

Sociological Changes Among Women of Self Help Groups with Special Reference to Srinagar and Indore: A Comparative Study

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ABSTRACT

The concept of Self help group stands to highlight the belief of the people by the people and of the people. The foundation of women Self Help Groups in India has been built around important aspects of human nature i.e. "The feelings of self value." Over the last two decades, it has come to signify a permanent relationship between the financially down and the formal development system, through a social applicable tool woman as Self Help Groups. "Nabard "defines Self help group as groups of 10- 20 or less people forming at Homogenous group who are willing to come together for deliberate their common problems. They estimate regular savings and using the mutual saving to give interest bearing loans to their members it builds financial bound and credit history that are multiples of their own saving and without any demand for collateral security. Based on the above meaning it can be concluded that they are small groups in which resources are mutual by its members to encourage better economics and social status of themselves

KEY WORDS, Socio- economic changes of SHGs,

LOCATION & GEOGRAPHICAL AREA Indore is located in the western region of Madhya Pradesh, on the southern boundary of the Malawi plateau. It is situated on the bank of Saraswati and Khan Stream, which are the branches of the Shipra River and has a usual altitude of 533.00 meter above mean sea level. It is located on an important plain, with the Vindhyas range to the south. Individually from Yashwant Lake, there are many lakes that supply water to the city including Sirpur Tank, Bilawali Talab, Sukhniwas Lake and Pipliyapala Talban. Soil cover in the city region is generally black. The inventive rock of the region is self-confident of black basalt, and their bitter and basic substitute dating back to the late period and early eras. The area is confidential as Semitic Zone III region.

LOCATION & GEOGRAPHICAL AREA Srinagar is the summer capital of the J&K State. It has a special significance in the culture, political and economic development of the State. The district has the major population Density." That district is divided into two tehsils, the two tehsils known by the Srinagar North & Srinagar South. The River Jhelum divides both the tehsils. The district is increase over an area of 294 Sq. Kms. The capital city of

Srinagar is 1730 meters above sea level. The area is located between 30.22 degree latitude to 78.78 degree Longitude.

ORIGIN OF SHG'S IN INDIA: In 1976, Prof. Mohammad Youns of Bangladesh in progress women groups in Bangladesh and developed thrift and savings among the poorest. Now it has developed into a bank named Bangladesh Grameen Bank (BGB). Its report in February 1998 states that the Bank has 1138 branches and covers 39572 villages. It has 2367503 members of which only 124571 are men. The bank has expended an increasing amount of US \$ 2714.61 Million while the savings of the members has reach US \$ 202.73 Million."With the success of (BGB) Bangladesh Grammen bank and like organizations away, the concept of Micro credit has gained energy in India. Based on this achievement many Non-Governmental Organizations (NGOs) in our country are concerned in organizing SHGs and they prove as a manager between the bank and the poor. Self-Help Groups play today a most important role by creating women empowerment in rural, Credit centre in the self help group is largely famous constituent and offers a chance to generate some control over capital, while in very small amounts. The Self help group system has established to be very significant and effective in contribute women the possibility to break slowly away from utilization and separation.

REVIEW OF LITERATURE

Nellofar Khursheed (2015) "Women and Self Help Groups" Economy of J&K is ineffective with an armed conflicts while past 25 years. It has particularly affect people's living their living environment habit and so on. But it is the women of Kashmir who is suffer a lot. The formalization of SHG Groups can be an important performs for the empowerment of Women, with the help of SHG groups. Women are train for a choice of skills development programmers.

Anchal Sharma and Rekha Dayal: difficulty faced by women SHGs members in Self Help Group in Kanpur Nagar.

India SHGs groups indicate an outstanding go forward to financial intermediation. The concept come together entry to low cost financial services with a development of Self-management and development for women who are SHG member are show to their many benefits. Both economic and social SHG make possible women to grow their saving and to stage which women become active in village communication stand for local action or take issues. Maximum 45% respondent forever faced lack of economic freedom more two 57% respondents always faced the problem of "lack of communication between guide and political leaders."

RESEARCH METHODOLOGY

Research Methodology means scientific methods of investigation and analyze the phenomenon, no research work can be done undertaken unless we adopt a proper research methodology for the present research work, the scientific method will be followed, which consists various, stages such as formulation of the research problems, allocation of data analyses , Interpretation and present of data finding.

