

Impact of SHGs on Women Empowerment- A Case Study of Bahadurgarh Block¹

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Introduction

Since India has a patriarchal set up so, traditionally woman is supposed to be the secondary 'other' of man. In patriarchal social structures, he is forced and conditioned to depends on man for her identity and survival. She is dispossessed of her authentic subjectivity as an individual and as a human being. However, society should meet woman in a reciprocal relationship. It surely does not call for radical inverse of this binary hierarchy. A woman can be as efficient as man. She can excel in the same manner as a man does both personally and professionally. Even as entrepreneur she can work and do a lot for improving the socio-economic condition of the society. Due to this, Women empowerment is a matter of serious concern for research among the academicians. Women constitute almost half of the population. The social development of the country affects the status of women. As majority of women, have lack of assets to perform economically. In this condition, Self Help Groups (SGHs) performs a crucial role for the woman empowerment.

SHGs originated in year 1975 at Bangladesh by Mohammed Yunus. Government if Indian contemplated in early rights to take care of financial needs of poor informal sector and rural areas. NABARD was instituted in 1986-87 to fulfill to financial needs of the financially weaker section of the society but it really performed in this direction from year 1991-92 when it linked SHGs with the Banks.

SHG is a small voluntary association of poor people preferably from the same socio economic background. They come together for the purpose of solving their common problems through self help and mutual help. The SGHs promotes small savings among its member. The saving is kept with a bank. This common fund is in the name of the SHGs. Usually the number of SHGs does not exceed twenty. The concept of SHGs is based on the following principle, self help supplemented with mutual help which can be a powerful vehicle for the poor in their socio-economic development, participative financial service management is more responsive and efficient. Poor women not only need credit support, but also savings and other services. Poor women can save and their savings are bankable and SHGs are client, result in wider outreach,

¹ Bahardurgarh is a Block of Jhajjar District of Haryana.

lower transaction cost and much lower risk costs for the banks. SHGs provide loan on the basis of combined wisdom and mutual trust and their lending procedure is very simple and flexible. The interest rates charged vary from purpose and also depends upon the collective decision of the group.

Objectives of the Study

In the light of above facts and the importance of SGHs in alleviating poverty, generating employment and improving the economic conditions of the poor is well known. Women contribute to the gender empowerment process in alleviating poverty and improving the economic condition of the poor. Keeping this in view the objectives of the present study are:

1. To investigate the socio-economic status of women in the study area.
2. To study earning, expenditure and savings of member before and after forming SHGs.
3. To Study the women empowerment through self help groups.

Methodology

The study is descriptive and based on primary data that is collected through the questionnaire for the year 2015-16, for Bahadurgarh block in Jhajjar district of Haryana. Bahadurgarh is very near to NCR. 5 villages named Jkahoda, Barahi, Dulheda, Kanonda and Nuna Majra selected on the basis of judgment sampling of the survey and from every village 7 questionnaires were filled from 5 women randomly.

Analysis and Interpretation

This section of the paper deals with the descriptive and statistical analysis and interpretation of the primary data collected from the member of the self help groups functioning in Bahadurgarh Block at Jhajjar District, Haryana.

Table 1: Basic Information of the Respondents

| Age of Respondents | | Education | | Occupation | |
|--------------------|------------|-----------------|------------|-----------------|------------|
| Age | Percentage | Education Level | Percentage | Type | Percentage |
| 0-20 | 6.6 | No Schooling | 12 | Non-Agriculture | 20 |
| 20-30 | 15.8 | Primary | 17 | Agriculture | 63 |
| 30-40 | 32.5 | Middle | 28 | Both | 17 |
| 40-50 | 29.2 | High School | 33 | | |
| 50-60 | 10 | College | 10 | | |
| above 60 | 5.8 | | | | |

It is clear from Table 1 that most of the respondents are from young age and literature having good potential for performing economic activities. But due to non availability of funds and opportunities they are not able to make their lives and their family members lives better. But after joining SHGs their social and economic status improves so much (Table 2 and 3).

Table 2: Change in Social Status of Respondents before and after forming SGHs

(Shown in Percentages)

| Level of confidence of the respondents before and after forming SGHs | | | Family Decision Taken by the Respondents Before and after forming SGH | | | Level of Treatment by the family members for the respondent before and after forming SGHs | | | Communication level of the Respondents before and after forming SGHs | | |
|--|---------|----------|---|---------|----------|---|---------|----------|--|---------|----------|
| Level of confidence | Pre SGH | Post SHG | Decision Making | Pre SGH | Post SHG | | Pre SGH | Post SHG | Communication skills | Pre SGH | Post SHG |
| Gained | 35 | 88 | Taken Decision | 28 | 86 | More Respect | 29 | 64 | Talk Freely | 15 | 71 |
| Not Gained | 65 | 12 | Do not take decisions | 72 | 14 | Ordinary Treatment | 71 | 36 | Sometimes | 17 | 9 |
| | | | | | | | | | only if asked | 29 | 5 |
| | | | | | | | | | Hesitate to Talk | 39 | 15 |

It is clear from Table 2 that level of confidence, participation in decision making, communication skills and most of the important thing their level of respect and way of treatment by the family members improves so much that they feel themselves with full of confidence, energy and positive attitude towards life which is more important to live a life than economic factors.

Table 3: Change in Economic Status of Respondents before and after forming SGHs

(Shown in Percentages)

| Monthly Earning of the respondent before and after their memberships in SGHs | | | Household Expenditure of the Respondent | | | Household Savings of the respondents before and after forming SGHs | | |
|--|---------|----------|---|---------|----------|--|---------|----------|
| Monthly Income | Pre SGH | Post SHG | Monthly Expenditure | Pre SGH | Post SHG | Monthly Savings | Pre SGH | Post SHG |
| Below Rs. 2000 | 42 | 35 | Below Rs. 2000 | 53 | 38 | Below Rs. 500 | 17 | 5 |
| 2000-3000 | 15 | 18 | 2000-3000 | 21 | 28 | 500-1000 | 53 | 6 |
| 3000-4000 | 9 | 23 | 3000-4000 | 14 | 17 | 1000-1500 | 24 | 13 |
| 4000-5000 | 4 | 14 | 4000-5000 | 8 | 10 | 1500-2000 | 5 | 7 |
| above 5000 | 3 | 10 | above 5000 | 5 | 8 | above 2000 | 1 | 69 |
| Without Income | 28 | 0 | | | | | | |

Same may be observed for the economic status too. Economics condition of these women respondents improved very much although this is not sufficient to alleviate poverty and unemployment permanently on large scale but situation became better than before (Table 3.)

Conclusion

It may be infer that SHGs are playing positive role to improve the socio economic condition of women in our society. It can be use as a tool to empower women with opportunities of development through employment.

References

Directories of SHGs, SGSY, District Jhajjar, Haryana.