

# Impact Study of Women Empowerment through Self-Help Groups - A Study of Haryana

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## Abstract

Women empowerment is emerging as a key challenge for all the communities of a country specially India. In a number of countries, women have to struggle for their rights and living values. To beat such issues various steps have been taken by private, public and non-governmental organizations. A Self Help Group is one of these steps, which is radically contributing in the way of women empowerment. Self Help Groups give opportunities to the poor women to manage their lives through savings along with running small-scale businesses. Numerous studies have been conducted and results show that the Self Help Group is crucial for rural finance services and is also helpful in enhancing work opportunities. The present study is based on quantitative impact analysis of SHGs of Hisar district, state Haryana, India. Data has been collected and analyzed through questionnaires and that was moreover an interview. Target for the respondents were women living in this district who had joined SHGs. Descriptive statistics of this study show the significance of the SHGs in the way of improvement of women's socio-economic conditions in the district.

**Keywords:** Socio-Economic Factors, Self-Help Group, Women Empowerment

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## 1. Introduction

*“Empowerment means transforming from a situation of imposed powerlessness to one of the powers”*. The status and the role of men and women are generally governed by ones traditions and cultural practices. Women fairly give their sincere efforts to human resource development as mothers and as caretakers. But the same women are not treated equally with men in any aspect of life. Besides that woman responsibilities are crucial for the society, for her family and also for the progress of economy of a country as a whole.

## 2. Concept of Self-Help Group

Self Help Group (SHG) is a small group of rural poor people, which are financially homogeneous and voluntarily ready to raise a common fund to be borrowed by its all members after a group's decision. The members are focused on the group's well-being, group decisions, economic empowerment and other mutual interests of members. A Self Help Group's strength is from 10 to 20 members. Registration of the group is mandatory. The group can be of either only men or of only women. Usually women's groups are found to be executed effectively. Members should be

from similar social and financial background. And group meetings should be conducted on a regular basis with compulsory attendance.

This pioneer idea of Self Help Groups (SHG) was introduced by Grameen Bank of Bangladesh, in the year 1975. This unique method was launched to avail credit lending for poor village people. After that an extraordinary effects of SHGs were also notices in several countries like as India. (Soman et al., 2013)<sup>14</sup>.

## 3. Women Empowerment

Empowerment can be defined as increase in the degree of freedom of a person in social, psychological and economic matters (e.g. Solava & Sabina, 2007)<sup>13</sup>. Empowerment is used as a tool to enable individuals or groups to make important choices of life and to practically transformation of these choices. A woman should not only be considered as beneficiaries but also should be treated as an vigorous contributor in the development of any society or a community. This could be achieved through society participation and affirmation of their rights associated with their socio-economic well-being. Deepthi(2001)<sup>5</sup>, Kabeer(1999)<sup>6</sup> mentioned women empowerment as a process of acquiring an ability, which is helpful for women to make according life

choices and further allow them to play their own roles. Indian Government also declared 2001 as the year of 'Women's empowerment'. Empowerment is considered as a multi-dimensional, multi-faceted and multi-layered model.

## 4. Self Help Groups in Haryana

In Haryana, Self Help Groups are functioning under various programs by different departments and agencies. PAGE and SWAYAMSIDDHA are promoting Self Help Groups under 'Women and Child Development Department'. In Haryana, there are number of active agencies like DRDA, NABARD, ICDS, the Forest department and international and regional NGOs which are functioning in the field of microfinance. SGSY is an example of chiefly working microfinance program with highest numbers of Self Help Groups focusing particularly on BPL families. SWASHAKTI project has been introduced by Women's Awareness & Management Academy (WAMA). Forest Department has also supported Self Help Groups under the Haryana Community Forest Project (HCFP). Banks are also actively promoting Self Help Groups under NABARD under Self Help Groups -Bank linkage Program; DRDA is supporting Self Help Groups under SWARNJAYANTI GRAM SWAROZGAR YOJANA (now NRLM at national level). The Mewat Development Agency (MDA) is also functioning under IFAD program in Mewat district.

## 5. Review of Literature

This particular study was conducted to examine the impact of Self Help Groups on empowerment of women. A comprehensive literature review is required for every good research endeavor to support researcher in analyzing and designing research work. Since 1980s, various studies have been conducted to examine the various dimensions of self help group's programs and women empowerment.

Manimekalai & Rajeswari (2002)<sup>9</sup> investigated outcomes of businesses through activities of SHGs in terms of investment, capacity utilization, income and profit etc. SHG helps in enhancement of incomes and improve the standard of living as well as the social status investigated by Vijayachandran & Harikumar (2006)<sup>15</sup>. Narasimhappa (2007)<sup>10</sup> in his study "Status of Women-After independence" investigated that only legislation cannot develop the status of women, unless the women themselves become conscious of their own dignity and actual needs. Singh (2009)<sup>11</sup> had critically investigated that the women contribution in these groups is an valuable approach to bring desired changes in their social-economic and psychological well being.

Subramanian (2010)<sup>12</sup> in his article "Empowerment of Women through Self Help Groups in Tirunelveli District, Tamil

Nadu-A SWOT Analysis" investigated the capacity buildings exercise taken up by the promoting agencies are not sufficient to meet the need of Self Help Groups members. They lack expertise in soft, technical and managerial skills. Lalit Kumar Sharma (2011) through his article "Self Help Group as an Effective Strategy and Feasible Approach to Empower Women in India" has investigated the significance of psychological, social and economical factors accrued by women participating in Self Help Groups and also explore their benefits as strategy and process to empower women in India.