NATURE OF STUDY

This study is descriptive is in nature. The study has been done in a completely natural and unchanged natural environment. The results from a descriptive research in no way can be used as a definitive answer. Descriptive

Research Design is a valid method for researching specific subjects and as procurers to more quantitative studies. Even as present are some valid concerns about the statistical validity, as long as the limitations are understood by the researcher.

OBJECTIVE OF THE STUDY

- ❖ To study the contribution of self-help groups towards enhancing socio-economic empowerment in Srinagar and Indore.
- ❖ To study the level of satisfaction of members in self help groups in Indore and Srinagar.
- ❖ To study the various problems which women are facing in self help group in Indore and Srinagar.

HYPOTHESIS

- ❖ There is no significant difference between self help groups in socio- economic empowerment of women in Indore and Srinagar.
- ❖ There is no significant difference in level of satisfaction among the members of self help groups in Indore and Srinagar.
- ❖ There is no significant difference in problem of women is facing self help groups in Indore and Srinagar

VARIABLES:

Independent Variables: In the present study following variables will be treated as independent variable. 1. SHG from Srinagar J&K. 2. SHG from Indore M.P

Dependent Variable: Sociological change:

Psychological Parameters: Self made well structured interview schedule are used.

SOURCES OF DATA:

Primary data was collected through a “structured Interview schedule”

Secondary data was collected from available literature, journals, gazettes, publications, books and internet etc.

SAMPLE DISTRIBUTION

Inhabitant	Women	Total
Srinagar J&K	150	N=150
Indore (MP)	150	N=150
Total	300	N=300

Sampling is a process used in statistical analysis in which a determined number of observations are taken from a larger population. The methodology used to sample from a large population depends on the type of analysis being performed, but it may include simple random sampling.

Sample has been selected from population in Srinagar of Jammu and Kashmir and Indore of Madhya Pradesh rural area. The villages selected from Indore rural area - Tillour khurad, Tillour buzurg, palda, musakhadi

Azadnagar, muhadi, Asrawad Buzurg, Asraward khurd, Ralamandal. In Srinagar rural area-Noorbaugh, sadipoura, wanganpora, kamarwari,Rani bag,eidgauh, sheen mohla.

STATISTICAL ANALYSIS:

- ❖ Descriptive Statistics, Mean Standard Deviation,
- ❖ Inferential Statistics, ANOVA test are used and also correlation.

SAMPLING METHOD AND SAMPLE DESIGN: Random sampling was used to collect the data; it's a type of probability sampling the sample of 300 respondents out of which 150 respondents each from Srinagar and Indore rural area are selected. The data collected, has been key blow in spread sheet and Statistical SPSS, software was used for analysis and appropriate tools were also used. “(20) Self help group “select in Indore rural area and (20) self help group” select in Srinagar, out of these groups seven to eight members were selected randomly for every group in both Srinagar and Indore rural area.

STUDY AREA:

The present study is being made towards the,” A comparative study of sociological changes among women of self help groups with special reference to Indore and Srinagar.”

DATA COLLECTION:

In order to collect the required data each respondent was individually given interview schedule. The data was collected randomly through self help groups survey and their residences individual respondent cooperation are important and willingness to participate in the interview was satisfactory it took nearly Six months to complete the data with occasionally break in between Indore and Srinagar rural area .

RESEARCH TOOL: Interview schedule, after careful analysis of the available data collecting devices, interview schedule was found to the most appropriate device. It is a suitable way to gather the data from the selected respondent.

