



Impact of Self Help Groups on Psychological Empowerment of Women

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ABSTRACT

A woman is said to be psychologically empowered when she has the power to increase her own self-reliance, self confidence, self esteem and self-strength. The means of achieving psychological empowerment are economic freedom, freedom of action, ability and involvement in decision-making, self-esteem, gender equality, improvement in health and knowledge *etc.* The present investigation was carried out in Amreli district of Gujarat State. Five talukas of Amreli district selected purposively where self help groups were formed under the Integrated Watershed Management Programme (IWMP). Ten villages were randomly selected from five selected talukas. From each village 9 SHG members and 9 Non SHG members were selected. The results showed that there was highly significant difference in the mean values of SHG members and Non SHG members in case of self confidence, self esteem and decision making.

Key Words: Empowerment, Members, Psychological, Woman.

INTRODUCTION

Women are now entering the labour force in large number in many areas to ensure rural transformation. The image of women in the society is fast changing but difficult to define clearly the changing shape of the image. In the past, the programmes for development of women, especially rural women were generally welfare and relief oriented. Women were primarily beneficiaries and not participants in programmes intended for their development. Recent trend is a shift in viewing women as participants in the process of development rather than as beneficiaries. This means that properly motivated women can choose to be involved in decision-making in their own development and that of the community to which they belong (Upreti and Upreti, 2000).

Empowerment can serve as a powerful instrument for women to achieve upward social and

economic mobility and power and status in society. Women's empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. A self-help group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. (Jha, 2004). They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (Rao, 2003) SHG is a media for the development of saving habit among the women (Rajamohan, 2003). These enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Jain, 2003). Psychological Empowerment has been

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operationalised as an individual's cognitive state characterized by a sense of perceived control, competence, and goal internalization. Psychological Empowerment is thus considered as a multi-faceted construct reflecting the different dimensions of being psychologically enabled, and is conceived of as a positive integrate of perceptions of personal control, a proactive approach to life, and a critical understanding of the socio-political environment, which is rooted firmly in a social action framework that includes community change, capacity building, and collectively.

The empowered woman is able to exercise her judgment independently and correctly in democracy. Empowerment is expected to develop confidence in one self and have faith in one self. Empowerment directly affects the life of women positively. The life style, social status, struggle against injustice, opposition to various kinds of harassment in the society *etcare* the inbuilt qualities of women empowerment. In the light of the above facts, in an enlightened society both the government and non-governmental organizations are playing a meaningful, fruitful and effective role in undertaking various activities for women's empowerment. Therefore, the study was carried out with the objective to know the impact of SHGs on psychological empowerment of women.

MATERIALS AND METHODS

In the study the scale empowerment of women through self-help groups was utilized (Bariya, 2016). The components of self-confidence, self-esteem, and decision-making were used to measure psychological empowerment women. These components were chosen to evaluate the level of empowerment experienced by women who participated in self-help groups.

Self confidence

Self confidence indicates the extent of feeling of SHG woman own ability and resourcefulness in carrying out any activity in the SHG activities which a SHG women desire to undertake. The self

confidence scale developed by Heartheton and Polivey (1991) was used in the present study which consisted of 8 items. The items were to be answered by the respondents as either 'yes' or 'no'. The 'no' response 0 score was assigned and for 'yes' response 1 score was given. The final score was worked out by summing scores obtained by respondent for all statements. The respondents were categorized in five groups as under.

The respondents were grouped into five categories for self confidence as under:

Sr. No.	Category	Score
1	Very less	(0.0 to 1.6 score)
2	Less	(1.7 to 3.2 score)
3	Medium	(3.3 to 4.8 score)
4	High	(4.9 to 6.4 score)
5	Very High	(Above 6.4 score)

Self Esteem

Self esteem is how SHG women value themselves to the world and how valuable they think we are to others. Five statements pertaining to self esteem were asked (Appendix). The score of 'five', 'four', 'three', two and 'one' was assigned to 'SA', 'A', 'UD', D and SDA' to each statement, respectively. In order to obtain total score for self esteem the score an individual could obtain was 25 and minimum was 5. The final score was worked out by summing scores obtained by respondent for all statements. On the basis of arbitrary method the respondents were categorized in five groups as under:

Sr. No.	Category	Score
1	Very less	(00.0 to 04.0 score)
2	Less	(04.1 to 08.0 score)
3	Medium	(08.1 to 12.0 score)
4	High	(12.1 to 16.0 score)
5	Very High	(Above 16.0 score)

Decision making ability

For effective decision making, a SHG women must be able to forecast the outcome of each option as well, and based on the all these items, determine

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which option is the best for that particular situation. For measurement of decision making ability, structured schedule was developed in the present study which consists of 10 items. The item wise response was recorded in form of 'yes' or 'no'. The 'no' response is given 0 score and 'yes' response was assigned 1 score. The final score was worked out by summing scores obtained by respondent for all statements. The respondents were categorized in five groups as under:

Sr. No.	Category	Score
1	Very less	(0.0 to 2.0 score)
2	Less	(2.1 to 4.0 score)
3	Medium	(4.1 to 6.0 score)
4	High	(6.1 to 8.0 score)
5	Very High	(Above 8.0 score)

A purposive, multistage sampling and random sampling technique were used for the study. Five talukas of Amreli district were randomly selected where SHGs were formed under Integrated Watershed Management Programme. Two villages from each taluka were purposively selected where SHGs are conducting their livelihood activities more than four years under IWMP. The respondents were selected from self help groups. In addition, from each village nine women (n = 90) who were not members of SHG were studied for comparative purposes. The data were collected by personal interviews using a pre-tested structured schedule. On the basis of arbitrary method the respondents were categorized.

