

ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT IN RAJGARH

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ABSTRACT

The purpose of this study is to learn more about the socioeconomic influence of women in Rajgarh. This paper aims at understanding about the socio-economic impact of women in Rajgarh. This study also consists of detailed analysis and interpretation of the changes of empowerment of members of Self Help Group of Rajgarh, i.e., income and saving before & after joining SHGs, confidence, leadership skills and knowledge. The focus of literature review was on the socioeconomic impact on women's lives. Self Help Groups are charitable organizations that play a major role in the social and economic conditions of poor people, especially in the welfare of women.

KEYWORDS: *Self Help Groups (SHGs), Women Empowerment, Self-Confidence, Leadership Skills, Welfare of Women.*

Introduction

It has been a very common phenomenon in India that women work hard in every sphere of life. They are financially prudent but are not given credit, they are good farmers and entrepreneurs but have no access to markets, they face home violence even though they are good social managers. However, major changes have been noticed in the last two decades or more since globalization era started.

Self-help groups are generally informal groups of people who get together to identify solutions to better their living conditions. They help in the creation of social capital among the poor, particularly among women. The most significant functions of a Self-Help Group are (i) to motivate and encourage its members to save, (ii) to convince them to form a group plan for generating additional income and (iii) to serve as a conduit for the delivery of formal banking services to them. Members who propose to borrow from organized sources can use such groupings as a collective guarantee scheme. Consequently, Self-Help Groups have emerged as the most effective way of providing financial services to the poor.

In India, women's self-help groups (SHGs) are one of the most significant developments to emerge in decades, given their importance as a development platform for the poor. Many organizations in India, community-based organizations, national government bodies, including non-governmental organizations (NGOs) are promoting SHGs in slum areas also. The government is supporting SHG in rural and slum areas in order to eradicate poverty and empower women.

There are approximately 1.5 lakh women's SHGs in Rajasthan. About 50% of these groups have been promoted by the Department of Women and Child Development. Other government departments have formed 20-25% groups under development schemes. The remaining 25-30% of groups have been promoted by NGOs. The quality of the groups is one of the major issues facing the SHG movement in Rajasthan. Because, whatever the primary goal of the groups is ('women empowerment' or 'access to microfinance,' for example), a strong/high-quality group is required. Approximately 40% of SHGs have been able to attain a bank loan, while 70% of SHGs are situated in 30% of the districts.

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In Alwar districts, many self-help groups promote various aspects such as women's empowerment, poverty eradication, and community development. They are supported by NABARD, Department of women & child development and NGOs like: "NAI DISHA" and Mata Shree Gomati Devi Jan Seva Nidhi (MSGD)-Alwar.

Review of Literature

Mishra, A. (2013) published the article "Sustainability of Self Help Groups in India" he emphasized mainly SHGs, Micro Credit, Micro Finance, Women Empowerment, and Sustainability. The goals of this research article are to look into the performance and sustainability of SHGs, as well as their awareness and benefits, to study Private Initiative in SHG Development, to study SHG Movement in India, to study Impact of SHGs on Rural Life, to study Issues of SHG Movement, and to study Micro Credit & Microfinance Programmes.

Rao, D. N. (2013) published a paper "Status of financial inclusion among rural households in Andhra Pradesh" they focused mainly to study the index of financial inclusion for Andhra Pradesh, to study the policy issues by government, challenges and business strategies, credit deliver channels for financial inclusion, to review the economic growth theories and to suggest suitable Economic Strategies for overall inclusive growth. According to the findings of this research, one-third of households in three districts remain marginalized, with limited or no access to basic financial services such as microfinance and insurance.

Mayoux, L. (1998) published a paper "Research Round-Up Women's empowerment and micro-finance programmes: strategies for increasing impact". The report primarily highlights the outcomes of a pilot project conducted by Action Aid UK and sponsored by the Department for International Development (DFID) (previously ODA) of the British government's Small Enterprise Development Fund. This project collated published and unpublished literature on micro-finance and women's empowerment, and held regional workshops in Ethiopia, India, and Ghana, with a final workshop in the UK.

Objectives of the Study

- To study the role of SHGs in women empowerment through financial inclusion
- To study the socio-economic upliftment of women through SHGs

Hypothesis

- Financial inclusion through SHGs have played a significant role in women empowerment.

Methodology

This study is primary based on Rajgarh tehsil in Alwar district of Rajasthan. The primary data is collected from amongst the SHGs members with the help of questionnaire and interviews schedule. A total of 170 woman were included in the study.. The data is collected from Rajgarh's self-help group members using a stratified random sampling. The collected data is tabulated, analyzed and interpreted by using all statistical techniques, such as mean/median, percentage, coefficient of variation., tables and charts is used wherever necessary.

Profile and Performance of Self Help Groups

- **Age of the Respondents**

Table 1: Age Distribution of the Respondents

Age SHGs Members	Total number of respondents	Percent
less than 20	2	1.18
20 and less than 30	54	31.76
30 and less than 40	76	44.71
More than 40	38	22.35
Total	170	100

Interpretations

This table indicates that out of the total sampled population, only 2 respondents were of the age less than 20 years. In the category of 20-30, there were 54 respondents where as in the category of 30-40, there were 76. There were 38 respondents who were of more than 40 years. We can conclude from this that the greatest number of responses are between the ages of 30 and 40, followed by ages of 20 and 30.

