



ORIGINAL RESEARCH PAPER

Commerce

EFFECT OF ECONOMIC INFERENCES FOR EMPOWERING THE WOMEN SELF HELP GROUPS

KEY WORDS: Self-Help Group, Empowerment, Women Empowerment, Economic Empowerment and etc.

Dharamvir*

Research scholars, IMSAR M.D.U.Rohtak. *Corresponding Author

Prof. Ravi Kumar Handa

Principal, I.m.t.Faridabad.

ABSTRACT

The SHGs (self help groups) played an important role to sharpen the leadership skills in women in the rural region. The Economic element entails that women have the capability to analyze, organize and mobilize the surrounding situation for Economic transformation. This paper explores and highlights that how the Economic activities contributes for promoting and empowering the waomen self help groups in some of the select districts of Haryana as the role of political inferences in the society through various platform such as SHGs is significant for the overall development of the economy. Various variables like age, locality, education, income are too assessed with the political and its related decisions to know the effect in the implied situation.

INTRODUCTION:

Self-Help Group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform common purposes. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend to the members for meeting their productive and emergent needs.

SHGs have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the emergent credit needs of members of the group. Women SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, and economic support to each other having ease of conversation, social interaction and economic interaction.

Empowerment

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased well being.

Economic Empowerment

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth.

For economic empowerment it is necessary for a woman to have access to and control over productive resources and to ensure some degree of financial autonomy. According to the report by National Commission for Women (NCW) - (Status of women 2001), in India, women work for longer hours than men do. The proportion of unpaid activities to the total activities is 51% for females as compared to only 33% for males. Over and above this unpaid work, they have the responsibilities of caring for household which involves cooking, cleaning, fetching water and fuel, collecting fodder for the cattle, protecting the environment and providing voluntary assistance to vulnerable and disadvantaged individuals in the family.

This shows that though there is still a long journey ahead towards women empowerment. To achieve the goal, there is an urgent need of change in the mindset of the entire society.

In rural region where winds of changes (development) have yet to reach and basic economic need are to be fulfilled. The main source of employment for women is farm labor but this does not fulfill all their needs. Indebtedness has become the hallmark of the rural life. Participation in self-help groups helps in saving some money out of their daily household expenses. They can avail loan with lower interest rates also. This has led a sort of change in the society's view towards woman in general.

Up to 2013-14 the women development corporation had formed 66,912 SHGs and an amount of Rs.57.55 crore was disbursed as loan amount t, 171726 SHGs bank account have been opened and 99,599 SHGs are presently credit linked with banks. 3 lakhs SHGs household have been covered under the Janani Bal Surakasha Yojana (JBSY).

Review of literature:

Manimekalai and Rajeswari (2002), conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)", with the objective to find out the factors which have motivated women to become Self Help Group members are eventually entrepreneurs and analyze the enterprise performance of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc. It is understand from the analysis that the Self Help Group entrepreneurs have improved a lot with respect to their enterprise performance. It is observed that the women have been depending only on agriculture and now have become independent. Apart from the improvement on the personal growth, the community as a whole has gained through the organization of the Self Help Groups.

Jaya S. Anand (2002), in her discussion paper titled " Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbor Hood Groups(NHG)", gives a review of progress of Self Help Groups. She has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered remaining from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable.

Vasudeva Rao,(2003), conducted a study on “Self Help Groups and Social change” with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning .To achieve the objectives of the study a sample of 1.5 percent, out of 2.19 lakhs self help group in Andra Pradesh, was taken. It is observed that the self interest and self motivation would go a long way for the sustenance of the group. The share of women in decision making regarding important domestic matter is varying between districts and caste groups. The rate of illiteracy can be further reduced through the Existing programmes.

Mahendra Varman.P(2005),in a paper title, “Impact of Self Help Groups on formal banking Habits”, makes a model attempt to examine whether there is any association between the growth of Self Help Groups and the increase in female bank deposit accounts and whether Self Help Groups have a tendency to influence account holding in formal banks among individual households. The analysis also reveals that being member in Self Help Groups and more importantly having leadership experience in Self Help Groups greatly influence the bank account holding. Leadership experience in Self Help Groups would also improve an individual banking habits.

