

Assessment of the Progress of Rural Women through Self Help Groups Development in Haryana

Neelam Kumari¹ and Joginder Singh Malik^{2*}

ABSTRACT

The success of the Indian experience regarding Self Help Groups (SHGs) helped in realizing that the rural people are able to save and capable enough to repay the loans in time and open up the potential markets for formal financial institutions. SHGs had been crucial elements in increasing economic opportunities and empowerment. The study was conducted in Bhiwani District of Haryana with 120 respondents. The study revealed that majority of the respondents were young aged, illiterate followed by matriculation level of education, having medium family size, living as nuclear families and the average annual family income was above Rs. 2 lakhs. Majority of the respondents were in contact with the gram pradhan/local leaders and SHG officers/workers. For gaining information, majority of the respondents were seeking help from watching television, and family members followed by internets. Majority of the respondents (91.70%) were involved in preparing products round the year and majority of the respondents (66.70%) were selling their products or providing their services to consumers through individual sale. The majority of the respondents (52.50%) were medium risk takers. The major problems faced by the respondents in effective functioning were: price problems, delay in getting loans, improper demand and supply chain of commodities, marketing of products and transportation.

Keywords: Empowerment, Income, Problems, Self help group, Women

INTRODUCTION

The rural development is crucial for a developing country like India, where majority of population live in rural areas. Basically, the SHGs being economic organization, the phenomenon of development oriented Self Help Groups (SHGs) in the Indian context is an interesting issue to investigate. Various experts on developmental issues (poverty, inequality, hunger) have argued that employment opportunities and enhanced income from both farming and non-farming activities in rural areas are essential for poverty eradication and economic development (Narayanasamy *et al.*, 2003; Kay 2009). Self Help Groups are promoting saving, credit along with other income generating activities (Slathia *et al.*, 2006). SHGs, now-a-days have become vehicle of change and transformation of the people below poverty

line. Realizing that problems cannot be solved alone, these small voluntary groups are formed so as to pool their resources, skills and talent for raising the livelihood or living standards. It was found that SHGs were inculcating the great confidence in the minds of rural peoples to succeed in their everyday life and motivate the peoples to adopt the changes and empowering women's for their economic needs through holistic social development (Marugan and Dharmalingam, 2000). The SHGs approach has emerged as the successful strategies for women's empowerment in the present and future time. SHGs have undoubtedly begun to make a significant contribution in poverty elevation and empowerment of poor, especially women in rural areas of our country (Jain, 2017). The government of India approved the provision of interest subvention for women's SHGs ensuring that

¹Research Scholar, ²Professor and Head, Department of Extension Education, CCS HAU, Hisar-125004, Haryana

*Corresponding author email id: jsmalik67@gmail.com

they shall be provided loans up to Rs. 3 lakhs at the interest rate of 7 per cent per annum.

Concept of SHGs gained huge popularity in all over India, specifically, in the Haryana. At present there are 28,842 total SHGs in Haryana with a membership of 3,11,117, whereas in Bhiwani district there were 3,154 total working SHGs with 33,810 members (Anonymous, 2018). Institutions like government organizations, non-government organizations (NGOs), farmers clubs, health workers and banks/cooperative societies are using SHGs forming approach for women empowerment in all senses i.e. socially, economically, legally and politically (Gururaj *et al.*, 2017). In the Haryana state, SHGs were promoted by the Ministry of Rural Development and the Ministry of Cooperation. These SHGs made a long-lasting impact on the poor people families, particularly on women by increasing their incomes and providing loans at the lower rate of interest than the banks. The SHGs are not only transforming the faces of villages in Bhiwani district of Haryana, but also strengthening the fabric of equality in society. The SHGs provide a forum for them to interact with each other, understand their common problems on agricultural activities, developing their entrepreneurial skills, channelize their savings and encourage education of their children. The SHGs helps in creating group dynamics and provide essential facilities for rural poor to involve in income generating activities. In order to carry out income generating activities, members of SHGs must possess good entrepreneurial skills, (Jerinabi, 2006). The formation of SHGs gained a huge popularity in Haryana and the present study has been attempted to assess the progress of rural women through these SHGs.