SURVEY

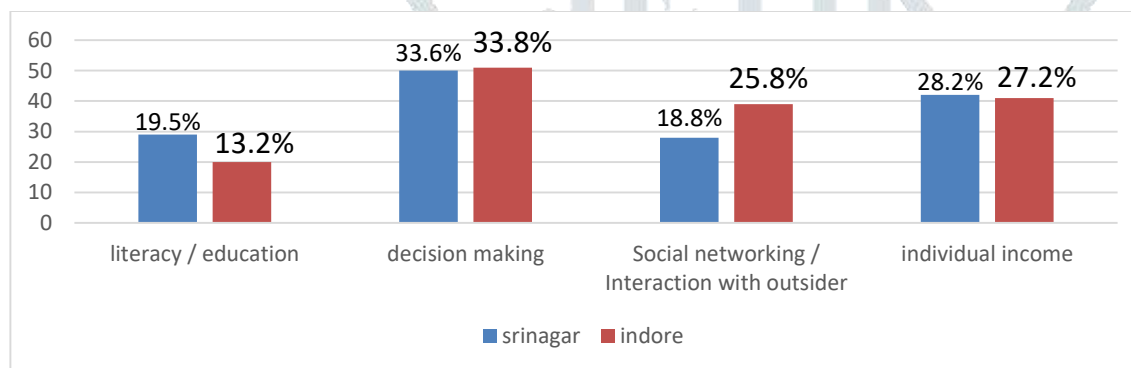
The study was representative and random sampling techniques was used to collect required data an interview schedule was used, data was codified, tabulated percentages and analyzed according to the data.

RESEARCH DESIGN The term design means drawing and outline the arranging details it is the process of making decisions before the situation arises in which that the decision has to be the carried out. Research design is the planning of strangely conducting research. “Descriptive research design, the study women associated with Self help groups. “A comparative study of sociological changes among women of Self help groups in Indore and Srinagar” has gone through descriptive research design and it was the most suitable one to carry forward the study.

TABLE: DISTRICT IMPROVEMENT SOCIO--ECONOMIC- PARAMETERS CROSS TABULATION.

DISTRICT			LITERACY EDUCATION	DECISION MAKING	SOCIAL NETWORKING INTERACTION WITH OUTSIDER	INDIVIDUAL INCOME	TOTAL
District	Srinagar	Count	29	50	28	42	149
		% within district	19.5%	33.6%	18.8%	28.2%	100.0%
	Indore	Count	20	51	39	41	151
		% within district	13.2%	33.8%	25.8%	27.2%	100.0%
Total		Count	49	101	67	83	300
		% within district	16.3%	33.7%	22.3%	27.7%	100.0%

District improvement socio--economic- parameter



SRINAGAR: the table shows that 33.6% respondent is taking own decision making. They are empower After joining self help groups because they are not dependent in our family “while as 19.5% are respondent is literacy – education , other respondents are , 18.8% are use social networking, 28.8% respondents have individual income.

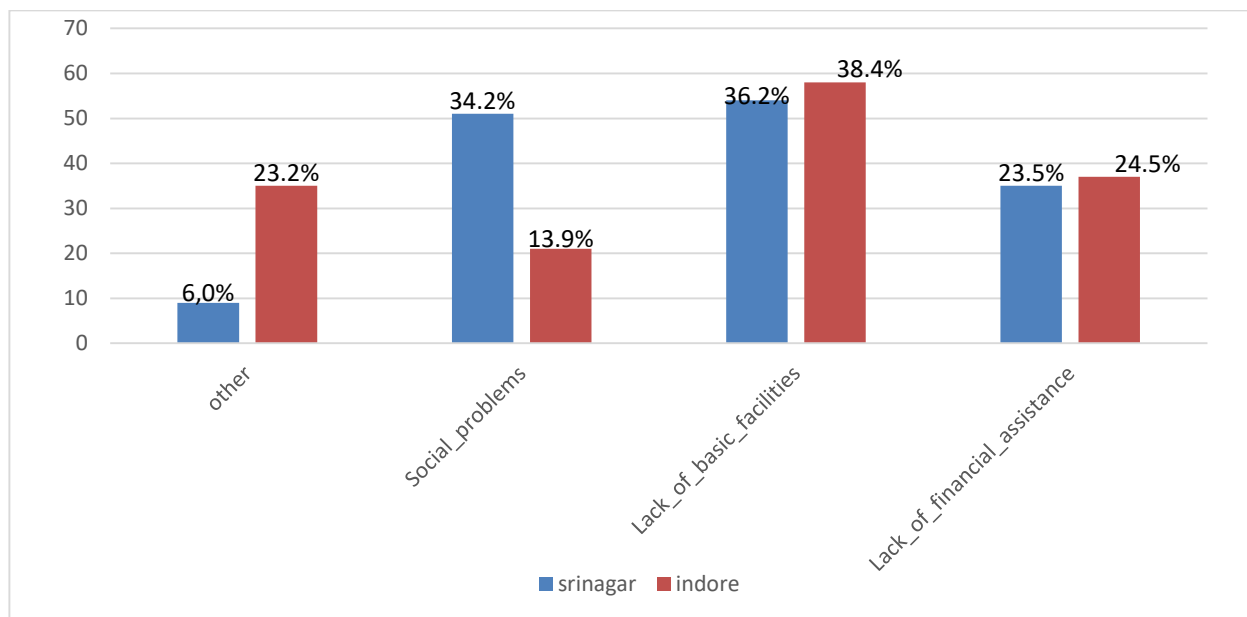
INDORE: the table shows that 33.8 % respondents of self help group are taking own decision making, they change behaviour and respect of their society due to member of self help groups” they empower that is why they took own decision in their family while as 13.2% respondent are literate, 25.8% are respondent use social networking, and, 27.2% respondent have individual income.