**Darshana Kadwadkar and Usha Bhandare (2012)**<sup>4</sup>, demonstrated that the banks and network of branches in the country are playing a prominent role in the implementation of the self help group. **Alam and Mohammed(2012)**<sup>1</sup>, **Singh (2013)** Self Help Group by mobilizing women around thrift and credit activities have resulted in economic self dependence there by changing their social approach and status in the family and society. **Surender Ahlawat (2014)**<sup>2</sup> In his research: ECONOMIC GROWTH OF SELF HELP GROUPS IN HARYANA, investigated that; number of such groups are increasing but with slow rate. The Bank loans disbursed to Self Help Groups in Haryana is decreasing now and has not really improved nor developed the economy of rural people of Haryana. **Anbuoli Parthasarathy(2015)**<sup>3</sup>, **J.Pillai (2015)**<sup>7</sup> have also concluded in their studies that now not only financial institutions, but Government has also recognized that the concept of SHGs has the alternative effectual credit delivery mechanism. Micro finance is playing a major role in many gender and development strategies. The RBI has also framed in order to support initiatives taken by the NABARD.

## 6. Objectives of the Study

The following are the major objectives of the study:

- To study the role of Self Help Groups in the women empowerment.
- To identify the socio-economic characteristics of the women members of the Self Help Groups.
- To study the financial impacts of SHGs in the way of women empowerment.
- To evaluate the level of satisfaction of the members after joining Self Help Groups.

To attain these objectives, a study was conducted in a rural area of Hisar district in Haryana. In this case study, we interviewed 200 women based on a questionnaire who are member of some SHG in Hisar district. Among which 10 questionnaire were not filled properly, hence net number of respondents should be considered as 190. Random samples were made for the result oriented study.

After data collection, descriptive statistics of data and causal relations of the impacts based on the results were analyzed.

## 7. Results and Findings

Table 1 depicts that women members of SHGs are mostly 30 years of age and older.

**Table 1.** Age of Respondents

AGE	FREQUENCY	PERCENTAGE
Below 18	5	3
19-25	45	24
26-35	76	40
36-45	36	19
46-55	19	9
56 & Above	9	5

Table 2 depicts that more than half of the respondent women are illiterates and their literacy level is than primary level. Whereas, only 2% of the respondent women are Graduate or at above level.

**Table 2.** Education status of the respondents

LITERACY LEVEL	FREQUENCY	PERCENTAGE
Illiterate	104	55
Primary	41	21
Secondary	21	11
Intermediate	20	11
Graduate & Above	4	2

Table 3 depicts that 39% of the women are involved in agriculture, which is followed by 36% women are house wives. The others are working as labor (22%) and only 3% are owner of their own farm.

Table 4 depicts that before joining SHGs, 82% of the women got less than 7,000 INR per month. After joining SHGs the ratio of women who earn less than 7,000 INR per month reduced to 12% and about 85% of women earn more than 8,000 INR per month. Thus we can conclude that the income generation capability has gained significantly through SHGs.

**Table 4.** Income generation before and after joining SHG

INCOME/MNTH	BEFORE		AFTER	
	FREQUENCY	PERCENTAGE	FREQUENCY	PERCENTAGE
Less than 5,000	56	29	1	1
5,000-7,000	101	53	20	11
7,000-9,000	28	15	59	31
9,000-10,000	3	2	57	30
10,000-12,000	2	1	40	20
12,000-14,000	0	0	13	7

**Table 3.** Occupation of the respondents

OCCUPATION	FREQUENCY	PERCENTAGE
Agriculture	75	39
Own farm	4	3
Labor	42	22
House wife	69	36

**Table 5.** Factors behind joining SHG

FACTOR BEHIND JOINING SHG	FREQUENCY	PERCENTAGE
To support business	42	22
To support family	113	59
For savings	3	2
For self dependency	15	8
Other purposes	17	9

Table 5 depicts that 59% of respondents joined SHG to support their family, followed by 22% of the respondents joined SHG for supporting their business. Other purposes (9%) include children education, weddings, illness etc.

**Table 6.** Socio-economic and psychological factors

OPTION	FREQUENCY	PERCENTAGE
YES	182	96
NO	8	4

Table 6 depicts that 96% agree with positive impact of joining the SHG.

## 8. Findings of the Study

Here are major findings of the conducted study:

- Female members who have joined Self Help Groups are generally adults with 30 years of age or more.
- More than half of the respondent women are illiterates, whereas only 2% of women are Graduate and above.

- The primary occupations of the women are agriculture and house wives followed by labor.
- Before joining SHGs, about 82% of the women were earning less than 7,000 INR per month, whereas after joining SHGs, about 85% of women are able to earn more than 8,000 INR per month. This data clearly shows that their income generation level has been significantly improved.
- The primary reason for joining SHGs is to support their family.
- All in all respondents felt that SHGs has highly positive impacts on their lives.

## 9. Suggestions

Based on the above findings, here are some suggestions:

The women who have joined Self help Groups are usually illiterate, which is a big hindrance in records keeping and writing. Therefore, some more steps should be taken in the way to provide them education. This would not only be helpful in improving activities of SHGs but also helpful for them in managing daily chores. There is unawareness among people about SHGs. Hence, the government or other related organizations should communicate with them about the effectiveness of SHG. Women are also unaware about their legal rights, SHGs must provide them according opportunity enhance their awareness. There should be a regular change of duties among SHG members so that it will enhance women empowerment.

## 10. Conclusion

The present study shows that, in Haryana, Self Help Groups have played a vital role in poverty mitigation through women empowerment. SHG also build up confidence, social- economic self-reliance of the members.

This study also has some limitations:

- The study was conducted only in rural area of Hisar district. So, we cannot apply these findings in urban areas.
- In this study, the data was not collected from the government or other NGOs.

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