

The Contribution of Self Help Group in Socio Economic Empowerment of Women in Yamunanagar District of Haryana

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Abstract: The method of Self Help Groups serves to underline the theory “for the people, by the people and of the people”. In recent years, Self-Help Groups (SHGs) are increasingly becoming very important method of organizing women to take action and transform their situation. Self Help Group is very important concept these people who belong to below poverty lines. SHG’s also improve the individual persons saving, banking and together working habit. For this principle, Self Help Group is an important tool to improve the socio economic status of rural and poor women. Socio economic empowerment is an economic and sociological combined total measure of a person’s work experience and of an individual’s or family’s economic and social position in relation to others, based on income, education and occupation. The aim of this research paper is to identify the socio economic empowerment of women in Yamunanagar district through Self Help Group. For this research study, descriptive research and stratified sampling method will be used. The sample size belongs of 100 respondents belong to Self Help Group. Simple average method and percentage method used for find out useful result.

Keywords: socio economic empowerment, self-help group, per capita income.

I. INTRODUCTION

Self Help Groups is an important concept to solve the problem of women empowerment. In India, Self Help Groups represent a unique approach to financial intermediate. Self-help groups are groups of people who provide mutual support for each other. SHG’s may be registered or not registered means formal or informal. An ideal Self Help Group comprises 10 to 20 members to build social capital among poor, especially women. Women is the equal partner in development process, the rural women always remain the main component of the development process of Indian economy. Self-Help Groups are informal associations of people who choose to come together to find ways to improve their living conditions. The important function of the SHG’s is to improve members saving habits, banking habits, work together habits and create positive attitude among SHG’s members. The main point of SHG’s about its members is belongs to equal socio economic condition of the society. The majority of rural women are from the category of the below poverty line. Self Help Group-Bank Linkage Programme aims to deliver financial products and services to the section of Indian population that lacks access to formal banking. This segment, often from the lower income, meets its financial needs through informal sources such as money lenders, traders, family and friends.

History of SHG’s

In India, SHG’s play a major role in poverty reduction process in rural area. And SHG’s have a greater impact on both social as well as economic situation of the poor persons. In various part of India, the growing number of poor women are members of SHG’s and actively engaged income generation, poverty reduction programme, saving and credit function, child and livestock care, crop and harvesting, literacy and other natural resources management. Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. In 1976, Prof. Mohammed Yunus started women group in Bangladesh and developed saving & credit among the poorest. And after the success of these programme and micro saving function India also try this concept to solve their problems will be related to rural development and women empowerment. Banks are the predominant agency for delivery of micro-credit in India. Ilaben Bhat, founder member of ‘SEWA’ (Self Employed Women’s Association) in Ahmadabad, had developed a concept of ‘women and micro-finance’ in India. ‘SEWA’ is a trade union of poor, self-employed women workers. Self Employed Women’s Association plays an important role to start Self Help Group system in India. In 1992, National Bank for Agriculture and Rural Development (NABARD) introduced a pilot project for linking 500 SHGs with banks after complete discussion with the Reserve Bank of India, commercial banks and NGOs. The main motive of this process is to develop the concept of rural and women empowerment.

Significance of This Research Study

Present need of the study will be necessary because maximum rural women of the society are unaware about their protective and development schemes. Those schemes help us to improve ‘standard of living’ and ‘per capita income and production’. If we want to get maximum growth rate like developed countries. For this

purpose, we developed every section of the society included women. And it will be possible when everyone knows about their protective and development policies of the government. In India, SHG's play a major role in women empowerment through different financial and supporting schemes. Because Self Help Groups represent a unique approach to financial intermediate.

II. REVIEW OF LITERATURE

S.Thangamani¹,S.Muthuselvi(2013), in his study “ A Study on Women Empowerment through Self-Help Groups with Special Reference to Mettupalayam Taluk In Coimbatore District” explain that Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self-help groups in Mettupalayam district of Tamilnadu. Dr. Arjun. Y. Pangannavar (2015) in his study, “A research study on rural empowerment through women empowerment: Self Help Group, A new experiment in India” explain that This paper focused on holistic role of SHGs in rural woman empowerment as a paradigm of rural empowerment through rural development activities. The rural woman is the centre of rural development in terms of alleviation of rural poverty with economic growth and stability. M.Saravanan (2016), in his study “The impact of Self Help Group on socio economic development of rural household women in Tamilnadu-A Study” explain that Women empowerment is a process in which women challenge the existing norms and cultural, to effectively promote their well-being. The participation of women in self-help group (SHGs) made a significant impact on their empowerment both in social and economic aspects this study addresses women empowerment through self-help groups in TamilNadu. Dr. Harigopal G. Agrawal (2018) in his study, “Empowerment of women through Self Help Group- A Case Study of Baswara District(Rajasthan)”, explain that s During the last six decades of India's planned development, Women have not achieved success, especially rural women in many parts of the country lead the Self Help Group (SHG), have cognizable success in bringing women into main stream of decision making, hence, it is obvious that Self Help Groups have become a usable organizational set up to disburse micro credit to women and motivate them to enter into entrepreneurial activity

