

A study of the socio-economic status of women via self-help groups in the rural areas of Jhajjar district in Haryana

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Abstract

Self-Help Group (SHG) is an effective and systematic model, which emphasizes community development of the socio-economic status and lifestyle of rural women driven by the ongoing socialization process. The SHG approach also promotes entrepreneurship among rural women. The main objective of this study is to measure the socioeconomic status of SHG members with respect to living conditions and subsistence activities. Social development and economic development was evaluated on the basis of community and individual indicators. Hence, the study considered four independent variables, viz; Community Social Indicators, Individual Social Indicators, Community Economic Indicators and Individual Economic Indicators to analyze socio-economic development of rural women. The research based on primary data. The current study was conducted in the Jhajjar district of Haryana, India. The sample size for this study was 150 SHG members, selected from 14 Self-help groups. The results of the present study indicated that SHG members improved their lifestyle and increased their socioeconomic status in society after joining SHG.

Keywords: Socio-economic impact, socio-economic factors, self-help group, empowerment.

Introduction

Women are an important part of the Indian economy, constitute fifty per cent of the total population and contribute expressively to family existence. Women in India continue to be relatively disadvantaged in terms of subsistence, well-being, nourishment, literacy and communal status. Women do not have access to credit, training, housing and services, lack of education and decision-making positions are obstacles that prevent them from improving their living conditions and participating in development programs. Women make up nearly half of the world's population and two thirds of the world's adult population women are illiterate. According to FAO, women are the most marginalized part of society. The 'silent majority' of the world's poor. Seventy per cent of the world's poor are women. They address various social, cultural,

educational, political and related problems. Women have relatively less control over resources than men. Women's development activities must take priority to eradicate poverty, increase economic growth and improve the standard of living. The condition of the woman can be improved by addressing the problem that affects the family environment and the home.

Self Help Groups have a special role in uplift and welfare of women. The Self-help groups promotes small saving among its members. These savings promotes income generating activities in rural household women. It is helpful to alleviate rural poverty and increase employment opportunities. Thus they can be economically empowered by these opportunities. The self-help groups reinforce the equality of status of women as participants, decision-makers and beneficiaries in the areas of democratic, economic, social and cultural life.

Self-help groups are groups in which women voluntarily join hands to makes themselves economically and socially sound. With the help of each other women try to start some business and any other work and earn money. Associations and groups not only try to make a combined attempt to run a business but also try to create awareness among them.

The self-help group (SHG) is a committee of financial intermediaries based in the village, usually composed of 10 to 20 women. Women save money they can afford. It's a small amount ranging from Rs.10 to 500 a month. These savings are kept with a bank in the name of group. The authorized representative of the group operates the bank account. The deposit that is kept at the bank is used to lend to the members of the group. The monthly meeting is organized, informal and informal discussions take place. The minutes of the meeting are documented and the account is written. The President and the Secretary of the Treasury occupy three official positions in a self-help group.

Development of Self-Help Groups

The beginning of self-help groups (SHG) in the brainchild of Gramin Bank of Bangladesh, founded by Professor Mohammad Yusuf in 1975; who tried a new approach to rural credit in Bangladesh. Gramin Bank obtains loans without requiring borrowers to provide collateral or paperwork. India has adopted the Bangladesh model in a modified form. Reduce poverty and empower women. In India, NABARD established self-help groups in 1986-1987, but real efforts were made after 1991-92 to establish the link between self-help groups and banks. In 1991-92, NABARD began promoting large-scale self-help groups. And that was the real starting point of the 'SHG movement'. In 1993, the Reserve Bank of India also used SHG to open savings accounts in banks. The self-help group's interest in India has emerged as an effective and viable means of seizing the world of economic empowerment and social improvement.

Review of literature

- **Minaxi Setia and Manvinder Singh Tandon (2017)** focused on women empowerment through Self-help groups and now to create social awareness among the rural women. The aim of the study was to examine the performance and impact of Self-help groups on the rural women's empowerment in Pondicherry. The study was identified the benefits of Self-help groups were increased such as participation in social services, organized action, received new skill training having a better access to credit facilities. The study concluded that Self-help groups are playing crucial role to contribute the socio-economic progress of rural women.
- **Preeti Sharma and Shashi Kanta Varma (2008)** 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. 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 cast groups.
- **Manimekalai, N (2000)** conducted a study on "Grass roots entrepreneurship through Self-help groups with the objective to find out the factors which have motivated women to become self- help groups 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 analyses that the Self-help groups entrepreneurs have improve 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.

Objectives of the study

The following are the objectives have been enacted for the present study:

- To study the activities of self-help group in rural areas.
- To see the impact on income making activities after joining the group.
- To see the Socio-economic status of beneficiaries in self-help groups.

