

EMPOWERING WOMEN THROUGH SHGs: A CASE STUDY OF JHUNJHUNU DISTRICT RAJASTHAN

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ABSTRACT

This study gives an inside view of the impact of joining the Self-Help Groups in Rajasthan on empowerment of women beneficiaries. Study chose the purposive sampling method, 8 blocks and 295 Self-Help Groups of Jhunjhunu district, Rajasthan. 143 out of 295 SHGs are intensively working whereas rests are non-intensive. Study found that the intensive self-help groups are working only in two blocks namely Navta and Kakda hence the study has chosen purposively 20 out of 143 SHGs, 10 from each block. Further, four women respondents from each Self-Help Groups were chosen. Study has further chosen 5 point likert scales and four major indexes namely economic, social, political and personal development to measure the women empowerment after joining the SHGs. Study has chosen the Garrett index analysis and Paired sample 't' test to examine the same. The present paper is an honest attempt to attract the attention of the readers towards the importance of SHGs.

Keywords: SHGs, Women-Empowerment, Garrett Index, Purposive Sampling.

Introduction

According to Prime Minister Nehru Indian women play an essential role to build-up her nation stronger. SHGs are a homogenous cluster of poor rural peoples who jointly contribute the cash between the members at the time of trouble or urgent situation. **Dr. Muhammad Yunus** In 1983 Organized SHGs in Bangladesh by the help of Grameen bank of Bangladesh. In India SHGs started after 1992 by the help of RBI and NABARD. At present in India many SHGs are opened in rural areas and they are working for women empowerment and poverty reduction.

This study covers some of the aspects of women daily life like education profile, occupation and economic status before and after joined SHGs. Before joining SHGs it is found that most of the women are economically weak, means "poor". Joining SHGs bring a significant change in women beneficiaries' self-confidence, self-reliance, self-dependence and economic status (**Singh. A and Mehta.S.K, 2012**).

SHGs are playing an important role in socio-economic development of members. The development of rural poor women has been enhanced socially and economically after joining the SHGs. NGOs provide training to the members regarding making the product or repairing the item. After that also develop skills to sell their product in the market. (**Sarma.M.K, 2013**).

Social empowerment of women increases after joining SHGs. Women beneficiaries can generate the skills, confidence, decision making power, income and social-economic participation in between society or groups (**Rewani.S.K and Tochwang.L, 2014**). SHGs works like a key of women empowerment. *Scheduled Caste* rural women in Assam district of *Sonitpur* were examined in the pre and post period of joining SHGs. Study found the positive socio- economic impact on the members after joining SHGs. It was found that joining SHGs has brought significant change in the development of Scheduled caste women in Assam. (**Roy, 2014**).

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SHGs play an effective role for rural women development and poverty reduction. SHGs are a path of women empowerment and increased social-economic condition, income and saving of members. SHGs provide Loans to women beneficiaries on lower interest rate. The loan amount was being used to fulfill their basic requirement and social responsibilities as well as their business purposes (Saravanan, 2016).

Statement of the Problem

This study is carried out to examine the social-economic, political and personal development of women through SHGs. This study also examines the pre and post condition of SHGs women in Rajasthan, *Jhunjhunu* district. The major objective of study is to analyze the women empowerment after joining the SHGs. This study highlighted the economic, social, political and personal development indicators to analyze the impact of SHGs on women empowerment.

Objectives

- To investigate the effect on Women-empowerment in *JHUNJHUNU* district during Pre and post joining of SHGs.
- Study has aim to find out the most affecting indicator of women empowerment in *JHUNJHUNU* district of Rajasthan state enhanced due to participation of SHGs.

Hypotheses

H₀: There is no relationship between Women empowerment and Joining of SHGs in *JHUNJHUNU* District of Rajasthan State.

H₁: Women Empowerment is significantly affected due to the development of Self-Help Groups in *JHUNJHUNU* district of Rajasthan.

Methodology

The sample frame of the present study was *JHUNJHUNU* District of Rajasthan. To study the above mentioned targets, researcher opted purposive sampling method in *JHUNJHUNU* District of Rajasthan. *JHUNJHUNU* district has total 8 blocks and 295 Self-Help Groups, out of these, 143 are intensively working whereas rest is non-intensive. Study found that these 143 intensive self-help groups are working only in two blocks namely *Navta and Kakda*. Therefore, the study has chosen purposively 20 out of 143 SHGs with equal distribution of two blocks. Further, 4 women respondents have been chosen from each Self-help Groups. Total 80 women respondents/beneficiaries were taken for this study. Study has chosen the *Garrett index* and *Paired Sample "t test"* to examine the results and further inferred that women empowerment has significantly enhanced after joining the Self-Help Groups in *JHUNJHUNU* District of Rajasthan. The study period was taken from 2017-18 financial years to analyze the surveyed data. A scheduled questionnaire was used to collect data. Five point likert scales has been used to analyze the ordinal data i.e. 5 – Strongly Agree, 4- Agree, 3- Neutral, 2- Disagree and 1 – Strongly disagree. Study has used four major indexes to measure the women empowerment.