- **Educational background of the respondents**

Table 2: Educational Background of the Respondents

Educational Background	Total number of respondents	Percent
Illiterate	17	10.00
Primary	24	14.12
Middle	39	22.94
Matriculation	42	24.71
Higher secondary	44	25.88
Others	4	2.35
Total	170	100

Interpretations

This table indicates that out of the total sampled population, 17 respondents stated themselves to be illiterate. In the category of education up to Primary, there were 24 respondents where as in the category of Middle, there were 39. There were 42 respondents who cleared Matriculation. In higher secondary there were 44 respondents. Rest 4 had other qualifications.

- **Marital Status of the Respondents**

Table 3: Marital Status of the Respondents

Status	Total number of respondents	Percent
Married	157	92.35
Divorcee	7	4.12
Separated	6	3.53
Total	170	100

Interpretations

This table indicates that out of the total sampled population, 157 respondents started themselves to be married. In the category of divorcee, there were 7 respondents where as in the category of separated, there were 6.

- **Occupation of the respondents**

Table 4: Occupation of the Respondents

Occupation	Total number of respondents	Percent
Agriculture/ Poultry	49	28.82
Small Venture	57	33.53
Labour/Helper	10	5.88
Employed	12	7.06
Unemployed	42	24.71
Total	170	

Interpretations

This table indicates that out of the total sampled population, 49 respondents were having the agriculture/ Poultry as their occupation. In the category of Small Venture as their occupation we found 57 respondents. There were 46 respondents who were Labour/Helper. 54 respondents were employed one where as 192 respondents were unemployed.

- **Responses of the SHG members about the motivation behind joining SHG.**

Table 5: Motive behind joining SHG

Variables	1st Rank	2nd Rank	3rd Rank	4th Rank	Total
Access to banking Services	0	68	80	22	170
Economic Empowerment	12	83	68	07	170
Increase in social status	158	09	0	03	170
Access to credit facilities	0	10	22	138	170

Interpretations

While being asked about prioritization of the motive for joining the SHG, Access to banking Services claimed as 1st rank by none but on second rank by 68, on third rank by 80 and on fourth rank by 22 respondents. Similarly economic empowerment was ranked as 1st, 2nd, 3rd, and 4th, by 12, 83,

68, and 07 respondents respectively. Increase in social status ranked 1st, 2nd, 3rd, 4th by 158, 09, 0, 03 respondents respectively whereas access to credit facilities ranked 1st, 2nd, 3rd, 4th, by 0, 10, 22, and 138 respondents respectively. Since, Increase in social status has been said as the motivation factor by 158 respondents out of 170 respondent, One can easily infer that the hypothesis stating "Increase in access to credit Facility is a major motive behind joining Self Help Group" is not valid.

- **Individuals improved their income after becoming the member of SHG.**

Table 6: Frequency distribution of monthly income of the respondent before and after joining SHG

Amount in Rs.	Number of respondents after joining SHG	Number of respondents before joining SHG
No Income	03	37
Less than 1000	32	124
1001-2000	44	07
2001-3000	57	00
3001-4000	20	01
4001-5000	12	01
5001 and above	02	00
Total	170	170

Interpretations

The present table is a comparison of the monthly income of the respondents before and after joining the SHG. There were 37 respondents who said to be with no income prior to joining the SHG which reduced to 03 after joining SHG. There were 124 respondents in the slab of less than Rs.1000 which reduced to 32 after joining the SHG. There were 07 respondents in the slab of Rs1001-Rs2000 which increased to 44 after joining the SHG. There were 0 respondents in the slab of Rs2001-Rs3000 which increased to 57 after joining the SHG. There were 01 respondent in the slab of Rs3001-Rs4000 which increased to 20 after joining the SHG. There were 01 respondents in the slab of Rs4001-Rs5000 which reduced to 0 after joining the SHG. But there were 02 now in the slab of Rs 5001 and above after joining the SHG.

One can see in the above table that the number of respondents in the category of "No income" has reduced to 03 and at the same time there is always a growth of in the number of respondents in the higher slabs of income. This implies that an individual's monthly income has increased since joining a SHG

- **Individuals increased their savings after becoming the self-help group member.**

Using 6 response options, respondents were asked to remark on their monthly savings after and before joining a self-help group. (1- Less than Rs 1000, 2-Rs1001-Rs2000, 3- Rs2001- Rs3000, 4-Rs 3001-Rs 4000, 5-Rs4001-Rs5000 and 6-Rs 5000 and above.)

