

interview schedule data was collected from 130 respondents which were selected randomly for the present study.

Results and Discussion

Table 1: Socio-economic characteristics distribution of respondents N= 65

S. No.	Category	SHGs F (%)	NON-SHG F (%)
1	AGE		
	Young (18-35)	19 (29.23%)	22 (33.85%)
	Middle (36-55)	38 (58.46%)	38 (58.46%)
	Old (Above 56)	8 (12.31%)	5 (7.69%)
2	Caste		
	General	9 (13.85%)	13 (20.00%)
	OBC	39 (60%)	34 (52.31%)
	SC	17 (26.15%)	18 (27.69%)
3	Education		
	Illiterate	30 (46.15%)	32 (49.23%)
	Primary school	21 (32.31%)	19 (29.23%)
	High school	8 (12.31%)	7 (10.77%)
	Intermediate	4 (6.15%)	6 (9.23%)
	Graduation	2 (3.08%)	1 (1.54%)
4	Family Type		
	Nuclear	40 (61.54%)	36 (55.38%)
	Joint	25 (38.46%)	29 (44.62%)
5	Type of house		
	Hut	18 (27.69%)	21 (32.31%)
	Semi- cemented	36 (55.38%)	34 (52.31%)
	Cemented	11 (16.92%)	10 (15.38%)
6	Occupation		
	Agriculture	33 (50.77%)	22 (33.85%)
	Agriculture + Business	8 (12.31%)	20 (30.77%)
	Agriculture + Service	7 (10.77%)	9 (13.85%)
	Agriculture + Caste based	12 (18.46%)	10 (15.38%)
	Others	5 (7.64%)	4 (6.15%)
7	Land holding		
	Marginal (<1hac)	57 (87.69%)	40 (61.54%)
	Small (1 to 2 hac)	7 (10.77%)	23 (35.38%)
	Medium	1 (1.54%)	1 (1.54%)
8	Marital status		
	Unmarried	4 (6.15%)	6 (9.23%)
	Married	56 (86.15%)	55 (84.15%)
	Others	5 (7.64%)	4 (6.15%)
9	Extension contacts		
	Low (6-7)	34 (52.31%)	40 (61.54%)
	Medium (8-9)	24 (36.92%)	24 (36.92%)
	High (10-11)	5 (7.69%)	1 (1.54%)
10	Annual Income		
	Low (1-2L)	18 (27.69%)	19 (29.23%)
	Medium (2- 3L)	33 (50.77%)	41 (63.08%)
	High (above 3L)	14 (21.54%)	5 (7.69%)
11	Extension Participation		
	Regularly	18 (27.69%)	9 (13.85%)
	Sometimes	31 (47.69%)	21 (32.31%)
	Never	16 (24.62%)	35 (53.85%)
12	Source of information		
	Always	17 (26.15%)	16 (24.62%)
	Sometimes	34 (52.31%)	29 (44.62%)
	Never	14 (21.54%)	20 (30.77%)
13	Loan taken		
	Government bank	15 (23.07%)	8 (12.31%)
	Private bank	7 (10.77%)	6 (9.23%)
	Cooperative bank	2 (3.07%)	4 (6.15%)
	Money lender	9 (13.85%)	19 (29.23%)
	Relatives	32 (49.23%)	28 (43.07%)
14	Economic Motivation		

	Low (14-15)	27 (41.54%)	15 (23.07%)
	Medium (16-17)	30 (46.15%)	33 (50.77%)
	High (18-19)	8 (12.31%)	17 (26.15%)

