

## **SOCIAL IMPACT OF SELF HELP GROUPS ON RURAL WOMEN OF NORTHERN INDIA: A STATISTICAL STUDY**

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### **ABSTRACT**

The historical background of Indian society reveals that in Vedic times a woman was given a high status. In fact, women in ancient India enjoyed equal status with men in all aspects of life. Indian women's position in society deteriorated during the medieval period, when child marriages and a ban on remarriage by widows became part of social life in some communities in India. In the present socio-economic scenario, notions of women empowerment and their security is always observed in the manifestos of all political parties and this is the need of hour too for sustainable development. Despite making numerous efforts towards women empowerment, the present socio status of women in India is miserable. In this context, NABARD came ahead to launch Self Help Group (SHG) and bank linkage program in 1992. These programs have become effective tools in uplifting the social status of women. In Haryana, which lies in the northern region of India, the project was initiated and implemented by Mewat Development Authority. In order to study the success of the program in northern India, an attempt has been made to study the pre and post social conditions of women SHG members of northern India using statistical tools.

**KEYWORDS:** Bank Linkage Program, Employment, Poverty Eradication, Self Help Groups, Women Empowerment

### **1. INTRODUCTION**

Since ancient time it has been evident that women in our country have a respectable place in the society. But it has become more than six decades of independence, the socio-economic status of women is very severe in the rural and backward areas of India.

Empowering women in developing countries is very essential to reduce global poverty since women represents half of the world's population. Sustainable development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low social and economic status (Gaonkar, 2004). Emancipation of women is a pre-requisite for nation's economic development and social up-liftment (Dey et.al, 2014). Poverty is the main obstacle for the improvement in the living standard of the women. The role of women and the need to empower them are the main focus of human development program i.e. Millennium Development Goals, including poverty alleviation (Report on India's MDGs, 2012). In the economy of our country, women constitute about fifty percent of the total human resources. However women are the more deprived and underprivileged than men as they are subject to many social and cultural constraints. In order to improve the social status of the women, NABARD came ahead to launch Self Help Group (SHG). Self-help groups by mobilizing women around thrift and credit activities have resulted in economic self-reliance thereby changing their social attitude and status in the family and society. SHG has emerged as a key programming strategies' for most of the women development activities

(Alam, al et, 2012).

## 2. THE HISTORICAL BACKGROUND OF SHGS

Self Help Groups have historical background. The Self Help Group movement has flourished and spread out in India on account of the success of NABARD pilot project in 1992 and the main focus has been given on Self Help Group as a reliable instrument for women empowerment in the 9th five year plan (Ghadge, 2014). The empowerment of women through SHGs would give benefit not only to the women at individual level but also for the family and community as a whole through collective action for development (Singh, 2013).

Since women empowerment is critical to the socio-economic progress of the country, investing in women capacity building and empowering them to exercise their choices is not only value itself but is also surest way to contribute economic growth and overall development (Das Gupta, 2001; Dhavamani, 2010)

A self-help group (SHG) is a village-based financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though under this scheme poor, preferably the women are organized in SHGs with the help of Banks, NGO, Panchayat members and banks financing these SHGs were made eligible for concessional refinance by NABARD.

SHGs works on three models, In Model-I (Formed and Financed by Banks) banks themselves act as Self Help Promotion Institutions (SHPI) informing Nurturing groups, opening their saving accounts and providing their bank credits. Model-II (Formed by NGO and Formal Agencies but directly financed by Banks) is NGO facilitated SHG and is the most popular modal among bankers in this model NGOs and formal micro-finance agencies act as facilitators. Simultaneously, banks link these groups by directly providing loans to them. In Model-III (Financed by Banks using NGOs as financial intermediaries) NGOs are dual functionaries as a facilitator and financial intermediaries. Finally NGOs approach for bulk loan assistance to these SHGs.

### 2.1 SHGs in Northern India

In the northern region of India, Haryana is not listed in the NABARD's priority state list, still it has been chosen for implementation of women empowerment livelihood support program in the name of *Swayamsidha* (GOI project) in 2001. It is a SHGs based program with emphasis on convergence activity. The objective is to insure that SHGs members avail the benefit of all schemes and services in an integrated and holistic method. In order to access the success of this particular program in northern India, Haryana state is considered for study on the basis of convenient sampling. Haryana where community based institutions were weak and NGO strength was very limited this project was initiated and implemented by Mewat Development Authority. Within Haryana, Mewat is the most backward district as far as women empowerment and social status is concern. Therefore a random sample of Meo women has been collected for the study.

### 2.2 SHGs in Haryana

Model-wise SHGs-Bank linkage analysis for Haryana, further brings to the fore that as on 31<sup>st</sup> March 2004, 75.18% of SHGs had bank-linked under Model-II and the remaining 24.82% has been linked under Model-I. There was absolutely no Presence of Model-III SHG bank-linkage in the state (V. Batra, 2012).