Jnanerhwar Pai Maroor and Ashalatha. K. (2008) found that, the self help group linkage, model is one of the successfully operated models of Microfinance in India. The SHGs are financed by bank without any collateral; peer group pressure is considered as collateral b the lenders. Self help group bank linkage model also helps to reduce transaction costs facilitates proper monitoring of funds by group members Economic empowerment of SHG members by collective decision making etc. In spite of the increased spread of formal banking network in the recent past, access to basic financial services are still beyond the reach of large sections of society. SHG bank linkage Model exhibits the potential to provide on alternative mechanism to extend financial services to large unbaked sections of the society.

Dr. Kahnu Charn Dhir (2009) In their paper “Women Self Help Groups in Empowering Women” analyzed that for any social movement requirement role of catalyst in mobilizing the members, assuring them of an affirmative result and making them well familiar with the possible means to accomplish the task. It is through SHGs that the women get an exposure to outside world. The resources and organizations which are unseen earlier become accessible. Participation in SHGs increases their influence over economic resources and participation in economic decision making. Thus women SHG

movement has accomplished the task of poverty reduction to a great extent.

Research Methodology:

The population of study is 200 members which is taken from four districts in Haryana. The area of the study was Rewari, Bhiwani, Mahendragarh and Mewat districts of Haryana state. All 200 respondents have been administered with a structured questionnaire for the purpose of the study. The selection of the respondents has been randomly made from the cities and villages from given districts.

Table no 1

SELECTED DISTRICTS OF HARYANA	NO OF RESPONDENTS
Rewari district	50 units
Bhiwani district	50 units
Mahendragarh district	50 units
Mewat district	50 units

Objective of the study: To examine the role of SHGs in promoting empowerment of women through economic inferences.

Data Analysis Techniques

To analyze the data, a set of simple statistical techniques such a Cross Tabulation, Person chi square test on 5% level of significance and SPSS 16 will be used in data Analysis.

Data Analysis:

ECONOMIC ACTIVITIES

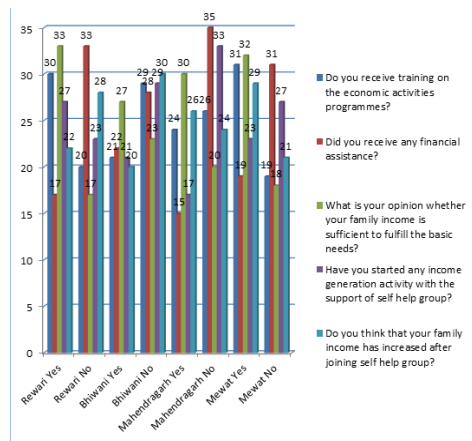


DIAGRAM (1.1) The above diagram (1.1) exhibits the Economic Activities.

TABLE NO 2 X² value showing Effect of Age of SHGs on Economic Activities

S NO	VARIABLES /DISTRICTS	REWARI X ² - VALUE	BHIWAN X ² - VALUE	MAHENDERAGAR X ² - VALUE	MEWA X ² - VALUE	TOTA X ² - VALUE
1	Are you aware about the self help groups programs time to time?	.108	.694	.517	.636	.565
2	Did you receive any financial assistance?	.403	.754	.890	.089	.476
3	What is your opinion whether your family income is sufficient to fulfill the basic needs?	.751	.019	.102	.007	.000
4	Have you started any income generation activity with the support of self help group?	.781	.018	.249	.064	.021
5	Do you think that your family income has increased after joining self help group?	.783	.535	.411	.789	.637

Source: primary data 5%level of significant

The Table 4.14 shows that effect of age on Economic Activities towards variable 3. value of X² – test (.019) and (.007) show that members of both Bhiwani and Mewat districts think that their family income is not sufficient to fulfill their basic needs. And overall results shows that the value of X² – test

(.000) is same for the population. In variable 4 value of X² – test (.018) shows that members of Bhiwani district have not started income generation activity with the support of Self Help group and overall result shows that value of X² – test (.021) is same as that of Bhiwani district.

TABLE NO 3 X² value showing Effect of locality of SHGs on Economic Activities

S NO	VARIABLES /DISTRICTS	REWARI X ² VALUE	BHIWANI X ² VALUE	MAHENDERGARH X ² VALUE	MEWAT X ² VALUE	TOTAL X ² VALUE
1	Are you aware about the self help group program time to time?	.904	.065	.144	.336	.275
2	Did you receive any Financial assistance?	.941	.474	.804	.425	.303
3	What is your opinion whether your family income is sufficient to fulfill the basic needs?	.941	.704	.005	.585	.337
4	Have you started any income generation activity with the support of self help group?	.869	.634	.130	.283	.536
5	Do you think that your family income has increased after joining self help group?	.585	.413	.802	.310	.368

Source: primary data 5%level of significant

The Table 4.19 shows that effect of locality on Economic Activities towards variable 3. the value of X²- test (.005) show

that members of Mahendergarh district think that their family income is not sufficient to fulfill their basic needs.