METHODOLOGY

The study was carried out in the purposively selected Bhiwani district of Haryana state. The data was collected through purposive and systematic random sampling procedures for selection of respondents. Bhiwani district was selected purposively being with highest number of self-help groups after Mewat in the state. Further four blocks from the district and eight villages from each block were randomly selected for the study. Finally, 15 self-help group members were randomly selected from each village thus total 120 respondents' data complete in all

respect was considered for analysis and reporting. The data were collected with the help of well-structured and pretested interview schedule comprising the items for assessment of socio-economic profile, their income generation activities, type of products prepared, risk orientation and calculation of correlation. The statistical measures like frequency, percentage, mean, standard deviation, weighted mean score, mean score and correlation were used to analyze the data to draw tangible inferences.

RESULTS AND DISCUSSION

The findings in Table 1 revealed that the majority of the respondents (57.50%) belonged to the young age group; it was probably due to the reason that young and middle-aged people were more energetic than the old aged people. Such kind of discussion is supported by study of Bharathi *et al.* (2009). The data revealed that 37.50 per cent of the respondents were illiterate, Majority of the respondents were illiterates and the reason may be poor educational facilities in rural areas, restrictions in the family for the girls to be inside four walls of house and absence of schools in the village or nearby villages. Similar finding was also reported by Rangi *et al.* (2002). Majority (82.50%) of the families belonged to the nuclear type of family with a medium size number of the members (65.80%). The results are in conformity with the earlier findings of Singh (2011). It was observed that the 49.20 per cent of the respondents belonged to high annual family income, may be due to the existence of a mixture of members having well salaried government job employees to households having very low waged labourers. Puhazhendi and Badatya (2002) revealed that after joining the SHG the average annual income of the respondents increased from 6.00 to 35.00 per cent. 100.00 per cent respondents had small land holding size including leased land. Similar findings were reported by Anjugam *et al.* (2007) stated that small followed by marginal farm households participate more in the self-help group programmes. 63.34 per cent of the respondents working as electricians, mechanics, shopkeeper, etc. falling under others category, followed by labour + agriculture (23.33%) and agriculture + dairy (13.33%). 100 per cent of the members had participated in one organization. Therefore,

Table 1: Socio personal and economic profile of the respondents (n=120)

Variables	Frequency	Percentage
Age		
Young (upto 35)	69	57.50
Middle (36 to 55)	39	32.50
Old (above 55)	12	10.00
Education		
Illiterate	45	37.50
Middle	17	14.20
Matriculation	35	29.20
Senior Secondary	23	19.20
Graduate	00	00.00
Post Graduate	00	00.00
Family type		
Nuclear	99	82.50
Joint	21	17.50
Family size		
Small (upto 4 members)	27	22.50
Medium (5-6 members)	79	68.80
Large (above 7 members)	14	11.70
Landholding (including leased land)		
Small (upto 5 acre)	120	100.00
Medium (6-10 acre)	00	00.00
Semi medium (11-15 acre)	00	00.00
Big (above 16 acre)	00	00.00
Major occupation		
Agriculture + Dairy	16	13.33
Labour + Agriculture	28	23.33
Service + Agriculture	00	00.00
Others	76	63.34
Social participation		
Participation in one organization activity	120	100.00
Participation in two organization activity	04	03.30
Participation in more than two organization activity	00	00.00

the greater number of the respondents participated in different social activities after joining the SHGs may be due to realization and awareness of their responsibility in the society. Sharma and Verma (2008) mentioned that SHGs were successful in empowering rural women through income generating activities. It can influence increase in income, expenditure and saving habits or rural women. The characteristics of rural women associated with self-help groups were included in this study and presented in Table 1.

The Table 2 revealed that majority of the respondents 52.50 per cent (63) were under medium category of the risk orientation followed by 44.16 per cent in low category and 03.34 per cent (04) under high category of risk orientation. It can be concluded that the respondents were found oriented towards managing the risks through their income generating activities regarding planning, production and marketing functions. The findings of the study were in agreement with the results obtained by Chauhan and Patel (2003).

From the data in the Table 3, it was observed that members prepared different types of products according to time like all year-round products include baskets making, garments, beauty products, etc., seasonal products like pickle making with seasonal fruits and vegetables, food stuffs, etc., and on demand included knitting, embroidery, decorating items, handicrafts etc. The majority of the respondents were found involved in preparing all year-round products with weighted mean 1.91 and ranked 1st, followed by on demand products and seasonal products with weighted mean 1.22 and 1.09 with ranks 2nd and 3rd respectively.