Objectives of the study

1. To study, social as well as economic Empowerment of women in Yamunanagar district.
2. To examine, women empowerment through self-help group in Yamunanagar district.
3. Result related to the research study.

III. RESEARCH METHODOLOGY

This study will be based on primary data as well as secondary data. In order to collect primary data questionnaire will be designed with the help of experts and existing literature. In order to avoid misinterpretations, the pre testing of questionnaire will be conducted on a pilot group of 10 respondents. After presenting the necessary modifications the questionnaire will be finished.

The secondary data will be collected from various sources include Annual reports of center and state Government, various Magazines, Websites, Journals, census report, and Newspapers. Stratified sampling method will be used for sampling. The population universe of the study is Yamunanagar district. In Yamunanagar district many self-help group working and from these SHG's 100 respondents will be chosen as sample; therefore from the present study total number of respondents will be 100. In order to study “The contribution of Self Help Group in socio economic empowerment of women in Yanunanagar district of Haryana”, the survey method of investigation coupled with various statistical techniques simple average method, percentage method. Self Help Group progress and performance in Haryana firstly describe with the help of secondary data. The secondary data will be collected from various sources include Annual reports of center and state Government, various Magazines, Websites, Journals, census report, and Newspapers.

Table no. 1: Show different information related SHG's working in all districts of Haryana

Serial no.	District name	Total no. of SHG's	SC	ST	Minority	Others	Total Member	PWD
1	Ambala	876	6,600	-	130	2,989	9,589	2
2	Bhiwani	2,396	15,244	14	131	10,742	26,000	87
3	Charkhi dadri	201	1,050	-	8	890	1,940	4
4	Faridabad	372	1,821	-	294	2,268	4,089	734
5	Fatehabad	2,528	17,607	3	1,568	8,875	26,485	226
6	Gurgaon	394	2,210	6	52	2,066	4,282	1
7	Hisar	868	5,547	2	116	3,771	9,320	4
8	Jhajjar	1,492	8,422	36	73	8,173	16,631	50

9	Jind	1,594	7,465	21	206	8,903	16,389	8
10	Kaithal	2,230	12,008	10	478	10,420	22,438	45
11	Karnal	1,765	8,784	23	451	11,012	19,819	26
12	Kurukshetra	1,135	5,717	8	198	6,174	11,899	16
13	Mahendragarh	359	2,032	33	6	1,615	3,680	-
14	Mewat	3,179	10,150	14	19,480	23,901	34,065	741
15	Palwal	469	2,306	18	336	2,843	5,167	1
16	Panchkula	781	1,793	1	1,207	5,848	7,642	84
17	Panipat	366	1,986	4	144	1,949	3,939	-
18	Rewari	459	2,668	4	12	2,105	4,777	6
19	Rohtak	1,175	6,878	3	39	5,755	12,636	3432
20	Sirsa	420	3,215	4	110	1,174	4,393	1
21	Sonipat	478	1,844	-	170	3,066	4,910	38
22	Yamunanagar	1,188	8,180	5	810	4,145	12,330	10
Total		24,727	1,33,572	209	26,019	1,28,706	2,62,487	5,516

Sources:- National Informatics Centre, content provided and maintain by Ministry of Rural Development, Govt. of India (2012).

Table no. 2: Show different information related to SHG's working in Yamunanagar district block wise

Serial no.	Block Name	Total no. of SHG	SC member	ST member	Minority member	Others	Total member	PWD
1	Bilaspur	35	288	-	27	88	376	-
2	Chhachhrauli	106	625	-	118	493	1,118	-
3	Jagadhri	511	3,639	-	488	1,751	5,390	10
4	Mustafabad	151	1,300	1	33	236	1,537	-
5	Radaur	334	1,866	4	106	1,495	3,365	-
6	Sadaura part	51	462	-	38	82	544	-
Total		1,188	8,180	5	810	4,145	12,330	10

Sources:- National Informatics Centre, content provided and maintain by Ministry of Rural Development, Govt. of India (2012).