Table 1: provides a thorough comparison of the socio-economic characteristics between Self-Help Groups (SHGs) and Non-SHGs, highlighting several important differences across various categories. In terms of age distribution, both groups have similar percentages of young individuals (18-35 years). However, Trainees show a significantly higher percentage in the middle age range (36-55 years) compared to Non-Trainees. On the other hand, Non-Trainees have a greater representation of older individuals (above 56 years), indicating that younger and middle-aged individuals are more inclined to participate in SHGs, while older individuals tend to be less involved. Similar findings reported by Vaishnavi and Aski (2018) ^[9]. Maximum no. of OBC category is active in SHGs. When it comes to education, generally maximum no. of respondents is

illiterate. In the category of family type maximum nuclear family found during data collection. Maximum Semi-cemented house type found for both the category SHGs and Non-SHGs. Maximum no. of respondents is illiterate. The categories of occupation show clear distinctions in agricultural positions. Furthermore, SHGs and Non-SHGs maximum no. of respondents have marginal land holding. More than 80% respondents were married. Have medium to low level of extension contact and annual income. Usually SHGs have greater exposure extension participation, and they are more actively involved in source of information. SHGs members are actively participating in loan activity. Economic motivation is medium to high in SHGs and medium to low in Non-SHGs.

Table 2: Distribution of the respondents according to Social Empowerment of the respondents. N=130

S. No	Aspects	SHGs			Non-SHGs		
		Agree F (%)	Undecided F (%)	Disagree F (%)	Agree F (%)	Undecided F (%)	Disagree F (%)
1	Increase social contact	26 (40%)	32 (49.23%)	7 (10.77%)	12 (18.46%)	28 (43.07%)	15 (23.08%)
2	Increase in problem solving skills	19 (29.23%)	35 (53.85%)	11 (16.92%)	13 (20%)	27 (41.54%)	25 (38.46%)
3	Involve in social participation	26 (40%)	29 (44.62%)	10 (15.38%)	9 (13.85%)	32 (49.23%)	24 (36.92%)
4	Social recognition	13 (20%)	34 (52.31%)	18 (27.69%)	8 (12.31%)	27 (41.54%)	30 (46.15%)
5	Taking part in public issues	24 (36.92%)	32 (49.23%)	9 (13.85%)	11 (16.92%)	35 (53.85%)	19 (29.23%)
6	Free to work outside	27 (41.54%)	30 (46.15%)	8 (12.31%)	14 (21.54%)	29 (44.62%)	22 (33.85%)
7	Appreciation by the family members	28 (43.07%)	29 (44.62%)	8 (12.31%)	13 (20%)	31 (47.69%)	21 (32.31%)
8	Equally involve in decision making	18 (27.69%)	31 (47.69%)	16 (24.62%)	12 (18.46%)	30 (46.15%)	23 (35.38%)
9	Taking part in the social issues	23 (35.38%)	33 (50.77%)	9 (13.85%)	11 (16.92%)	28 (43.08%)	26 (40%)
10	Build good reputation in the society	25 (38.46%)	29 (44.62%)	11 (16.92%)	16 (24.62%)	21 (32.31%)	28 (43.07%)

Table 2. illustrates the social empowerment of respondents, comparing Self-Help Groups (SHGs) and Non-SHGs. SHGs generally show higher agreement in aspects like increasing social contact, participation in social issues, and family

appreciation. Non-SHGs exhibit more undecided responses, particularly regarding social recognition and decision-making involvement.

Table 3: Distribution of the respondents according to Economic Empowerment of the respondent N=130

S. No	Aspects	SHGs			Non-SHGs		
		Agree F (%)	Undecided F (%)	Disagree F (%)	Agree F (%)	Undecided F (%)	Disagree F (%)
1	Decision making in money spending.	18 (27.69%)	27 (41.54%)	20 (30.77%)	9 (13.85%)	33 (50.77%)	23 (35.38%)
2	Taking decision about the purchasing and machinery	16 (24.62%)	31 (47.69%)	18 (27.69%)	11 (16.92%)	34 (52.31%)	20 (30.77%)
3	Having the personal saving	30 (46.15%)	18 (27.69%)	17 (26.15%)	26 (40%)	29 (44.62%)	10 (15.38%)
4	Taking loans	26 (40%)	30 (46.15%)	9 (13.85%)	12 (18.46%)	28 (43.07%)	25 (38.46%)
5	Having the additional source of income	21 (32.31%)	26 (40%)	18 (27.69%)	17 (26.15%)	34 (52.31%)	14 (21.54%)
6	Developed good linkage with the credit institutions	23 (35.38%)	33 (50.77%)	9 (13.85%)	11 (16.9%)	29 (44.62%)	25 (38.46%)
7	Got the employment opportunity	25 (38.46%)	28 (43.07%)	12 (18.46%)	9 (13.85%)	32 (49.23%)	24 (36.92%)
8	Spending money on the children education	26 (40%)	29 (44.62%)	10 (15.38%)	8 (12.31%)	31 (47.69%)	26 (40%)