Economic Empowerment

Economic Empowerment was measured with indicators such as ability to generate income, saving, investment, future expenditure, loans frequency and repayment, total assets, employment opportunities and rationality in purchasing power.

Social Empowerment

Social Empowerment was measured with the indicators such as social awareness, using social capital, exposure to media, social participation, mobility and freedom of domination, and using information.

Personal Autonomy

Personal autonomy was measured with the ability of decision making, achievement oriented behavior, self-esteem and the autonomy in social and family matters.

Political Empowerment

Political empowerment was measured with political participation of women, their awareness about laws and procedures, property rights, and their contribution in government programmes.

Analysis and Empirics

Garret ranking and paired sample 't' test was used to examine the primary data collected through the structured questionnaire based on 5 point likert scale.

Garrett Ranking

Garrett ranking method was used to investigate the most affected indicator of women empowerment due to the joining of SHGs in *JHUNJHUNU* district in Rajasthan. Four major indicators namely Economic, Social, Political and personality development have been taken to measure the women empowerment growth through the joining of SHGs in *JHUNJHUNU* district in Rajasthan.

Each of them was measured with sub indicators and each one of them ranked based on the preferences of respondents.

Garret Methods

With reference to the above mentioned objective the Garrett method has been used to measure the results is as follow:

$$\text{Percent Position} = 100(R_{ij} - 0.5) / N_j \quad \dots\dots\dots\text{equation 1}$$

Table 1: Garrett Ranking: Indicator-Wise Analysis

S.No	Economic Empowerment Factors	Garret Score	Average Score	Garret's Rank
1	Ablity to Generate Sufficent Income	5940	59.4	1
2	Ablity to Spend Money Responsibal/Wisely	5550	55.5	5
3	Effective Money Management	5100	51	11
4	Saving	5700	57	3
5	Ablity to Invest	5400	54	8
6	Assets	5400	54	7
7	Attitude Towards Future Expenditure	5400	54	6
8	Buying Behavior And Rationality	5550	55.5	4
9	Purchasing Power Has Been Enhanced	5700	57	2
10	Employment Opportunity	4950	49.5	12
11	Living Standard	5250	52.5	10
12	Loan Frequency And Repayment Of Loan	5250	52.5	9

Analysis of the Growth of Women Empowerment during the Pre and Post Joining of SHGs in *JHUNJHUNU* District, Rajasthan

Table 2: Paired Sample 't' Test

Indicators	Mean Difference	Std. Error Mean	T test Value
Pre- post analysis of Economic empowerment	27.188	.323	84.119**
Pre- post analysis of Social empowerment	17.338	.303	57.237**
Pre- post analysis of Political empowerment	7.150	.071	100.170**
Pre- post analysis of Personal Autonomy	8.025	.162	49.524**

Source: Author's own computation and primary survey

x_1 = Mean of pre joined SHGs, x_2 = Mean of post joining SHGs,

S1 = Standard deviation of pre joined SHGs, S2 = Standard deviation of post joining SHGs,

n1 = Total number of pre joined SHGs, n2 = Total number of post joining SHG

Summing Up

To sum up; the research comes to the point that there is a need to make SHG movement more entrepreneurial. SHG members can be roped in as a member of distribution channel by the corporate in order to have deep penetration in the rural market in a cost effective manner without inventory piling up. This would be a two way strategy of empowering women and having a better outreach. Some of the insurance companies are also now targeting Self Help Groups to sell their insurance products in rural markets. So in near future association with the Self Help Groups will help women to have avenues for larger incomes apart from the saving lending mechanism which will benefit their families and society as a whole in terms of better and respectable living. Appropriate advances should to be taken to connect SHGs with Banks. SHGs ought to distinguish new roads of business exercises which are increasingly beneficial. An expansion in social acknowledgment of self, status of family in the general public, size of group of friends and inclusion in intra family and innovative dynamism should be improved. A decent number of respondents have been profited out of SHGs. In the present ; the research scholar tried to explain that the legislature should expand the money related help to SHGs. During the investigation it was found that numerous numbers of non-serious SHGs are also active, the administration needs to review their working closely and also work on expanding the credit through SHGs and establish its linkages with banks. *In the present paper; the research scholar tries to explain about the importance of SHGS.*

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