In Haryana, SHGs are promoted under different programs/projects by various department and agencies the women and child development has promoted SHGs under the program for advancement of Gender Equity (PAGE) and

*Swayamsidha*. Women's awareness and Management Academy (WAMA) has promoted the *Swashakti* project while the Forest Department has been promoting SHGs under the Haryana Community Forest Project (HCFP) and Integrated Natural Resource Management and Poverty Reduction. Banks are promoting SHGs under NABARD's SHGs-Bank linkage Program; DRDA is also promoting SHGs under *Swarnjayanti Gram Swarvroggar Yojna* (now NRLM) and MDA is promoting SHGs under the IFAD program in Mewat District.

### 3. PROFILE OF THE STUDY

The geographical area selected from the northern India is the Mewat district of Haryana. The Mewat district was imprinted out from previous Gurgaon and Faridabad districts, which came into existence on 4th April 2005 as the 20th district of the Haryana State. The district headquarter is located at Nuh. The district comprises of five blocks namely Nuh, Tauru, Nagina, Firozpur Jhirka and Punhana.

As per census 2011, Mewat had a population of 10, 89, 263 of which male and female were 5, 71, 162 and 5, 18, 101 respectively. Average literacy rate of Mewat in 2011 were 54.08 percent. If things are looked out at gender wise, male and female literacy rates are 69.94 and 36.60 respectively. Sex Ratio in Mewat district is 906. 88.6 percent population of Mewat district lives in rural areas. In rural areas of Mewat district, sex ratio is 907 females per 1000 males. Literacy rate in rural areas of Mewat district is 45.74 percent.

### 4. STATEMENT OF THE PROBLEM

The Mewat district is one of the most backward districts of Haryana. It is socially, economically as well as educationally backward district as overall literacy rate is significantly lower than the national and state average. Further the area is absolutely backward in terms of Industrialization; therefore the SHGs- program in this particular area has a very high prospect through providing gainful self-employment opportunity to the poor women for their empowerment. SHGs- program although started quite late in Haryana as compared to the other parts of the country but in recent years it has taken the momentum. Therefore in order to evaluate the success of these programs in northern India, Mewat district of Haryana has been selected as the area of study. On the basis of statistical analysis, the social impact of SHGs on the rural women has been studied.

### 5. RESEARCH METHODOLOGY

The study is analytical and consists of both primary and secondary sources. Field survey technique was adopted to collect first-hand information from women members. The primary data for this study is collected from 1<sup>st</sup> November 2014 to 30<sup>th</sup> April 2015. For this purpose, a well-structured questionnaire is prepared; Secondary information is obtained from various published and unpublished records, books, journals and information given by the Mewat development authorities' office at Nuh (Mewat).

The respondents of the survey are 300 SHG women members. The data is collected randomly from different blocks of Mewat region. On the basis of secondary data the six social evils has been identified as the most dominant among various social issues, which prevails in Mewat. The six social evil considered for the study are female infanticide, child marriage, dowry, alcoholism & gambling and harassment by their husbands and extra-marital affairs, but all these problems are not faced by each of the respondents of the survey. Table 5.1 indicates the no. of respondents facing each problem:

**Table 5.1: Frequency Table of Respondents Facing the Social Evils**

S. No.	Social Evils	No. of Respondent
1	Female Infanticide	192
2	Child Marriage	164
3	Dowry	286
4	Alcoholism and Gambling	184
5	Harassment by Husband	282
6	Extra Martial Affairs	86

Source: Primary Data

The data collected is interpreted through Cross Tabulation and Mc Nemar's Chi-square test. The study aims at describing the role played by SHGs in women empowerment by eradicating social evils. To analyze the changes in social conditions of Meo women before and after joining SHG, following hypothesis is formulated and tested:

$H_0$ : There is no significant difference in the reaction of the sample members against social evils before and after joining SHGs.

## 6. FINDINGS AND DISCUSSIONS

Table 6.1 represents the distribution of the respondents on the basis of protest against Female Infanticide before and after joining SHG's.

**Table 6.1: Protest against Female Infanticide**

Cross Tabulation				
Protest against Female Infanticide				
Before Joining SHGs		After Joining SHGs		Total
		Yes	No	
	Yes	11 (5.56)	0 (0.00)	11 (5.56)
No	14 (7.22)	167 (87.22)	181 (94.44)	
Total	25 (12.78)	167 (87.22)	192	

Source: Primary data

According to the data in Table 6.1, 7.22% of women have started raising their voice against Female Infanticide after joining SHGs. Though 12.78% of women members are protesting against female infanticide, still the figures are significantly low.

Table 6.2 shows the distribution of the respondents on the basis of protest against child marriage before and after joining SHG's.

**Table 6.2: Protest against Child Marriage**

Cross tabulation				
Protest against Child Marriage				
Before Joining SHGs		After Joining SHGs		Total
		Yes	No	
	Yes	18 (11.22)	1 (0.33)	19 (11.56)
No	21 (12.78)	124 (75.67)	145 (88.44)	
Total	39 (24.00)	125 (76.00)	164	

Source: Primary data

Table 6.2, shows that 24% women members are now aware of the adverse effects of child marriage and have started resisting against this social evil. Though it is not a good figure but still better than past figure of 11.22%. Table 6.3 shows the distribution of the respondents on the basis of protest against dowry before and after joining SHG's.