Table 3: The economic empowerment table assesses decision-making and financial independence among SHGs and Non-SHGs. SHGs report greater agreement in areas like personal savings, loan acquisition, and employment

opportunities. Non-SHGs show a tendency towards undecided responses, especially concerning decisions about land purchasing and additional income sources.

Table 4: Distribution of the respondents according to Political Empowerment of the respondents N=130

S. No	Aspects	SHGs			Non-SHG		
		Agree F (%)	Undecided F (%)	Disagree F (%)	Agree F (%)	Undecided F (%)	Disagree F (%)
1	Actively participating in political activity	23 (35.38%)	33 (50.77%)	9 (13.85%)	11 (16.92%)	28 (43.08%)	26 (40%)
2	Spreading awareness of women's right	24 (36.92%)	32 (49.23%)	9 (13.85%)	11 (16.92%)	35 (53.85%)	19 (29.23%)
3	Politically sound on equality of women.	26 (40%)	32 (49.23%)	7 (10.77%)	12 (18.46%)	28 (43.07%)	15 (23.08%)
4	Aware about the human right	13 (20%)	34 (52.31%)	18 (27.69%)	8 (12.31%)	27 (41.54%)	30 (46.15%)
5	Have awareness about political institutions	29 (44.62%)	32 (49.23%)	13 (30%)	28 (43.07%)	30 (46.15%)	7 (10.77%)
6	Possess position at present	21 (32.31%)	29 (44.62%)	15 (23.08%)	12 (18.46%)	28 (43.07%)	15 (23.08%)
7	Participation in village panchayats, zilla parishads etc.	27 (41.54%)	30 (46.15%)	8 (12.31%)	14 (21.54%)	29 (44.62%)	22 (33.85%)
8	Working in government poverty eradication project	18 (27.69%)	31 (47.69%)	16 (24.62%)	12 (18.46%)	30 (46.15%)	23 (35.38%)
9	Easily understanding the political system	19 (29.23%)	35 (53.85%)	11 (16.92%)	13 (20%)	27 (41.54%)	25 (38.46%)
10	Spreading consciousness education	10 (15.38%)	29 (44.62%)	26 (40%)	8 (12.31%)	26 (40%)	31 (47.69%)

Table 4: This table evaluates political empowerment among SHGs and Non-SHGs. SHGs demonstrate higher agreement in political participation, awareness of women's rights, and knowledge of political institutions. Non-SHGs largely remain undecided, particularly regarding understanding the political system and participation in local governance structures.

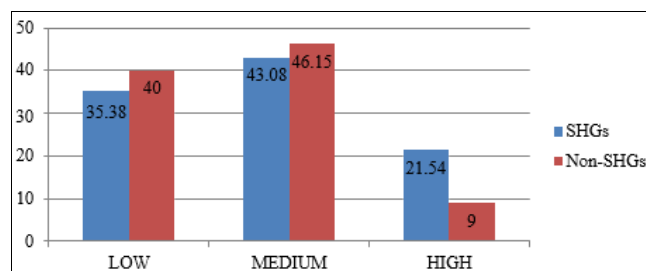
Table 5: Distribution of the SHGs and NON-SHG according to Overall empowerment N=130

S.NO	Category	SHGs		NON-SHG	
		Frequency	Percentage	Frequency	Percentage
1	Low	23	35.38	26	40.0
2	Medium	28	43.08	30	46.15
3	High	14	21.54	9	13.85
Total		65	100.00	65	100.00
Mean = 21.67				Mean = 21.67	
S.D.= 7.07				S.D.= 11.14	

The table 5: The distribution of empowerment levels among Self-Help Groups (SHGs) and Non-SHGs reveals significant insights into their social, economic, and political empowerment. Among SHGs, 35.38% are categorized as having low empowerment, while 43.08% fall into the medium category, indicating a substantial portion experiencing moderate empowerment. Conversely, 21.54% of SHGs achieve high empowerment, suggesting that these groups have made notable strides in enhancing their social and economic status.

