Economic Empowerment and Participation in Decision-Making of Self-Help Group Women: A Comparative Analysis of Rudraprayag and Chamoli District of Uttarakhand

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ABSTRACT

This study investigates the role of Self-Help Groups (SHGs) in fostering economic empowerment and facilitating decision-making processes among women in the Garhwal region of Uttarakhand, focusing on Rudraprayag and Chamoli districts. For the present study Stratified Random Sampling has been used and total 150 women were selected, out of which respectively 75 women taken from Chamoli District and 75 women taken from Rudraprayag District. Through a comparative analysis, it aims to understand the differences and similarities in their Income, Socio-Economic profile, and Decision-Making capacity of women who are engaged in SHGs. The research employs qualitative and quantitative methods, including interviews and surveys to gather data on the socio-economic status and decision-making dynamics of SHG members. This study contributes to the understanding of how SHGs empower women economically by examining the women income and Decision-Making Participation after joining the SHG.

Key Words : Women empowerment, Economic-empowerment, Self-Help groups, Decision-making

INTRODUCTION

The process of improving women's economic, social, and political standing in society is known as women's empowerment. Women make up around half of the world's population, however India has a disproportionately low proportion of women compared to men in terms of population. In terms of social standing, they are not always accorded the same treatment as males. Women in Western nations enjoy status and rights on par with males in all spheres of life (Manvar *et al.*, 2023).According to Patel (2024), the government consistently prioritizes development by endorsing a number of programs for it. The National Rural Livelihood Mission introduced the Self-Help Group (SHG) Program, which focuses on the Empowerment of Women for the Development of Rural Poor. According to Karl, empowerment is a process that increases awareness and capability and results in increased participation, control, and authority over decision-making as well as transformational action. "Empowerment is a process by which women has full control of their life by being capable of making their own decisions" is the definition given while discussing women's empowerment (Chandna *et al.*, 2022).

The problem of rural women's economic empowerment is one that is currently gaining traction. When women have economic power, not only do they empower themselves, but also the entire community and country. The women in Uttarakhand's rural hill country work in agriculture and related fields, which is merely a supplementary occupation with little financial value to the family. This unpaid labour is a barrier to their ability to improve their lot in life. Through coordination and cooperative labour in the form of Self-Help Groups

(SHGs), the microfinance idea offers women in the region a new lease on hope (Kumar *et al.*, 2022). Self-help groups (SHGs), of which the majority of members are women, are vital to the general development of rural Indians in India (Aggarwal *et al.*, 2020).

Economic empowerment and Decision Making of Women:

The process of giving women more opportunities to engage in and profit from economic activities on a comparable basis with males is known as economic empowerment of women. It entails giving women access to opportunities, resources, and the ability to make decisions in the economic domain. In the Garhwal region of Uttarakhand, India, women are being economically empowered through a range of tactics and programs that are designed to increase their involvement in economic activities, improve their access to resources, and advance gender equality (Ramakrishna and Rao, 2017). Self-help groups (SHGs) are prevalent in Uttarakhand, a state renowned for its beautiful scenery and rich cultural legacy. SHGs are essential for empowering women and promoting economic growth. These self-help groups (SHGs), which are made up of women from both rural and urban areas, have become important agents of socioeconomic change, empowering women to overcome the limitations of inequality and poverty.

Empowering Women through SHG in Uttarakhand:

In Uttarakhand, Self-Help Groups (SHGs) provide a forum for women to express their issues, foster camaraderie, and together strive towards their socio-economic advancement. Women who participate in Self-Help Groups (SHGs) can enhance their leadership abilities, acquire self-assurance, and stand up for their rights in their families and communities. In addition, SHGs give women access to resources, information, and training, which improves their capacity for making decisions and their ability to move up the socioeconomic ladder.

In Uttarakhand, SHGs have a major influence on the development of the economy, especially in the rural areas. SHGs give women access to financial services and the means to invest in small-scale enterprises, agriculture, animal husbandry, handicrafts, and other revenue-generating ventures through regular savings and loan activities. SHGs also help women and their families access markets, engage in collective bargaining, and contribute value, all of which improve their income and

standard of living.

A study by Kumar and Bhardwaj (2019), states that the main goals of Self-Help Groups (SHGs) are to encourage savings, make credit more.