RESULTS AND DISCUSSION

Self confidence

It was evident (Table 1) that in case of SHG members slightly more than three-fifth (63.33 %) of the respondents were medium level of self confidence followed by 28.89 per cent were high level of self confidence, only 7.78 per cent were low level and no one was from very high level of self confidence and in case of Non SHG members nearly three-fourth (73.33 %) of the women were

low level of self confidence followed by 18.89 per cent with very low level of self confidence and only 7.78 per cent were medium level of self confidence. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (4.51) and Non SHG members (2.93) in case of self confidence. In case of SHG members it can be concluded that majority of the respondents were medium to high level of self confidence and can be because that microfinance movement had a good impact on members, in their ability to express their feelings and has made people more confident to express themselves and also majority of the SHG members were medium level of education along with medium level of risk orientation, innovativeness and achievement motivation might be the probable explanation for this type of finding. In case of Non SHG members might be low level of education.

This finding was similar with the findings reported by Bariya *et al* (2017), Bariya *et al* (2020), Mehta *et al* (2011) and Singh and Mehta (2012).

Self esteem

The study of self esteem is measured using a five-point scale on as strongly agree, agree, neutral, disagree, and strongly disagree. It is indicated from that majority of the SHG members were medium to high level of self esteem *i.e.*, 58.89 per cent and 34.44 per cent, respectively. Only 6.67 per cent were low level of self esteem and no one was in the very low and very high category.

While in case of Non SHG respondents it was different that about three-fourth (74.44 %) of the respondents were low level of self esteem followed by medium level (25.56 %) of self esteem. The independent sample 'Z' test showed that there was highly significant difference in the mean values of SHG members (11.69) and Non SHG members (8.48) in case of self esteem. It can be concluded from the above result there was a difference between view about their self esteem, the SHGs members feel satisfied with their families they also have positive attitude towards the life and can balance

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Table 1. Distribution of the respondents (SHG and Non SHG members) according to their self confidence. n=180

Sr. No.	Category F		SHG Member n=90		Non SHG Member n=90	
			P	F	P	
1	Very Low	(0.0 to 1.6 score)	00	00.00	17	18.89
2	Low	(1.7 to 3.2 score)	07	07.78	66	73.33
3	Medium	(3.3 to 4.8 score)	57	63.33	07	07.78
4	High	(4.9 to 6.4 score)	26	28.89	00	00.00
5	Very High	(Above 6.4 score)	00	00.00	00	00.00
Total			90	100.00	90	100.00
Mean			4.51		2.93	
Mean difference			1.59			
Z value			12.68**			

F= Frequency *P*= Per cent

the responsibilities well as compared to Non SHGs respondents. This finding was in agreement with that of Bariya *et al* (2017), Bariya *et al* (2020) and Gajbhiye (2012).

Decision making

Rural women play a key role in the agriculture, livestock management and household activities. They have role in decision making particularly in matters related to children education, family planning, agriculture, livestock management, family and social function, buying and selling land, property and household goods, amount to be spent on food material, health and hygiene practices, amount to be spent on religious activity, household savings and adoption of business/occupations.

The distributional analysis pertaining to decision making of the respondents mentioned in Table 2 indicated that exactly three-fifth (60.00 %) of the SHG members were involved in medium level of decision making followed by low and very low level with 25.56 per cent and 7.78 per cent, respectively and only 6.67 per cent were involved in high level

of decision making, respectively. Whereas, in case of Non SHG members' more than three-fifth (67.78 %) were low level of decision making and nearly same respondents were from medium and very low level of categories (16.67 and 15.56 %). No one was from the categories of high and very high. The independent sample 'Z' test indicated that there was highly significant difference in the mean values of SHG members (4.69) and Non SHG members (3.47) in case of decision making.

In case of SHG members it might be due to medium level of education, medium mass media exposure and involving income generating activities. This shows a clear impact as SHG women members were participating in the decision making as a result of their participation in the SHG program and their status has improved since the joining of SHG's and availing microfinance. This finding was similar with the findings reported by Anonymous (2002), Amutha (2011), Bariya *et al*. (2017), Bariya *et al* (2020), Blay (2011), Gajabhiye (2012), Parihar *et al* (2012) and Lokhande (2013).

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Table 2. Distribution of the respondents (SHG and Non SHG members) according to their decision making .
n=180

Sr. No.	Category F		SHG Member n=90		Non SHG Member n=90	
			P	F	P	
1	Very Low	(0.0 to 2.0 score)	07	07.78	14	15.56
2	Low	(2.1 to 4.0 score)	23	25.56	61	67.78
3	Medium	(4.1 to 6.0 score)	54	60.00	15	16.67
4	High	(6.1 to 8.0 score)	06	06.67	00	00.00
5	Very High	(Above 8.0 score)	00	00.00	00	00.00
Total			90	100.00	90	100.00
Mean			4.69		3.47	
Mean difference			1.22			
Z value			6.43**			

F= Frequency P= Per cent

CONCLUSION

There was a great impact of SHGs on psychological empowerment of women. The SHG women members were more psychological empowered as compared to Non SHG members. It was because of increased general exposure due to their social participation, extension participation, mass media exposure and the awareness of women rights. Social urge of women has been satisfied and their self-confidence and self esteem has naturally improved. These are the major contributing factors for the empowerment of women. It can be recommended that SHGs are contributing significantly in increasing self confidence; self esteem and decision making ability and therefore such local organizations should be promoted.

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