In contrast, Non-SHGs show a higher percentage of individuals with low empowerment at 40%, while 46.15% are classified as medium. Notably, only 13.85% of Non-SHGs attain high empowerment, reflecting limited access to resources and support structures that SHGs provide. This disparity underscores the critical role of SHGs in fostering social cohesion, economic independence, and political awareness, enabling members to advocate for their rights and participate actively in community decision-making processes. Overall, SHGs significantly enhance empowerment compared to their Non-SHG counterparts.

Table 5: presents a comparative overview of the levels of impact experienced by Self-Help Groups (SHGs) and Non-SHG members. This comparison highlights the differences in various aspects of decision-making capabilities, the data indicates that SHG members generally report higher levels of decision-making capability compared to Non-SHG members.

**Table 6:** Relationship between socio economic profiles of the respondents with the impact of overall empowerment

Variables	Correlation Coefficient	
	SHGs	Non-SHGs
Age	0.950	0.947
Caste	0.583	0.540
Education	0.922	0.916
Family type	0.738	0.934
Type of house	0.916	0.924
Occupations	0.061	0.953
Land holdings	0.258	0.807
Marital status	0.762	0.673
Extension contacts	0.760	0.824
Family annual income	0.884	0.891
Extension participation	0.845	0.031
Source of information	0.853	0.388
Loan taken	0.476	0.767
Economic motivation	0.972	0.846

* Significant at 0.05 per cent level of probability

** Significant at 0.01 per cent level of probability NS= Non-Significant

The table 6: The table presents the correlation coefficients that illustrate the relationship between various socio-economic profiles of respondents and the overall impact of empowerment, distinguishing between Self-Help Groups (SHGs) and Non-SHGs. The data reveals a strong positive correlation between age and empowerment for both groups, with coefficients of 0.9504 for SHGs and 0.947 for Non-SHGs, indicating that older individuals tend to experience greater empowerment. Education also shows a significant positive correlation, with values of 0.9222 for SHGs and 0.916 for Non-SHGs, suggesting that higher educational attainment is associated with increased empowerment.

Caste, family type, type of house, marital status, extension contacts, family annual income, and economic motivation also exhibit strong correlations across both groups, highlighting their importance in the empowerment process.

Notably, economic motivation has the highest correlation coefficient of 0.972 for SHGs and 0.8463 for Non-SHG, emphasizing its crucial role in driving empowerment. Conversely, the correlation between occupations and empowerment is weak for SHGs (0.06191) but strong for Non-SHG (0.953), indicating differing dynamics based on group membership. Furthermore, extension participation shows a stark contrast, with a very low correlation for SHGs (0.0317) compared to a more substantial correlation for Non-SHG (0.8451). Overall, the data underscores the complex interplay between socio-economic factors and empowerment outcomes, with variations evident between SHG and Non-SHG respondents.

Conclusion

It is concluded that - Age-wise distribution shows a similar pattern, with a majority of women belonging to the middle age group (36-55 years). Caste-wise, OBC women dominate in both SHG and Non-SHG categories. Educational levels indicate a higher percentage of illiterate women in both groups. Family type shows a majority of nuclear families in SHG, while joint families dominate in Non-SHG. Occupation-wise, agriculture is the primary source of income, with a higher percentage of SHG women engaged in agriculture and business. Landholding patterns reveal a majority of marginal farmers (<1 hectare) in both groups. Marital status shows a higher percentage of married women in both categories. Extension contacts and participation indicate a higher percentage of women with medium to low extension contacts and participation in SHG. Annual income shows a higher percentage of women with medium income (2-3 lakhs) in Non-SHG. Source of information and loan-taking patterns vary, with a higher percentage of SHG women relying on relatives for loans. Economic motivation levels indicate a higher percentage of women with medium motivation in SHG.

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