According to a study by Bisht and Semwal (2020), SHGs help to diversify rural livelihoods by having members who work in microbusinesses, agriculture, animal husbandry, and handicrafts. The National Bank for Agriculture and Rural Development (NABARD), 2020, said that SHG members in Uttarakhand engage in a variety of economic pursuits, such as value-added processing, organic farming, beekeeping, and eco-tourism. In addition to raising household income, this diversification promotes environmentally friendly practices and sustainable rural development.

Objectives:
– To study the socio-economic profile of respondents in both districts.
– To assess the monthly income of women after joining SHG.
– To assess the decision-making process of SHG women in both districts.
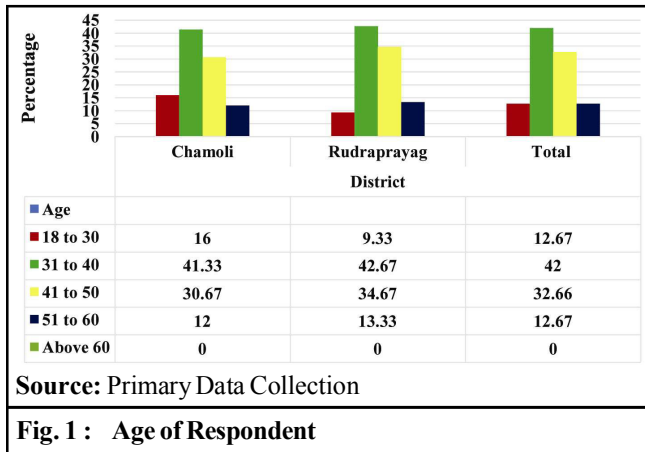
METHODOLOGY

It is a comparative study conducted by survey method. The nature of the study is descriptive and a self-structured schedule has been used to collect data. For the present study primary and Secondary data has been used. Only those self-help groups which come under NRLM have been taken for the study. Total sample size taken was 150, out of which 75 respondents were taken from Rudraprayag district and 75 respondents were taken from Chamoli district. The data were tabulated using percentage method and the data is presented in the form of simple analytical tables and graphs for ease of analysis.
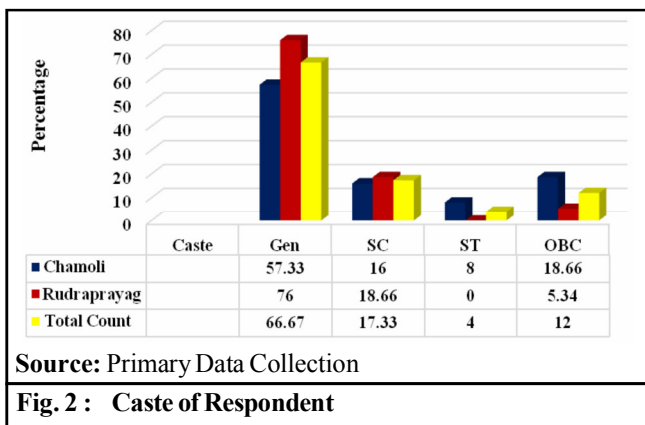
RESULTS AND DISCUSSION

Socio-Economic Profile of the Respondent:

Fig.1 shows, Age-group wise distribution of the total 150 respondents shows that highest percentage of them belonged to the age group 31 40 years 42%, followed by 32.66% belonging to the age group of 41 50 years,12.67% belonged to the age group of 18-30 years and 12.67% belonged to the age group of 51-60 years. There were no respondents in the age group above 60 years. Age-group distribution reveals that most of the respondents

were in potential energetic age group to manage both household work as well as group activities. In comparison to the age groups of both districts, most of the respondents were in age group of 31-40. The least number of respondents were from the 51-60 age group in Chamoli district and from the 18-30 age group in Rudraprayag district.

Age	Chamoli	Rudraprayag	Total
18 to 30	16	9.33	12.67
31 to 40	41.33	42.67	42
41 to 50	30.67	34.67	32.66
51 to 60	12	13.33	12.67
Above 60	0	0	0

