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Role of self-help groups in women empowerment rural communities of Haryana

Rashmi Tyagi and Jatesh Kathpalia

Abstract

Women empowerment has long been viewed as the solution to many global problems especially in India when it comes to rural women. Self help groups can prove viable solution for raising the economic status of women as they are small voluntary association of people from the same socio-economic background with a purpose of solving their common problems through self help and mutual help. It can promote rural savings and provide gainful employment. Therefore a study was conducted to study the impact of SHG s on women empowerment. In Haryana, total rural population was 15868322; total no. of rural households 3159222 and a total no. of BPL household were 858389 in 2007. Sewa International in their report on women empowerment through SHGs mentioned that the most important change that the SHG culture has brought in the country is to change the gender dynamics of power within a family and ultimately the society at large and now they have greater say in the family matters and also are seen as stakeholders and partners in taking the community forward. The financial independence has eventually paved the way for soci *et al.* upliftment of women and their voices. The study was be conducted in Hisar and Karnal Districts of Haryana. A total of 120 respondents were surveyed with the help of well structured interview schedule The results revealed that 77.5 percent respondents had income upto 1,00,000 per annum and only 18.3 percent respondents below Rs. 1,00,000 to Rs. 2,00,000. It was also revealed that only 4.2 percent respondents had above Rs. 2,00,000 annual income. Regarding mass media exposure 49.2 percent respondents had medium level of media exposure. Regarding personal constraints 73.33 percent respondents reported increased work burden followed by 47.50 percent respondents who revealed non co-operative attitude of husband/in laws. Lack of family support was reported by 41.66 percent respondents and 16.66 percent respondents claimed that there was control of the husband over income. Regarding educational constraints 43.33 percent respondents reported of lack of timely information about govt subsidy (for purchase of animals/animal food). Regarding social and cultural empowerment attribute organizational skills have been given Ist rank as perceived by the respondents followed by awareness of rights which is given IInd rank.

Keywords: Socio-economic impact, socio-economic factors, self help group, empowerment

Introduction

According to report by World Bank Group (2018) regarding Women in India's Economic Growth that 17% of GDP, the economic contribution of Indian women is less than half the global average, and compares unfavorably to the 40% in China, for instance. India could boost its growth by 1.5 percentage points to 9 percent per year if around 50% of women could join the work force. As per NABARD report, as on March 31, 2019, there were almost one crore SHGs in India covering 12 crore families with deposits of Rs 23,324 crore. Out of this 50% SHGs (50.77 lacs) had availed credit with loans with outstanding of Rs 87,098 crore. Nandal *et al.* (2015) ^[17] revealed in their study that the status of microfinance in Haryana as compared to the national level reveals that the penetration of microfinance in Haryana is very low in comparison to other states. The literature reveals that the numbers of SHGs are lower in states where level of development is high. As Haryana is one of the developed states of India, therefore the growth and share of Haryana's SHG is very marginal in total SHGs of India. The empowerment of women is crucial for the economic development of a nation and also plays a key role in building a base for soci *et al.* change. To improve the socio-economic conditions of the population of any country, it has become a prerequisite to empower women by enhancing their economic growth to the optimal level Self help groups have bonded women into a collective force, emerging as a powerful catalyst for their social and economic empowerment in rural India and are now holding key positions in local government leadership, and are playing an influential role in rural governance. SHG not only provides freedom to express their views, feelings about the various soci *et al.* and political concerns but also also helps to