TABLE NO 4 X² value showing Effect of education of SHGs on Economic Activities

S NO	VARIABLES /DISTRICTS	REWARI X ² VALUE	BHIWANI X ² VALUE	MAHENDERGARH X ² VALUE	MEWAT X ² VALUE	TOTAL X ² VALUE
1	Are you aware about the self help group programe time to time?	.037	.257	.826	.978	.050
2	Did you receive any financial assistance?	.303	.379	.293	.346	.165
3	What is your opinion whether your family income is sufficient to fulfill the basic needs?	.277	.021	.073	.891	.006
4	Have you started any income generation activity with the support of Self Help group?	.882	.024	.433	.985	.874
5	Do you think that your family income has increased after joining Self Help group?	.374	.657	.076	.521	.064

Source: primary data 5%level of significant

The Table 4.24 shows the effect of education on Economic Activities towards variable 1. the value of X²- test (.037) show that members of Rewari district are not aware about the programe run by Self Help group time to time and overall results shows the value of X²- test (.050) which is same as that of Rewari district. In 3 value of X²- test (.021) shows that the

members of Bhiwani district thinks that their family income is not sufficient to fulfill their basic needs. In variable 4 value of X²- test (.024) shows that the members of Bhiwani district have not started income generation activity with the support of Self Help group.

TABLE NO 5 X² value showing Effect of income of SHGs on Economic Activities

S NO	VARIABLES /DISTRICTS	REWARI X ² VALUE	BHIWANI X ² VALUE	MAHENDERGARH X ² VALUE	MEWAT X ² VALUE	TOTAL X ² VALUE
1	Are you aware about the self help group programs time to time?	.041	.634	.372	.682	.225
2	Did you receive any financial assistance?	.432	.332	.304	.105	.158
3	What is your opinion whether your family income is sufficient to fulfill the basic needs.	.457	.274	.008	.072	.009
4	Have you started any income generation activity with the support of self help group?	.115	.500	.432	.927	.880
5	Do you think that your family income has increased after joining self help group?	.516	.558	.658	.229	.243

Source: primary data 5%level of significant

The Table 4.29 shows that effect of income on Economic Activities towards variable 1. value of X²- test (.041) shows that members of Rewari district are not aware about the programe run by Self Help group time to time. In 3 value of X²- test (.008) shows that members of Mahendergarh district think that their family income is not sufficient to fulfill their basic needs and all over results value of X²- test (.009) is same as that of Mahendergarh district.

with age factors in x² values. Overall empowerment has been ensured. According to sub activity "What is your opinion whether your family income is sufficient to fulfil the basic needs?" It was prove that the probability of the chi square test was p=000, less than the level of significance of 0.05.

Findings of the study:

ECONOMIC ACTIVITIES WITH AGE FACTORS

All the statements shown in the table are strongly agreed with the analysis made through primary data except the statement "What is your opinion whether your family income is sufficient to fulfil the basic needs and have you started any income generation activity with the support of self help group". From the deep study of collected data it was conformed that .according to "effect on economic activities

EFFECTS ON ECONOMIC ACTIVITIES WITH LOCALITY FACTORS IN X² VALUES

All the statements shown in the table are strongly agreed with the analysis made through primary data. From the deep study of collected data it was conformed that .according to "effect on economic activities with locality factors in x² values". Overall empowerment has been ensured.

EFFECTS ON ECONOMIC ACTIVITIES WITH EDUCATION FACTORS IN X² VALUES

All the statements shown in the table are strongly agreed with the analysis made through primary data except the statement

“What is your opinion whether your family income is sufficient to fulfil the basic needs” From the deep study of collected data it was conformed that .according to “effect on economic activities with education factors in x^2 values”. Overall empowerment has been ensured.

EFFECTS ON ECONOMIC ACTIVITIES WITH INCOME FACTORS IN x^2 VALUES

All the statements shown in the table are strongly agreed with the analysis made through primary data except the statement “What is your opinion whether your family income is sufficient to fulfil the basic needs” From the deep study of collected data it was conformed that .according to “effect on economic activities with income factors in x^2 values”. Overall empowerment has been ensured.

Thus, Self-help Group has proved an important means in taking the process of women empowerment to rural region.

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