Source: Primary Data Collection
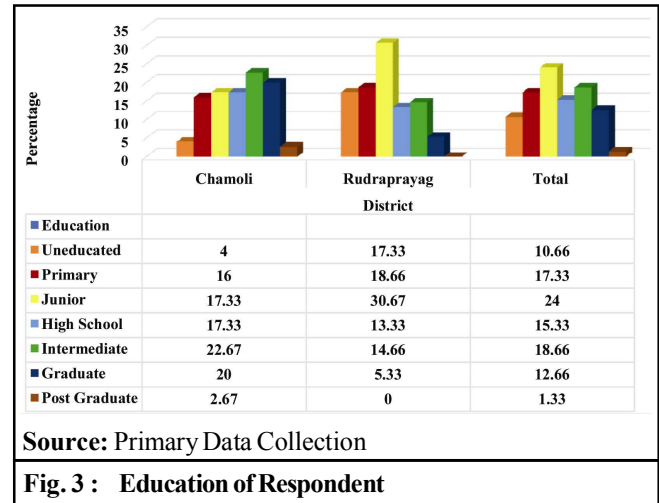
Fig. 1 : Age of Respondent

In the Fig. 2 Caste wise distribution of the total 150 respondent shows that highest % of them belonged to the General Category which is 66.67%. Respectively 17.33% respondents belong to SC category, 12% belongs to OBC and 4% respondents belongs to ST category. If seen in both the districts, most of the respondents belonged to general category. Whereas in Chamoli district, OBC category respondents were more as compared to rudraprayag district and SC respondents were more in rudraprayag district as compared to Chamoli district.

Caste	Gen	SC	ST	OBC
Chamoli	57.33	16	8	18.66
Rudraprayag	76	18.66	0	5.34
Total Count	66.67	17.33	4	12

Source: Primary Data Collection

Fig. 2 : Caste of Respondent

Education wise distribution of the respondents shows that highest % of them studied to Junior level (Class 6 to 8) which is 24%. After that 18.66% respondents studied

till Intermediate. Respectively 17.33% studied primary level, 15.33% studied High School, 12.66% respondents are graduated, 1.33% respondents are post-graduated and 10.66% respondent were Uneducated. In Chamoli district, most of the respondents had studied till intermediate and in Rudraprayag district, most of the respondents had studied till junior level. On comparing both the districts, it is found that illiterate respondents were more in Rudraprayag district (Fig. 3).

Education	Chamoli	Rudraprayag	Total
Uneducated	4	17.33	10.66
Primary	16	18.66	17.33
Junior	17.33	30.67	24
High School	17.33	13.33	15.33
Intermediate	22.67	14.66	18.66
Graduate	20	5.33	12.66
Post Graduate	2.67	0	1.33

Source: Primary Data Collection

Fig. 3 : Education of Respondent

In the Fig. 4 Marital Status wise distribution of the respondents shows that total 82.66% respondents were married and 17.34% respondent were widow. On comparing both the districts, it is found that married respondents (90.66%) were more in Rudraprayag district and widow respondent (25.33%) were more in Chamoli District.

	Married	Unmarried	Widow
Chamoli	74.66	0	25.33
Rudraprayag	90.66	0	9.33
Total Count	82.66	0	17.34

Source: Primary Data Collection
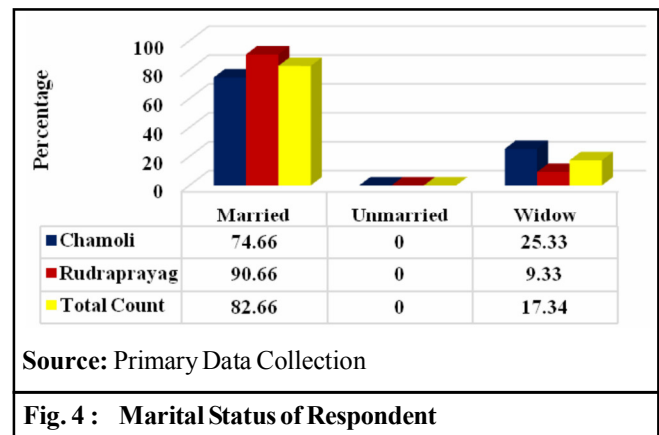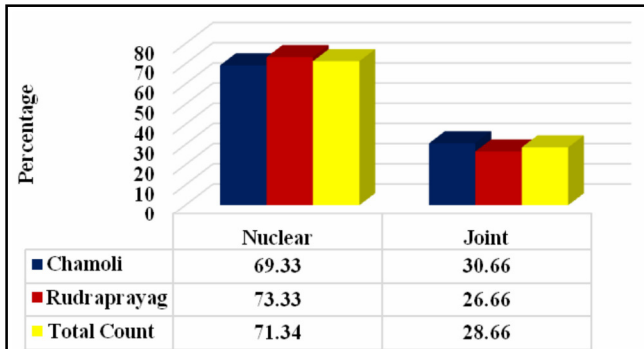
Fig. 4 : Marital Status of Respondent