Table 4 indicates that in case of carrying out income generating activities majority (weighted mean 1.64) of the respondents were found having general store/kiryana, followed by home making food stuffs (weighted mean

Table 2: Distribution of the respondents according to risk orientation (n=120)

Risk Orientation	Class Range	Frequency	Percentage	Mean	Standard Deviation
Low	17-20	53	44.16		
Medium	21-24	63	52.50	20.83	1.78
High	Above 24	04	03.34		

Table 3: Types of Products Prepared by the respondents (n=120)

Category	Frequency		TWS	WMS	Rank
	Yes (2)	No (1)			
All year rounds	110 (91.70)	10 (08.30)	230	1.91	I
On demand	27 (22.50)	93 (77.50)	219	1.22	II
Seasonal	11 (09.20)	109 (90.80)	134	1.09	II

Table 4: Income Generation Activities Adopted by the respondents (n=120)

Activities Adopted	Frequency		TWS	WMS	Rank
	Yes (2)	No (1)			
General store/Kirana shops	76 (63.30)	44 (36.70)	196	1.64	I
Home making food stuffs	71 (59.20)	49 (40.80)	191	1.59	II
Tailoring	38 (31.70)	82 (68.30)	158	1.32	III
Dal /Masala grinding	34 (28.30)	86 (71.70)	154	1.28	IV
Embroidery	33 (27.50)	87 (72.50)	153	1.27	V
Basket making	33 (27.50)	87 (72.50)	153	1.27	V
Decorating items making	30 (25.00)	90 (75.00)	150	1.25	VI
Knitting	29 (24.20)	91 (75.80)	149	1.24	VII
Beauty parlours	29 (24.20)	91 (75.80)	149	1.24	VII
Garment shops	26 (21.70)	94 (78.30)	148	1.23	VIII
Weaving and others	24 (20.00)	96 (80.00)	144	1.20	IX

**TWS = Total weighted Score, WMS= Weighed Mean Score

1.59), tailoring (weighted mean 1.32) and dal/masala grinding (weighted mean 1.28) respectively. It followed embroidery and basket making (weighted mean 1.27), making of decorating items (weighted mean 1.25), knitting, beauty parlour (weighted mean 1.24), garments shops (weighted mean 1.23) and weaving (weighted mean 1.20) respectively.

Most of the SHGs women's were engaged in traditional occupations, which were suitable to the local conditions and for which raw materials were available within the village itself. Some women had taken up non-conventional activities like pickles making, toys making and others as per the training and exposure provided by the NGOs as well as the encouragement from the family members. It was optional to the members to either engage in group based or individual based activities. However, synergy of the group provided the sustainability of the activities which depend on the resource availability and management skills of the partners rather than group or

individual based. The above findings are also in tune with the observations of Asokhan (2006). The members of SHGs could take up a number of incomes generating activities with the credit availability and support services provided by their respective SHGs. Activities undertaken by SHGs had a remarkable influence on the income generated by the group members. It was found that more earnings after joining SHGs were purely due to assistance from SHGs.

Correlation of independent variables with the income generation of the respondents showed that age was positively correlated (0.321), followed by education (0.970), social participation (0.882), risk orientation (0.569), occupation (0.943), and source of information seeking behaviour (0.258). Some of the independent variables were found non-significant with the income generation were material possession (0.105^{NS}), family type (0.098^{NS}) followed by family size (0.128^{NS}) depicted in the Table 5.

Table 5: Association between socio economic profile and income generation activities (n=120)

Independent Variables	Value
Age	0.321**
Education	0.970**
Family type	0.098 ^{NS}
Family size	0.128 ^{NS}
Occupation	0.943**
Social participation	0.882**
Material possessions	0.105 ^{NS}
Source of information	0.258**
Risk orientation	0.569**

**Significant level=0.05%, NS=Non Significant

CONCLUSION

The members of the SHGs are becoming self-reliant, self-confident and empowerment of women, especially, for the backward members through economic and social empowerment. SHGs increased mobility and participation in the social activities of the persons especially for the members. Self help groups have high impact on economic development of the respondents, followed by socio-cultural, legal/political, infrastructure/ educational, family/ interpersonal and psychological development. Certain essential activities like choosing the more appropriate activity, market intelligence, establishing marketing linkages etc. are an indication of the capability of the groups as SHGs becomes a tool for social empowerment. Self-help groups may work better if they develop new linkages with other institutions like village panchayats, other SHGs block development offices and other agencies. It would be highly helpful to conduct special programme such as demonstrations, exhibitions, technology showcasing, etc. for the members to upgrade their knowledge and skills and make them aware towards advance and new technologies and their applications.

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