Table no. 1, 2 show that many self-help group working in different level of Haryana to solve many problem related poverty, women empowerment, improve saving & credit function, financial problem between rural women and etc.

The present study is related to socio economic empowerment of women in yamunanagar district of Haryana. This activity is done by SHG for the socio economic empowerment of women. For this, SHG's 100 respondents will be chosen as sample. Then different category related data will collect with the help of questionnaire.

Table no. 3: Show general information related SHG's members

Category	Total no. of SHG members	Family types		Marital status	
		Single	Joint	Married	Unmarried
General	15	11	4	15	0
OBC	23	15	8	20	3
SC	62	38	24	52	10
ST	0	-	-	-	-
Total	100	64	36	87	13

Sources: - computed from the primary data collected with the help of questionnaire

Above table show that 64% women are belong to single and 36 % belong to joint family. 87% women are married and 13% women are unmarried to all category.

Table no. 4: Show the education level of SHG's members

Category	Total no. of SHG members	Literate level		Middle level (8 th standard)	Ser. Sec. level 12 th standard	Graduation level and above
		Lit.	illit.			
General	15	14	1	4	8	2
OBC	23	23	0	2	21	0
SC	62	46	16	36	7	3
ST	0	-	-	-	-	-
Total	100	83	17	42	36	5

Sources: - computed from the primary data collected with the help of questionnaire

Above table show that 83% women are literate and 17% are illiterate. 42% literate middle level, 36% literate ser. Secondary level and 5% literate graduation level or above.

Table no. 5: Show the reason of women to join the Self Help Group

Category	Total no. of SHG members	To support family	Income generation	Loan purpose	Social motive
General	15	2	0	11	2
OBC	23	1	4	18	0
SC	62	2	12	48	0
ST	0	-	-	-	-
Total	100	5	16	77	2

Sources: - computed from the primary data collected with the help of questionnaire

Above table show that 5% women to join SHG's to support family, 16% to income generation, 77% to join loan purpose and 2% to join social purpose.

Table no. 6: Show the financial status of SHG's member's women

Category	Total no. of SHG member	Bank a/c holder	Debit or credit card	Pen card	Any insurance policy
General	15	15	14	6	7
OBC	23	23	19	11	5
SC	62	62	49	23	11
ST	0	-	-	-	-
Total	100	100	82	40	23

Sources: - computed from the primary data collected with the help of questionnaire

Above table show that 100% member are bank a/c holder, 82% have a debit or credit card, 40% have a pen card and 23% member of SHG's have taken any insurance policy.

Table no. 7: Show women through about Self Help Group and its working process

Category	Total no. of SHG Member	Empowerment through SHG's		SHG's working tools	
		Yes	No	Sufficient	not suffi.
General	15	8	7	10	5
OBC	23	15	8	8	15
SC	62	25	37	32	30
ST	0	-	-	-	-
Total	100	48	52	50	50

Sources: - computed from the primary data collected with the help of questionnaire

Above table show that 48% women believe that SHG's helpful in women empowerment but 52% not because due to lack of coordination between management committee and SHG's members. The loan provided to SHG's members is not sufficient amount to improve socio economic empowerment of women. According to 50% women SHG's working tools and process is sufficient.

IV. FINDING

- 64% women are belonging to single and 36 % belong to joint family.
- 87% women are married and 13% women are unmarried to all category.
- 83% women are literate and 17% are illiterate.
- 42% literate middle level, 36% literate ser. Secondary level and 5% literate graduation level or above.
- 5% women to join SHG's to support family, 16% to income generation, 77% to join loan purpose and 2% to join social purpose.
- 100% member is bank a/c holder, 82% have a debit or credit card, 40% have a pen card and 23% member of SHG's has taken any insurance policy.
- 48% women believe that SHG's helpful in women empowerment but 52% not. According to 50% women SHG's working tools and process is sufficient.

V. CONCLUSION

This research paper was undertaken to identify the contribution of Self Help group in socio economic empowerment of women in Yamunanagar district of Haryana. Self-help group is an informal association of rural poor women, who have come forward voluntarily to work for their own economic, social and political development. This research paper show that SHG's joined member women status will improve after join the

group. Thus, SHG's play major role in poverty reduction process in rural area. SHG's have a greater impact on both social as well as economic situation of the poor persons.

VI. REFERENCES

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