Fig. 5 shows that highest 71.34% respondent were live in Nuclear Family and 28.66% respondent were live
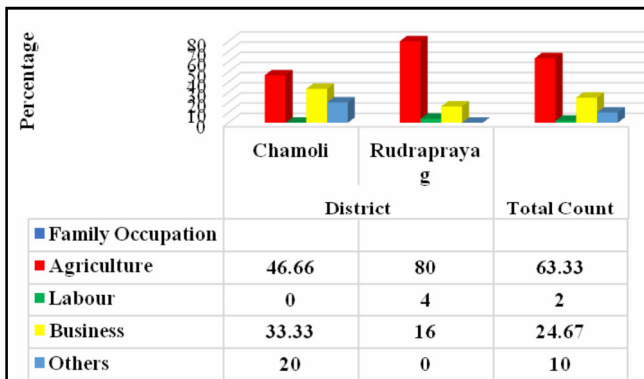
in Joint family. In Chamoli district, there were more (30.66%) respondents from joint families as compared to (26.66%) Rudraprayag district and In Rudraprayag district, there were more (73.33%) respondent from nuclear families as compared to (69.33%) Chamoli district.

Source: Primary Data Collection

	Nuclear	Joint
■ Chamoli	69.33	30.66
■ Rudraprayag	73.33	26.66
■ Total Count	71.34	28.66

Fig. 5 : Type of Family of Respondent

Family Occupation wise distribution of the respondents shows that highest 63.33% of them were belonged to Agriculture, 24.67% respondents belong to business, 10% respondent engaged in other occupation and only 2% respondents engaged in labour work. Most (80%) of the women in Rudraprayag district were associated with agriculture occupation and most (33.33%) of the women in Chamoli district were associated with business (Fig. 6).
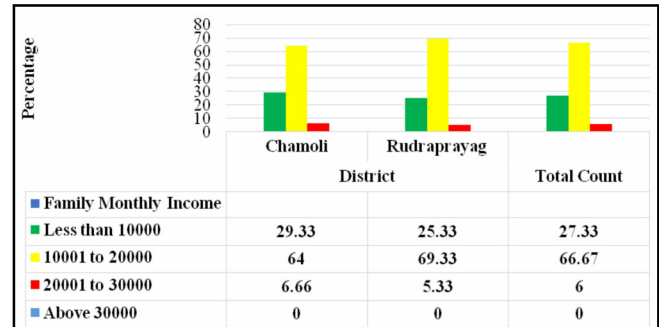

	Chamoli	Rudraprayag	Total Count
	District		
■ Family Occupation			
■ Agriculture	46.66	80	63.33
■ Labour	0	4	2
■ Business	33.33	16	24.67
■ Others	20	0	10

Source: Primary Data Collection

Fig. 6 : Family Occuptation of Respondent

The survey revealed that 66.67% of respondents belong to a family that earns between 10001 to 20,000 rupees per month. 27.33% of respondents belong to a family that earns less than 10,000 rupees per month. Only
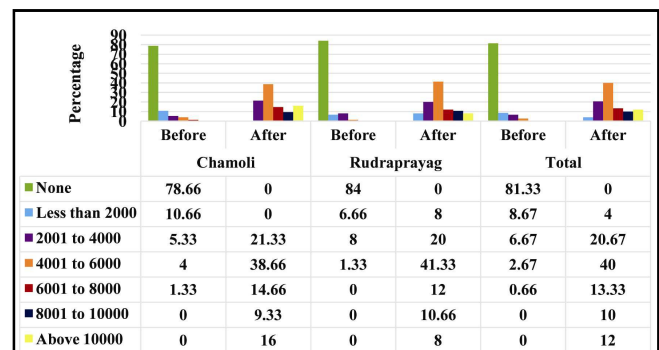
6% of respondents reported a monthly family income between 20,001 to 30.000 rupees. If we look at the data district-wise, 64% of respondents from Chamoli district have a monthly family income between 10001 to 20000 rupees, followed by 29.33% of respondents who earn less than 10,000 rupees per month. In Rudraprayag district, the majority of respondents (69.33%) earn between 10,0001 to 20,0000 rupees per month. It's worth noting that no respondents reported a monthly family income above 30,000 rupees (Fig. 7).