PROBLEM WOMEN FACES IN SHG CROSS TABULATION

District			other	Social problems	Lack of basic facilities	Lack of financial assistance	Total
t	Srinagar	Count	9	51	54	35	149
		% within district	6.0%	34.2%	36.2%	23.5%	100.0%
Indore		Count	35	21	58	37	151

	% within district	23.2%	13.9%	38.4%	24.5%	100.0%
Total	Count	44	72	112	72	300
	% within district	14.7%	24.0%	37.3%	24.0%	100.0%

PROBLEM WOMEN FACE IN SHG



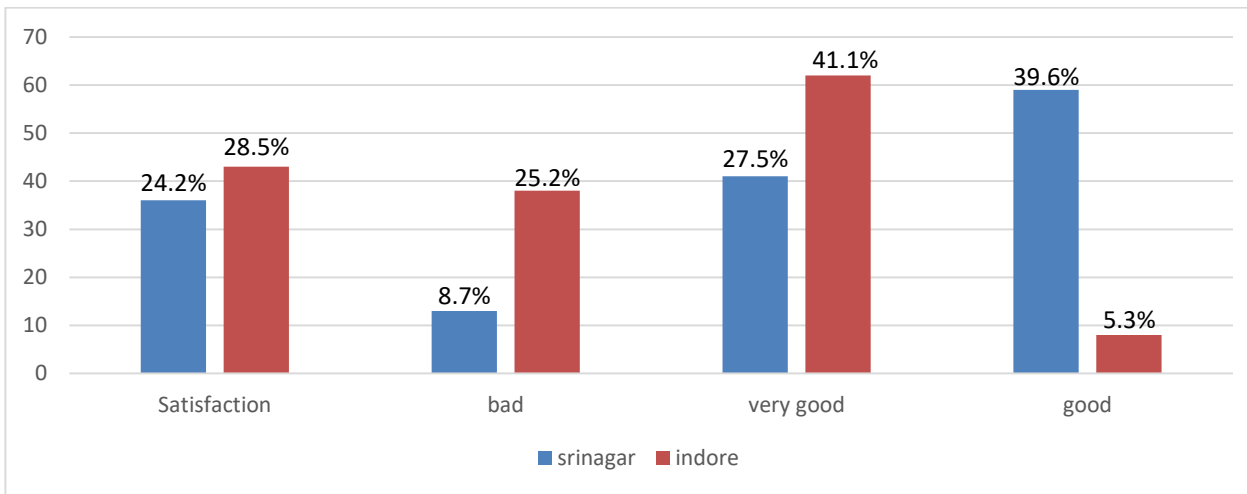
SRINAGAR: the above table show that the maximum no of respondent of self help group 36.2% women are generally face problem in self help groups is, lack of basic facilities, etc. while as other respondents facing lack of finically assistance,34.2% respondent face social problem, 6.0% respondent are other problems face .

INDORE: the above table shows that the majority of respondent of self help group 38.4% women are faces of problem in self help group is lack of basic facilities etc. .

