



ORIGINAL RESEARCH PAPER

Management

AN IMPACT STUDY OF WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS - A STUDY OF BHIWANI, HARYANA

KEY WORDS: Women empowerment, Self Help Groups, microfinance.

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ABSTRACT

In last some years, microfinance is operating in various forms and achieving a high degree of success. It is prevailing not only in India but also across the world. Self Help Group is one of the operating forms of microfinance. As per the concept of "self-help group", small groups of either only women or only men or both can be formed with strength of minimum 10 ten and maximum twenty. Such groups are initially operated with the help of its member's savings, which is also used to fund loans. The present study focuses on the impact of Self Help Group on women's empowerment. The study was conducted in Jmalpur and Ratera Village in Bhiwani District. The main objective of this study is to find out how SHGs are helpful in women's social, economic, personal empowerment. For the study, a sample size of 100 SHG women was selected by stratified random sampling method.

INTRODUCTION

For poverty alleviation, micro-finance is a well-recognized world's effective tool which is improving socio-economic status of rural poor people. In India too, micro-finance has developed its roots. Cooperatives, commercial banks, NABARD, regional rural banks and NGO's are some supply-driven approaches for microfinance. Micro-finance institutions work on the document based and asset based conventional technology, the group lending and individual based lending through SHGs. On the other hand, SHGs have increased the credit accessibility to poor section people and its recovery is now comparatively higher.

Women play a significant role in the family and socio-economic part of any civilization and therefore, without this segment of the society a country's development cannot be achieved. Empowerment is a process of shifting the existing power in the hand of less powered people. It is a long-term process that requires changes in behavior, knowledge and attitude of the overall society.

(Friedmann 1992; Chambers 1997) discussed that the growth of any society at both micro and macro levels, generally projected as the mechanisms by which empowerment takes place. Bennett (2002) has talked about a frame in which both women empowerment and social inclusion are interrelated separate concepts. After the study of Narayan (2002), Bennett also declared women empowerment as an asset for various persons and groups to influence and held responsible for the institutions affecting them. Malathi Ramanathan (2004) in his article "Women and Empowerment, Sh. Mahila Griha Lijjat Papad" Udyog has showed the expansion of an organization, developed from a group of women's step to get additional earning. He suggested that an organization was positively promoting economic women empowerment which was well accepted. Sinha (2005) and Manimekalai (2005) pointed that Empowerment is an crucial starting point and a continuing process for realizing the ideals of liberation and freedom. Gangaiah et al.(2006), Suguna (2006) and Raman Bali Swami (2007) mentioned that shifting the concepts of "Development to empowerment" the Indian Government adopted the approach of (SELF HELP GROUPS). Alam and Mohammed(2012), 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 Self Help Group has now become a key programming strategy for most of the women development actions. BS Rupnawar, Sneha G. Upadhye(2015) mentioned in their studies that Women after joining the SHGs earn more money and increase their income level. They are economically independent and contribute to increase their household income.

OBJECTIVES

The main objective of this study is to analyze the impact of SHG on social, economic and political empowerment of women.

RESEARCH METHODOLOGY

The study is mainly focused at the financial inclusion for the rural development in Ratera and Jmalpur villages in Bhiwani district. For better results both 'before and after' and 'with and without' techniques were used to measure accurate impact. Both primary and secondary data was collected. Primary data was collected through a field survey to fulfill the objectives. Secondary data was obtained through some government department and existing documentation, research papers, articles and reports of the previous studies.

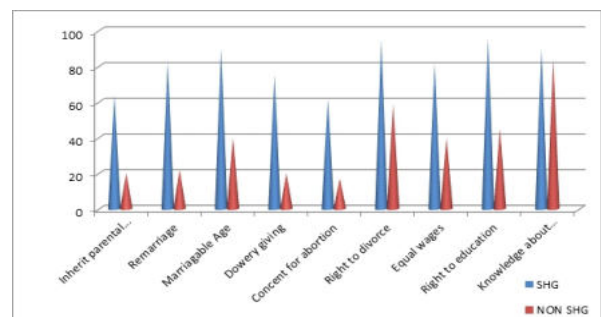
Sampling- Both SHG members and Non SHG women's were respondents from Bhiwani district. From both the villages,100 SHG members were selected by stratified random sampling method. From the control village 50 random samples were collected .In total 150 samples were studied. A well framed questionnaire was designed and interview method was adopted to collect data. It covers the area related to literacy, participation in decision making, owning resources, awareness regarding rights, accessibility to institutional credit, girl child education and mobility etc. The study is further divided into two parameters that are individual and community level.

FINDINGS

I- SOCIAL ASSETS

Table 1: Knowledge of Legal Rights

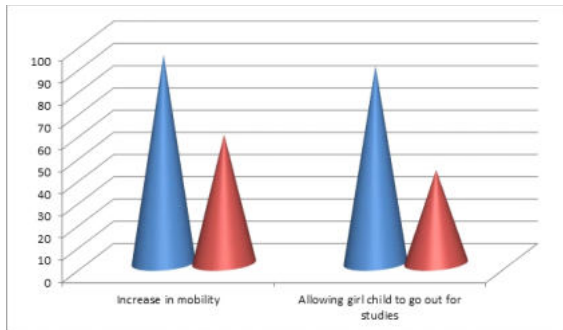
Socially empowerment is achieved through the women's participation in discussions and decision making within the SHG. Following table shows the result of the study about individual empowerment that is assessed by the increase in knowledge about their legal rights. They were asked, from where they received the information, either from the SHGs or from outside.