Table 7: Monthly Savings of Respondents after and before Joining SHG

Amount in Rs.	Number of Respondents after Joining SHG	Number of Respondents before Joining SHG
Less than 1000	0	158
1001-2000	77	12
2001-3000	74	0
3001-4000	19	0
4001-5000	0	0
5000 and above	0	0
Total	170	170

Interpretations

The present table is a comparison of the monthly saving of the respondents before and after joining the SHG. There were 158 respondents who said to be with no saving prior to joining the SHG and 12 respondents fall in the category of Rs1001-Rs2000 savings. The figure changes drastically after joining SHG. Now there were 77 respondents who were saving Rs1001-Rs2000, 74 respondents were saving Rs2001-Rs3000 and 19 respondents were saving Rs 3001-Rs4000. There is a stark difference in the monthly saving of the respondents. Before joining the SHG, the maximum saving limit was in the slab of less than 1000 per month but it has now improved and respondents have saving in the Rs. 1001 to Rs. 3001-Rs.4000 per month. This indicate that SHG members' monthly savings have improved after joining self-help group.

- **Membership of SHG leads to improvisation of communication and organizational skills of the Individual**

The comments of respondents were recorded on the above statement using a scale likert scale having a five point scale.

Table 8: The Frequency Distribution Table for Improved Communiqué and Administrative Abilities

Communication and Organizational Skills of the Individual		
Likert Scale	After SHGs	Percent
1: Strongly Disagree (SD)	06	3.53
2: Disagree (D)	09	5.29
3: No Opinion (NO)	08	4.71
4: Agree (A)	105	61.76
5: Strongly Agree (SA)	42	24.71
Total	170	100

Table 9: Descriptive Statistics for better improved Communiqué and Administrative Abilities

Median	3.99091
Standard Deviation	0.90233
Skewness	-1.5201
Kurtosis	2.82371
Co-efficient of variance	22.6097

The median for the data is 3.99, and standard Deviation is 0.9. Skewness was found to be -1.52 which shows that the curve is tilted on the left and data is heaped up on right. The kurtosis was 2.8 which shows that curve is towering and slender. The co-efficient of variance, 22, was less than 33, therefore median can be significantly interpreted. The values of skewness and kurtosis further add to the meaningfulness of median.

The negative skewness and positive kurtosis values show that most of the data is heaped up around the median i.e. the value 4 (~3.9). The lower value of the CoV proves that data can be significantly interpreted.

Thus, from the above statistics it can be concluded that most of the respondents agree that there has been better and improved communiqué and administrative abilities after becoming member of SHG.

- **Membership of SHG leads to increase in confidence of the individual.**

The comments of respondents were recorded on the above statement using a likert scale having a five point scale.

The median for the data is 4.45, and standard Deviation is .94. Skewness was found to be -2.32 which shows that the curve is skewed on the right left and the data is heaped up on right. The kurtosis was 5.34 which shows that curve is towering and slender. The co-efficient of variance, 21.24 which is less than 33.

Table 10: The Frequency Distribution for Upgrading in the Level of Confidence

Upgrading in the level of self-confidence		
Likert Scale	After SHGs	Percent
1: Strongly Disagree (SD)	07	4.12
2: Disagree (D)	05	2.94
3: No Opinion (NO)	02	1.18
4: Agree (A)	48	28.24
5: Strongly Agree (SA)	108	63.52
Total	170	100

Table 11: Descriptive Statistics for Upgrading in confidence level

Median	4.45
Standard Deviation	0.94
Skewness	-2.32
Kurtosis	5.34
Co-efficient of variance	21.24

The median value is 4.45 which is approximately equal to 5. The legend for 5 is 'Strongly Agree (SA)'. Moreover skewness is negative that mean the values are more towards 5 than towards 1. The kurtosis is positive which means that the peak is slender and pointed. Overall these values indicate that the response of most people is concentrated near 5 i.e. 'Strongly Agree (SA)'. Moreover since the coefficient of variation has a lower values, therefore the result is significant.

Key Findings

The research was aimed to study the scope of Self Help Groups in accelerating the economic annexation like the elementary notions related with monetary inclusion, public relations, self-education, decision making at home etc, which has become a catchphrase in past few years; evaluation of the role of SHGs in women empowerment through financial inclusion; determination of the obstructions to economic inclusion through pragmatic analysis and to suggest Policy options; and to study the forte of SHG program to achieve the rights and develop a tactic to make use of the same.

The results are summarized below:

- The Credit facility provided is not a major reason or the motive to join self-help group
- The main motivations for joining the Self Help Group are the savings and credit facilities (SHG)
- Individuals' monthly income has increased since joining SHG.
- SHG members' monthly savings have increased significantly since joining the Self Help Group.
- The respondents strongly agree to the fact of increase in the confidence level after becoming a self-help group member.
- The respondents agree that their leadership qualities have been enhanced after becoming a SHG member.
- The respondents agree that they have attained better organizational and communication skills after becoming a SHG member

Conclusion

The research mirrored that self-help groups have necessary role in giving help to the associates as there has been increase in the financial enhance and knowledge, communicative and administrative abilities, savings, publicizing skills, for contribution in household verdict process, knowledge of individual rights. They have also become more innovative to meet up exigencies after becoming a SHG member. SHGs have absolutely convinced them in the direction of those goals and that they have truly understood their value and worth as a lady and additionally struggled for her equal rights. Thus, it is any over that SHGs does play an important role in women empowerment and pushes them towards gender equality and have absolutely exaggerated the monetary conditions of the members.

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