

# Evaluating the Role of Self Help Groups in Empowering Rural Women in Haryana

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## Abstract

Microfinance programs in India have been designed and redesigned over the time to empower the deprived sections of the society. Self Help Groups (SHGs) focused to empower women are playing a crucial role to fight gender inequality and help the women join the economic mainstream in rural areas. But the impact and relevance of these programs may differ across the geographic and demographic groups. An empirical study was conducted on a group of 100 women working in various Self Help Groups (SHGs) in Haryana through a structured schedule and their perception about relevance of SHGs in developing financial and social empowerment was compared. The results reveal that there is significant difference in the financial and social empowerment brought about by SHGs. The social empowerment is significantly better than the financial empowerment. Thus, there is a need to develop strategies related to social empowerment of women in SHGs in Haryana. The marital status of rural women affects the outlook of society towards them. Thus, the level of empowerment was compared on the basis of their marital status. No significant differences were found in the perceived financial and social empowerment across women from different marital status which reveals that these groups are playing an important role in strengthening women.

**Keywords:** Self Help Groups, Financial Security, Social Empowerment, Rural Women, Haryana.

## Introduction

Empowerment is often defined as increasing the degree of freedom of a person in social, psychological and economic matters. It is an instrument that enables individuals or groups to make significant life choices and to transform these choices into practical implementations. Women are often considered as one of the weaker sections of society who need to be viewed not only as beneficiaries but should also be given equal opportunities for active participation in the economic progress and development. Women empowerment can be achieved through public participations and announcement of their rights related to their economic and social welfare. Thus, women empowerment may be considered as a process to equip them with the ability to make strategic life choices in various spheres of their lives especially related to their economic and social development.

Microfinance, when extended to people, especially women, in rural areas tied with supporting activities like training, raw material supply, marketing of products leads to investment in micro enterprises which helps in developing women entrepreneurs, generating main or additional income to the family, reducing poverty and improving self esteem. India's development planning has always aimed at removing inequalities in the process of development, recognizing that women lag behind due to several socio economic, cultural and political factors. The five year plans have been paying consideration to women welfare, female education and their access to resources. Efforts are focused to raise their social, economic and political status at par with men. The microfinance has made significant progress as a movement in our country. The concept of Self Help Groups is not eventually a micro credit project, but an empowerment process. The Self Help Groups and microfinance are aimed at empowering poor women, which help the family to come out of poverty. The Planning Commission of India has defined SHG as a self governed, peer controlled small and informal association of the poor from socio economically homogeneous families who can be organized around saving and credit activities. But, the performance and relevance of these groups in achieving the objectives need to be evaluated.

## Review of Literature

Most of the earlier studies have focused on overall empowerment of women due to being associated with micro finance programs (Raj, 2014; Umamaheswari & Gurusamy, 2013; Mudaliar & Mathur, 2013; Jain & Jain, 2012; Lakshmi & Vadivalagan, 2010; Rajan, 2009). A study conducted in Andhra Pradesh, reveals that financial guidance to the SHG are bound to make not only a big change in empowering people but also tap the unutilized powers of women for sustainable development of society as a whole (Gundluri, 2011). Self Help Group members have a positive impact on both social and economic empowerment of women by promoting the values of self reliance, self confidence and educating them to realize their fundamental duties (Ranjan, 2009; Kittur & Shidaganal, 2010; Alam & Nizamuddin, 2012; Uma & Rupa, 2013). But in an earlier study in Haryana, it was found that the women working with SHGs perceive that they have become financially strengthened followed by being socially empowered and has also led to development of entrepreneurial and technological skills (Sharma & Varma, 2008). But, the study was conducted more than a decade ago. Thus, there is a need to explore and validate the role and relevance of SHGs in empowering rural women in Haryana. The quality of life of women in rural Haryana is still influenced by their marital status. There may be difference in perception of women on the basis of differential marital status as they face varied challenges and social pressures depending upon their marital status in Indian

society. The divorced women / widow often face extreme social pressures in villages. Considering the above discussions, the main objective of this research paper is to evaluate the relevance of inclusivity program such as SHGs in financial and social empowerment of rural women in Haryana and comparing this empowerment on the basis of marital status.

### Research Methodology

The present study was conducted in Haryana state. Five districts of Haryana in which Self Help Groups operate were selected randomly for the purpose of study. Ten blocks were selected by randomly selecting two blocks from each district. One village from each block was selected randomly. In this way, total ten villages were selected for the investigation. After talking to several Self Help Groups operating since at least five years from each selected village, a SHG was purposively selected from each village, which seemed to be most active in the village. A total of ten SHGs were selected for the study. Ten members of each of the selected SHGs who were ready to respond and participate in the survey were selected for the present study. Thus, in total, there were 100 respondents. Data collection was done with the help of pre-tested structured interview schedule based on five point likert type scale. The demographic profile of the participants has been depicted in table 1.

### Analysis and Interpretation

**Table 1: Demographic Profile**

Demographic variables		Frequency
Marital Status	Married	46
	Divorced/Widow	33
	Unmarried	21
Education Background	Illiterate	40
	Secondary	41
	Senior Secondary	15
	Graduate and above	4
Family type	Nuclear	57
	Joint	43

Source: Primary Data

The average scores for the statements related to financial and social empowerment were calculated and compared using paired sample t test. The results are depicted in table 2.

**Table 2: Paired Sample t Test**

Mean: Financial empowerment=2.6589, Social empowerment = 2.4158	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Financial empowerment – Social empowerment	.24306	.35046	.03505	.17352	.31259	6.935	99	.000

Source: Primary Data

The results reveal that there are significant differences in perceived financial and social empowerment validating the earlier results (Sharma & Varma, 2008).

**Table 3: Comparing Perceived Financial and Social Empowerment Across Different Marital Status**

Statistics	Marital Status	N	Mean Rank
Financial empowerment Chi square= 1.933 (d.f=2, p value= 0.38)	Married	46	54.47
	Divorced/Widow	33	45.36
	Unmarried	21	49.88
	Total	100	
Social empowerment Chi square= 1.871 (d.f=2, p value= 0.392)	Married	46	47.01
	divorced/widow	33	55.94
	Unmarried	21	49.60
	Total	100	

Source: Primary Data

For achieving the second objective, the scores for financial and social empowerment were compared for significant differences across marital status using Kruskal Wallis H test (table 3). The results reveal that there are no significant differences in the perceived financial and social empowerment across women of different marital status.

## Discussions and Suggestions

The results of the present study contribute to the existing literature on relevance of SHGs in empowering rural women. The researchers have made an attempt to evaluate the financial and social empowerment through SHGs especially rather than taking an overview of empowerment through SHGs. The results of the present study reveal poor perception of financial and social empowerment with the low mean score. Therefore, the working and strategies being followed by SHGs in Haryana need to be closely observed and improved. The significant differences in perceived financial and social empowerment scores reveal that the SHGs need to work on the strategies related to social empowerment more crucially. Although the SHGs have helped them in earning ample money to bring social security for the rural women, the social position of women has not improved significantly. Mere financial strengthening will not help in reducing the gender inequality. There is also the need to bring social empowerment to curb down the crimes and injustice against women. Greater financial empowerment may not necessarily bring social empowerment. Social empowerment can be brought about through educating the women about their rights, developing the confidence in them to tackle social issues, training them about the procedures to avail legal help, equipping them with infrastructure supportive to their safe and secure movement.

The insignificant differences in perceived financial and social empowerment reveal that although all the segments of women have been benefitted equally, they all need to be empowered more.

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