**Table 6.3: Protest against Dowry**

Cross Tabulation				
Protest against Dowry				
Before Joining SHGs		After Joining SHGs		Total
		Yes	No	
	Yes	125 (44.00)	1 (0.33)	126 (44.33)
No	103 (35.89)	57 (19.78)	160 (55.67)	
Total	228 (79.89)	58 (20.11)	286	

Source: Primary data

Dowry has been a prevalent practice in Indian Society, in Mewat culture dowry system is deeply rooted. Almost hundred percent respondents are facing this problem. Table 6.3 shows that after joining SHGs 35.89% of the respondent have started resisting against dowry.

Table 6.4 shows the distribution of the respondents on the basis of protest alcoholism and gambling, before and after joining SHG's.

**Table 6.4: Protest against Alcoholism and Gambling**

Cross tabulation				
Protest against Alcoholism and Gambling				
Before Joining SHGs		After Joining SHGs		Total
		Yes	No	
	Yes	15(8.22)	1(0.33)	16(8.56)
No	109(59.33)	59(32.11)	168(91.44)	
Total	124(67.56)	60(32.44)	184	

Source: Primary data

Figures in Table 6.4 show that, 67.56% of women members protest against alcoholism and gambling. These figures have changed remarkably. Before joining SHGs only 8.22% of women used to protest against this social problem. Table 6.5 shows the distribution of the respondents on the basis of protest against harassment by husband before and after joining SHG's.

**Table 6.5: Protest against Harassment by Husband**

Cross Tabulation				
Protest Against Harassment By Husband				
Before Joining SHGs		After Joining SHGs		Total
		Yes	No	
	Yes	28(10.00)	0(0.00)	28(10.00)
No	103(36.44)	151(53.56)	254(90.00)	
Total	131(46.44)	151(53.56)	282	

Source: Primary data

Table 6.5, shows that most significant change occurred for this social evil. 46.44% SHG women members have started protesting against harassment by their husbands. The figures before joining the SHGs are only 10%. This shows that approximately half of the members of SHGs started resisting violence by their husbands.

Table 6.6 shows the distribution of the respondents on the basis of protest against extra marital affairs of the husbands before and after joining SHG's.

**Table 6.6: Protest against Extra Marital Affair**

Cross Tabulation				
Protest against Extra Marital Affair				
Before Joining SHGs		After Joining SHGs		Total
		Yes	No	
	Yes	9(11.00)	1(0.56)	10(11.56)
No	6(6.33)	70(82.11)	76(88.44)	
Total	15(17.33)	71(82.67)	86	

Source: Primary data

Tables 6.6, shows 17.33% women member of SHGs have now started protesting extra marital affair of their husbands. 6.33% of it started protesting after joining SHGs. Though the figures are too low, still there is an increment in number of members.

In order to test whether there is any significant difference in the reaction of the sample members against the social evils before and after joining the SHGs, the following null hypothesis is framed:

**H<sub>0</sub>:** There is no significant difference in the reaction of the respondents against social evils before and after joining SHGs. To test the hypothesis Mc-Nemar Chi-square test is applied. The results of the test are given in table 6.7:

**Table 6.7: Mc Nemar's Chi-Square Test Results for Reactions against Social Evils Before and After Joining the SHGs:**

S. No.	Protesting Against	Calculated Value of $\chi^2$	Level of Significance	Result
1.	Female Infanticide	63.015	0.000	*
2.	Child Marriage	104.415	0.000	*
3.	Dowry	312.150	0.000	*
4.	Alcoholism and Gambling	523.091	0.000	*
5.	Harassment by Husband	326.003	0.000	*
6.	Extra Marital Affairs	41.952	0.000	*

\*Significant at 5% level.

It is evident from Table 6.7, that the calculated values of Mc Nemar  $\chi^2$ -test for the social evils are significantly higher than the tabulated value (3.84) at 5 % level of significance. This implies null hypothesis is rejected i.e. there is a significant difference in reactions of the sample members against social evils before and after joining SHGs. The study illustrate that after joining the self-help group there is a remarkable change in the number of women standing against the social evils.

## 7. LIMITATIONS

This is a survey based study; consist of probability and non-probability errors. The best efforts are made to reduce these errors. The limitation of the study is relatively small sample size. Due to this reason, these findings cannot be

generalized to the broader community.

## 8. CONCLUSIONS

Women empowerment is not one time affair but a constant process. The main reason for joining self-help group is not merely to get credit; it is a process of empowering poor and deprived section of women. The self -help groups are responsible for empowering women with the help of promoting self- reliance, self- dependent, self-confident, and educating them to understand their fundamental rights. From this study, it is clear that there is a significant improvement in the social status of the women of the Mewat. Also it is clear that the SHGs if implemented and utilized properly, can change the shape of rural economy of India.

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