SATISFIED SHG MARK THE EXTENT CROSS TABULATION

District		If you are satisfied in the SHG mark the extent				Total
		Satisfaction	Bad	very good	Good	
Srinagar	Count	36	13	41	59	149
	% within district	24.2%	8.7%	27.5%	39.6%	100.0%
Indore	Count	43	38	62	8	151
	% within district	28.5%	25.2%	41.1%	5.3%	100.0%
Total	Count	79	51	103	67	300
	% within district	26.3%	17.0%	34.3%	22.3%	100.0%

Satisfied SHG mark the extent



SRINAGAR: the above table shows that 39.6% women of self help groups are satisfied, of their groups due to availability of all facilities and cooperate with each other and help within their group. It seems that 27.5% are respondent is very good, 8.7% respondents are bad, while as 24.2% respondents are satisfaction.

INDORE: the above table shows that 41.1 % are self help group are satisfied .very good, because they got all facilities through shgs and equal treat of all members etc. while as other members of 28.5% have satisfaction, and 25.2% are bad and 5.3% are good in self help groups.

FINDINGS OF SELF HELP GROUPS IN INDORE RURAL AREA

- ❖ From the findings majority of the respondents in Indore 87.4% women are Self help groups changed economically, socially, politically in their family and society etc being a part of Self help groups and they live better life of our family, they get equal respect of the society.
- ❖ From finding problem faces of Self help groups 38.4% respondents is lack of basic facilities in our self help groups. like proper timing , transport facilities , meetings records etc,
- ❖ More than 53% respondent of women of self help group also changes social status” due to credit for Self help groups. Change social values, behaviour change, cultural changes of their family and community, they treat equally of our society.
- ❖ From finding to know that the level of satisfaction of SHGs 41.1% are satisfied, is very good in Self help groups. They are work honestly and leader of self help groups treat equally for all members of groups that is why they are satisfied very good, about own self help group.

FINDINGS OF SELF HELP GROUP IN SRINAGAR RURAL AREA:

- From the received data 94.6% respondent are change economic condition” being a part of self help groups , they changes socially, finically, and standard of life is better, which they enrol self help groups,
- More than 36.2% respondents are problem face in self help groups, lake of basis facilities in self help groups. While as, lake of leadership, not maintain proper records’.
- Most of the respondents of self help group 88.6% women are participate for all government and NGOs exhibition. To know about further schemes as well as learn more information’s about self help groups.

CONCLUSION: “On the basis of the above argument it can be concluded that the women become more empowerment after joining self help groups. The self help group ensure the condition for sustainable live hood of women and further the development of a country. Women empowerment is identical with the achievement of equality and equal kindness in traditional female values being more respected in the society. The empowerment of women through self help group would lead to benefit not only to individual women group but also for the family and community as a whole through collective action for development. The study also provide self help groups as an ideology which stood as an driving force in Alleviate poverty and implement of women status Self Help Groups encourage women to save and utilize saving to build self reliance and confidence and provide great access to and control our resource . Their small group also helps women to establish (About bad situation in whole country due to corona virus) the self Help groups are vol-entry help for poor peoples, one member of (SHGs) from Srinagar Sumbal” area sewing fifteen hundred masks (sewa) and goes to door to door giving them from free with her own will and spending her own money on the raw material, and in Indore a lot of women self help groups are helping poor peoples in panic situation in our country (self help groups are the vital role and to development of our family, nation and society. it has played significant role in the lives of the poor and finally women of self help groups are integral part of the nation and also enhances economic development of the country” With the aim of empowerment of women the question arise, that are women develop into really strong as it extensive term struggle has ended” programmes have been equipment and run by governments and NGOs such as international women day Mother’s day etc, in order to get consciousness in the social order about the true development of the nation women need to be progress in the number of spheres. Though women in India go on for face atrocities such as rape, acid through, dowry killings, and required prostitution of young girls. According to global poll conduct most unsafe country in the world for women” India needs to take proceed step to improve the women position in the society through the proper health, higher education , economic participation , through self help groups .Are very best step towards women empowerment in every field. They are effectively strategy for poverty alleviating women development and socio development, finally overall results of my research work women are empower through self help groups both in Srinagar and Indore rural area.

(The country and nation which did not respect women have never become great nor will never feature.)

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