Methodology

The present research paper adopted random sampling technique. The study is conducted in the Jasaur kheri and loharheri village of Jhajjar district. 150 samples from 14 Self-help groups, from the area of study have been considered to conduct the present study. Cross tabulation and percentage analysis are used for the analysis of the data.

Data collection

The paper is based on primary data. The primary data means i.e. interview all the respondents and collected the information. Primary data is collected by a field survey in the study area Jasaur Kheri and loharheri villages of Jhajjar District, Haryana.

Data analysis and interpretation

Table - 1.1
Educational Qualification of the Respondents

Level of Education	No. of Respondents	Percentage
Illiterate	28	18.67
Primary	42	28
Middle	67	44.67
Secondary	7	4.67
Senior Secondary	4	2.67
Graduate and Above	2	1.34
Total	150	100.00

Source: field survey

Table 1.1 based on educational qualification wise distribution of the 150 respondents. Among them, 18.67 per cent respondents are illiterate, 28 per cent have primary education, 44.67 per cent have middle education, 4.67 per cent secondary, 2.67 per cent senior secondary and 1.34 per cent have graduate and above base education.

Table – 1.2
Occupation of the Respondents

Occupation	No. of Respondents	Percentage
Housewife	58	38.66
Agriculture	14	9.33
Daily Wages	46	30.67
Self Employed	7	4.67
Other	25	16.67
Total	150	100.0

Source: field survey

Occupation of the respondents is displayed through the table 1.2. This table shows that 38.66 per cent of the respondents are housewife and 9.33 per cent of them are doing agriculture and 30.67 per cent are daily wage workers, 4.67 per cent of the respondents are self-employed and 16.67 per cent of respondents doing other works like dairy farming and goat farming. It is found that the majority of the respondents are housewife and daily wage workers, who are motivated to join the group.

Table - 1.3
Monthly Income of the Family

Income	No. of Respondents	Percentage
Less than 5000	12	8
5000-10000	42	28
10000-15000	59	39.33
15000-20000	26	17.33
Above 20000	11	7.33
Total	150	100

Source: field survey

Monthly income of the respondents is displayed through the table 1.3. The study found that 8 per cent of the respondents are getting less than Rs.5000 monthly income, 28 per cent of them are getting monthly income between Rs.5000-10000, 39.33 per cent of them are getting monthly income between Rs.10000-15000 and 17.33 per cent are getting monthly income between Rs.15000-20000, 7.33 per cent are getting monthly income above 20000.

Table – 1.4

Reasons for Joining Self-help groups

Reasons	No. of Respondents	Percentage
To Promote Saving	48	32
To Get Loan	71	47.33
To Get Education	10	6.66
To Get Employment	21	14
Total	150	100.00

Source: field survey

It is noted from the table 1.4 that out of 150 respondents, 32 per cent have joined the Self-help groups for the aim of promoting savings, 47.33 per cent of the respondents have joined the Self-help groups for getting loan, only 6.66 per cent for getting education and the rest 14 per cent are joined the group for getting employment.

Table – 1.5

Impact of Self-help groups on Employment Opportunity of the Respondents

Response	No. of Respondents	Percentage
Yes	63	42
No	87	58
Total	150	100.00

Source: field survey

It is observed from the table 1.5 that, 42 per cent reported that the employment opportunity has increased among the respondents after joining the Self-help groups and rest 58 per cent reported that it has no change.

Need and Importance of Self-Help Groups

- To save some money regularly and create a habit of saving among the members.
- To develop teamwork and leadership qualities.
- To alleviate poverty.
- To uplift the standard of living of the rural poor.
- To aware the rural women about their rights.
- To identify problems and finding solutions in the group.
- To transfer the resources of the individual members towards their collective economic development.

Findings of the study

- The study is carried out with the idea of women empowerment through Self-help groups in the villages Jasaur Kheri and loharheri villages of Jhajjar District, Haryana.

There are 14 self-help groups of women in the village middle aged and old aged per centage. Women are more interested in making self-help groups.

- Most of the respondents middle education nearly 44 per cent, and few per cent of the respondents have higher education.
- Majority of the respondents are housewife 38.66 per cent and 30.67 per cent of the respondents are daily wage worker.
- Most of the respondents family income (monthly) is Rs 10000 to 15000 nearly 39 per cent.
- Majority 47.33 per cent of the respondents have joined self-help groups for getting loan.
- Majority of the respondents 58 per cent have reported that employment opportunity has not increased after joining the self-help groups.

Suggestions

- There should be more awareness program for rural poor women.
- There should be more facilities for technical trainings and employment opportunities to the rural women in Self-help groups.
- Education is base of the all-round development. So every SHG of women of Jasaur Kheri and loharheri village should try to develop education and awareness among its members and their families.

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