	Chamoli	Rudraprayag	Total Count
	District		
■ Family Monthly Income			
■ Less than 10000	29.33	25.33	27.33
■ 10001 to 20000	64	69.33	66.67
■ 20001 to 30000	6.66	5.33	6
■ Above 30000	0	0	0

Source: Primary Data Collection

Fig. 7 : Family Monthly Income of Respondent

Fig. 8 shows that the highest number of 81.33% of all the respondent had no income before joining the SHG and after joining SHG there is no one respondent who had no income. Out of all the respondents before join SHG, 8.67% were earning less than Rs. 2000. Whereas 6.67% respondents were earning income between 2001 to 4000, 2.67% from 4001 to 6000 and only 0.66% respondents were earning income between 6001 to 8000 which is quite low. After joining SHG maximum 40% respondents shows increased in their income (4001 to
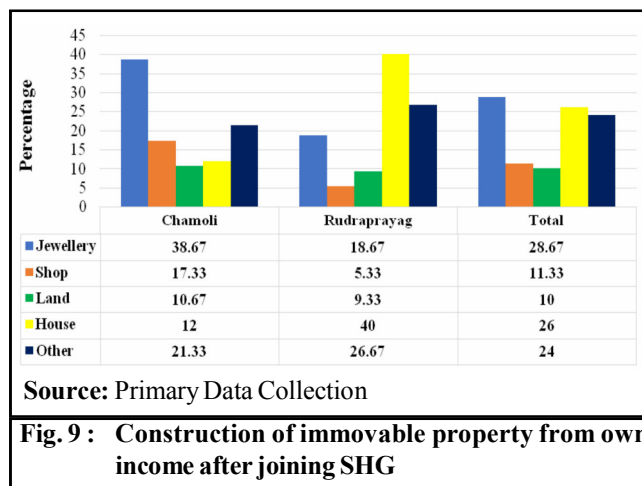

	Before	After	Before	After	Before	After
	Chamoli		Rudraprayag		Total	
■ None	78.66	0	84	0	81.33	0
■ Less than 2000	10.66	0	6.66	8	8.67	4
■ 2001 to 4000	5.33	21.33	8	20	6.67	20.67
■ 4001 to 6000	4	38.66	1.33	41.33	2.67	40
■ 6001 to 8000	1.33	14.66	0	12	0.66	13.33
■ 8001 to 10000	0	9.33	0	10.66	0	10
■ Above 10000	0	16	0	8	0	12

Source: Primary Data Collection

Fig. 8 : Monthly Income of women before and after joining the self-help groups

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6000) which was only 2.67% before joining SHG.

By comparing both the districts, it is known that after joining the SHG, the income of maximum 41.33% respondents of Rudraprayag district increased from Rs. 4001 to 6000, which was only 1.33% of the respondent before joining the SHG. After joining the SHG, the income of maximum 14.66% respondents of Chamoli district increased from Rs. 6001 to 8000, which was only 1.33% of the respondent before joining the SHG. After joining the SHG, the earning income of maximum 10.66% respondents of Rudraprayag district from Rs. 8001 to 10000, before joining the SHG there were no one respondent who earn Rs. 8001 to 10000. After joining the SHG, the earning income of maximum 16% respondents of Chamoli district from above Rs. 10000, before joining the SHG there were no one respondent who earn Rs. 8001 to 10000.

The Fig. 9 indicates that the majority of respondents (28.67%) who joined SHG possess jewellery, followed by 26% of respondents who buy houses. 11.33% of respondents also have shops, while 10% own land. The rest invested their income in other valuable goods. When we compare Chamoli district to Rudraprayag district, we can see that maximum respondent in Chamoli district invested their money in jewellery, while in Rudraprayag district, around 40% of respondents are constructing their own homes with their income. In Rudraprayag district, only a few people (5.33%) are investing in shops, while in Chamoli, this percentage is quite high (17.33%).