Source: Field survey

Table 1 depicts that those women who are member of SHGs have more awareness about their legal rights relating to women and children as compared to Non SHGs respondents.

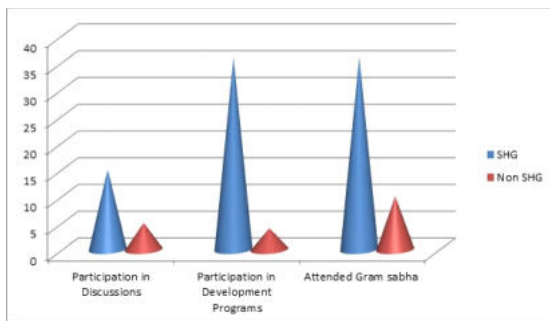
Table 2: Mobility



Source: Field survey

Mobility is also an important aspect concerned with the women's freedom. Above table shows that remarkable changes have happened regarding mobility of women. 94% SHG women's accepted that their mobility has increased after joining SHG and also 89% of the SHG women's are now allowing their girl child to go out for studies. On the other hand if we talk about Non SHG women only 58% mobility has increased and only 42% are allowing their girl child to go out for studies.

Table 3: Participation in Social activities

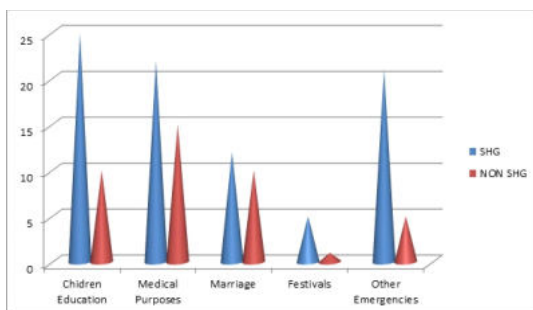


Source: Field survey

Table 3 shows that women respondents who have joined SHGs get encouragement to participate actively in Gram Sabha and elections. Clear difference can be seen as 36% of SHG women's and 10% of Non SHG women's have attended Gram Sabha. Whereas participation in discussions the response is very low, 15% and 5% of SHG and Non SHG women's respectively. On the other hand, participation in social development program is 36% of SHG and 4% of Non SHG women's respondents.

II- FINANCIAL ASSETS

Table 4- Purpose of savings



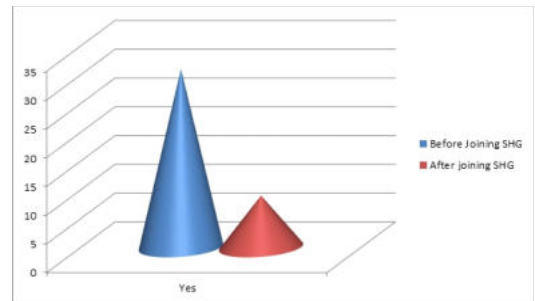
Source: Field survey

Self Help Groups provides an economic independence and freedom from moneylenders, especially to the women members.

To analyze the savings habit of the respondents, questions were asked whether they had a savings account or not, their purpose of saving and if they have taken loan before and after joining SHGs.

Table 4 shows that the SHG members mainly prefer to do saving for education purpose that is 25% followed by medical purposes 22%, Emergencies 21%, Marriage 12% and festivals 5%. But if we compare it with Non SHG women's, response is completely different as their purpose of saving is for medical reasons is 15% followed by marriages and education 10%, emergencies covers only 5% and least preferred is festival purposes.

Table 5 - Credits taken from moneylenders: Before and After joining SHGs

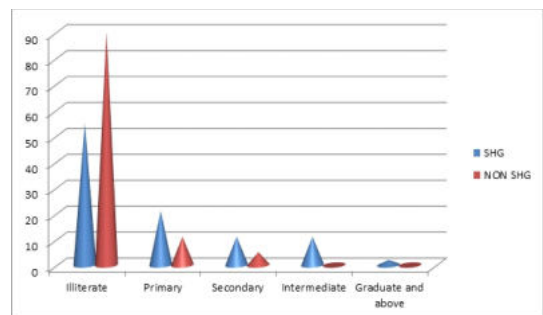


Source: Field Survey

Table 5 clearly shows that there was a huge decrease in lending from moneylenders after joining Self Help Groups. It felt from 31% to 9%. Some respondents are still lending money from moneylenders even after joining Self Help Groups, because they could not get enough money from inter loaning or delay in getting a loan within the SHG.

III- PERSONAL ASSETS

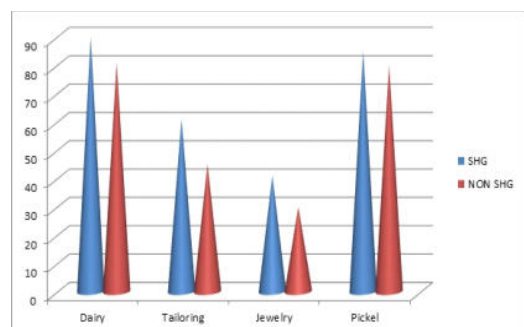
Table 6- Level of Literacy



Source: Field survey

Table 6 clearly shows that majority of the rural women are illiterate. Whereas, only 2% of the respondent women those who have joined are Graduate or at above level, but none of non SHG are graduate.

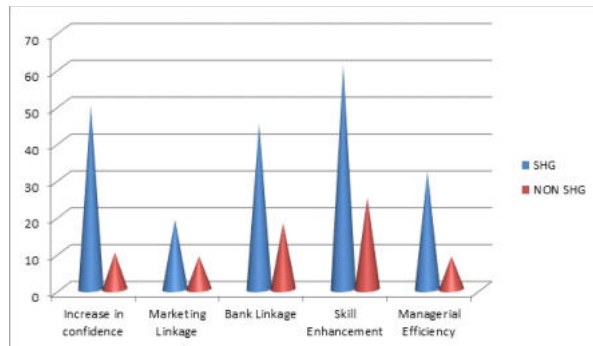
Table 7- Technical Skills



Source: Field survey

Skills enhancement is an essential element of women empowerment that indicates women are able to participate effectively in the process of economic activities happening in the group. The NGOs and NABARD are helpful in capacity building of the members of the SHGs. Table no-7 shows that skill has increased in Dairy- 90%, Pickel- 85%, Tailoring- 61% and Jewelry- 41% which in turn have increased their livelihoods.

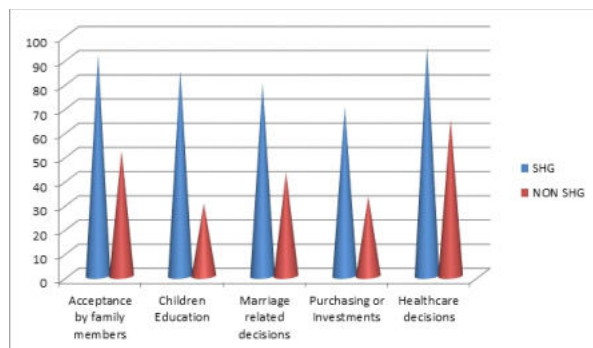
Table 8- Impact of Trainings



Source: Field Survey

Table 8 shows the impact of technical trainings. 50% of SHG members have gain confidence, 19% have increased their marketing linkage, 45% have developed bank linkage, 61% got enhanced their skills and 32% have developed their managerial skills.

Table 9- Impact on Participation in Decision making



Source: Field Survey

Table 9 shows that there were visible change in the level of participation of women in the decision making process within the family. Self Help Group 91% women respondent agreed that their family members are asking and accepting their decision whereas, only 50% of Non SHG respondent are agreed with this. Self Help Group member's decisions are also being accepted in Children education-85%, marriage related decisions- 80%, purchasing or investments- 69% and Healthcare decisions- 95%.

Table 10- Participation in Group Discussions

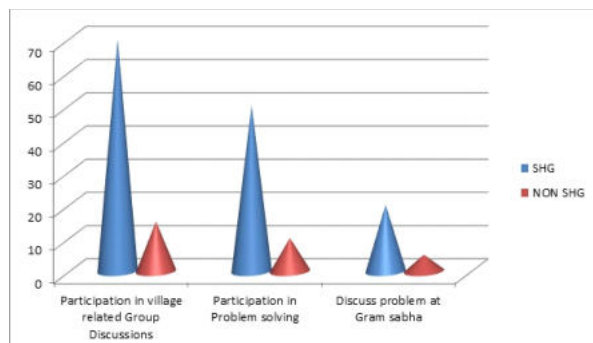


Table no 10 shows that only 68% of SHG participate in group discussion in the village which is more as compared to 12% non SHG members. Participation in problem solving is 49% and 8% of SHG and non SHG members respectively. Whereas, it is only 18% and 10 % in discussing problems at gram sabha.

CONCLUSION

From this study, it can be surely concluded that there is an enormous impact of SHGs on empowerment of rural women. Here are conclusions:

1. Majority of the respondents were not having any savings account neither in bank nor in a post office before joining. Whereas after becoming SHGs member women's have their account in bank.
2. Before joining SHGs members used to depend on moneylenders for loan to meet their needs. Which has drastically decreased after availing the facility of inter loaning within the SHG.
3. SHG women member are now more aware about their legal rights after joining Self Help Groups.
4. Not only mobility of Self Help Groups member's has increased but also their participation in social and political activity have enhanced.
5. SHG member's skills, attitude and decision making process in family as well as in society have improved as compared to before joining Self Help Group.
6. Social Empowerment signs were seen as majority of respondents cast their vote during last elections.
7. After joining SHG, women's self-esteem and self-confidence have boost up impressively.

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