Table 1 shows the data of Women Participation in Decision Making Process after joining the SHG in both

Source: Primary Data Collection

Fig. 9 : **Construction of immovable property from own income after joining SHG**

Chamoli and Rudraprayag districts. Out of 150 respondents, 85.33% managing their Family Income and 14.67% respondent was not participating in Managing their Family Income. Whereas 66.67% respondents do not hand over their income to their family/husband while 33.33% handover their income to their family/ husband. If we look at the decision of purchasing land, 87% of the respondents do not take the decision and 63% take the decision of purchasing the land. If we look at the decisions making process of the respondents regarding children's education and marriage, 80.67% of the respondents take decisions and 19.33% do not take decisions in this regard. If we look at the decision-making process of the respondents regarding participating in resolving household problems, 73.33% respondents participate in solving household problems and 26.67% do not participate in this

Table 1 : Women Participation in Decision Making Process After joining the SHG						
Statements	Chamoli		Rudraprayag		N=150	
	Yes	No	Yes	No	Yes	No
Managing Family Income	67 (89.33)	8 (10.67)	61 (81.33)	14 (18.67)	128 (85.33)	22 (14.67)
Handover Income to Family or Husband	16 (21.33)	59 (78.67)	34 (45.33)	41 (54.67)	50 (33.33)	100 (66.67)
Decisions on purchase of Land	46 (61.33)	29 (38.67)	17 (22.67)	58 (77.33)	63 (42)	87 (58)
Decision Regarding Childrens Education and Marriage	63 (84)	12 (16)	58 (77.33)	17 (22.67)	121 (80.67)	29 (19.33)
Participation in Resolving Household Problem	51 (68)	24 (32)	59 (78.67)	16 (21.33)	110 (73.33)	40 (26.67)
Participation in Resolving SHG Problem	67 (89.33)	8 (10.67)	71 (94.67)	4 (5.33)	138 (92)	12 (8)
Total	75		75		150 (100%)	

Source: Primary Data Collection

regard. Out of all 150 respondents, 92% respondents participate in resolving SHG related problems and 8% respondents do not participate in resolving SHG related problems.

Findings:

– Most of the respondents were in age group of 31-40. The least number of respondents were from the 51-60 age group in Chamoli district and from the 18-30 age group in Rudraprayag district.
– Highest % respondent belonged to the General Category. Whereas in Chamoli district, OBC category respondents were more as compared to Rudraprayag district and SC respondents were more in Rudraprayag district as compared to Chamoli district.
– Education wise distribution of the respondents shows that highest % of them studied to Junior level (Class 6 to 8) which is 24%. On comparing both the districts, it is found that illiterate respondents were more in Rudraprayag district.
– Marital Status wise distribution of the respondents shows that total 82.66% respondents were married and 17.34% respondent were widow.
– Highest 71.34% respondent were live in Nuclear Family and 28.66% respondent were live in Joint family.
– Most 80% of the women in Rudraprayag district were associated with agriculture occupation and most 33.33% of the women in Chamoli district were associated with business.
– The survey revealed that in Rudraprayag district, the majority of respondents 69.33% earn between 10,001 to 20,000 rupees per month. It's worth noting that no respondents reported a monthly family income above 30,000 rupees.
– The highest number of 81.33% of all the respondent had no income before joining the SHG and after joining SHG there is no one respondent who had no income. By comparing both the districts, it is known that after joining the SHG, the income of maximum 41.33% respondents of Rudraprayag district increased from Rs. 4001 to 6000, which was only 1.33% of the respondent before joining the SHG and After joining the SHG, the income of maximum 14.66% respondents of Chamoli district increased from Rs. 6001 to 8000,

which was only 1.33% of the respondent before joining the SHG.
– Chamoli district to Rudraprayag district, we can see that maximum respondent in Chamoli district invested their money in jewellery, while in Rudraprayag district, around 40% of respondents are constructing their own homes with their income. In Rudraprayag district, only a few people 5.33% are investing in shops, while in Chamoli, this percentage is quite high 17.33%.
– Women Participation in Decision Making Process After joining the SHG in both Chamoli and Rudraprayag districts has increased. Only Decisions on purchase of Land was low in both districts.

Conclusion:

This essay examines the importance of Self-Help Groups (SHGs) in Uttarakhand and how they affect the economic growth and empowerment of women. In Uttarakhand, Self-Help Groups are grassroots associations founded by women who band together to tackle shared socio-economic problems. SHGs aim to empower women via collective action, improve livelihood chances, and encourage savings and credit activities.

In conclusion, Self-Help Groups have become effective change agents in Uttarakhand, empowering women and encouraging localized economic growth. The current study's findings reveal that both the districts are showing positive effects in the Economic Empowerment and Participation in the Decision-Making process of Self-Help Groups women. Since joining the program, they have been able to increase their monthly income while also developing their skills. Their monthly SHG earnings also assist in covering their family's bills. Overall, their family's quality of life has improved since joining the SHG, still they are far behind in achieving economic empowerment, which paves the way for their social and political empowerment as well as their education.

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