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create opportunities to raise their socio economic status and awareness of the rights of women. Thus economic empowerment is the capacity of women to participate in nation building and contribute to growth processes in a way that recognizes the value of their contributions, respect their dignity, increase their confidence and make it promising to negotiate a fairer deal and distribution of the benefits of growth. Narang (2012) ^[10] also reported in her study that SHGs help to alleviate poverty and is a stepping stone for women empowerment and women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. She also revealed that real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, but women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment Pradeep *et al.* (2019) ^[11] also revealed in their study that SHGs ensures economic independence by income generating activities, Its regular meetings and discussion on many live issues helps rural women in developing communication skills and build confidence to speak at the Grama Sabha & public meeting and it ultimately brings positive changes in their democratic, social and cultural spheres of life. Equal status thus achieved encourage their participation, facilitate decision making and make them self sustaining in the society. Pandey *et al.* (2012) ^[14] also reported in their study that the women experienced feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. They also informed that involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle problems and have gained power over decision making in the households Singh *et al.* (2017) ^[16] revealed in their study that there are various microfinance schemes such as Sampoorna Gramin Rojgar Yojna (SGRY), Integrated Rural Development Programme (IRDP), District Rural Development Agency (DRDA), Mewat Area Development Project(MADP), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Non Government Organizations (NGOs).The further information stated in their study was that in Haryana, SHG-Bank Linkage Programme (SHG-BLP) continues to be the mainstay of the Indian microfinance scene with 79.6 lakh SHGs covering over 10.3 crore households saving with the formal banking system with savings balance of over Rs. 6,500 crore as on 31 March 2012. Ghosh (2012) ^[8] also confirmed in his study that the SHG-Bank linkage programme has significantly improved the rural poor's access to formal financial services and had positive impact on the socio-economic conditions of SHG household and the results also revealed that the average annual net income, assets and savings of the households increased significantly in post-SHG situation. As mentioned in the study of empowerment through SHGs in Karnataka regarding reviews of theoretical background the study on SHGs would be quite useful to policy makers, academicians, non-government organizations, financing institutions and many others. These studies would be useful in assessing where we are poised now in the journey of this movement and what further need to be done to take this forward.

In view of this the present study was designed with following specific objective:

- To examine the activities of self help group in rural areas.
- To assess the impact of self help groups on women empowerment and economic status of family.
- To study the factors affecting the self help group.

Materials and Methods

The study was conducted in Hisar and Karnal Districts of Haryana. One block from each district was selected randomly for the purpose of the study. From Karnal block four villages namely Jundla, Gogripur, Chirav and Manglora were selected and from Hisar block Mangali village was selected. Sixty respondents were also selected randomly from each block. On the whole, a total of 120 respondents were surveyed with the help of well structured interview schedule. Data was analyzed and tabulated to draw the inferences as per objectives of the study. The collected data were coded, tabulated, analyzed and interpreted according to the objective of the present study with the help of appropriate statistical techniques. The descriptive statistical tools such as frequency, and percentage and chi square test had been adopted to draw the inference from the study. In the end, the collected data from the field was analysed in term of identifying various specific objectives

Results and Discussion

Contextual matrix of the respondents

The analysis revealed that maximum number of respondents i.e. 68.33 percent belonged upto 35 years of age group. Regarding family type maximum number of respondents 58.3 percent belonged to nuclear family and 41.7 percent to joint family. Regarding family size 33.3 percent respondents had upto 4 members followed by 29.2 percent respondents who had 5-8 members and 37.5 percent respondents who had above 8 members. The analysis revealed that 42.5 percent respondents belonged to general caste 33.3 percent to scheduled caste and 24.2 percent to backward class. Regarding educational qualification 36.7 respondents had education upto secondary school level and 33.3 percent respondents upto senior secondary level and above. The analysis revealed that 43.3 percent respondents had no occupation followed by 26.7 percent who were engaged in farming and only 18.3 and 11.7 percent respondents who were engaged in small scale enter prises and service category and labour respectively. The results revealed that 77.5 percent respondents had income upto 1,00,000 per annum and only 18.3 percent respondents below Rs. 1,00,000 to Rs. 2,00,000. It was also revealed that only 4.2 percent respondents had above Rs. 2,00,000 annual income. Regarding mass media exposure 49.2 percent respondents had medium level of media exposure.

The analysis revealed that maximum number of respondents i.e. 54.2 percent had medium level of social participation. Regarding socio economic status 51.7 percent respondents had medium socio economic status followed by 42.5 percent who had high level of socio economic status. Rawat (2014) ^[15] in her study revealed that majority of the respondents belonged to joint families and the caste wise distribution of members showed that maximum 50 percent members belonged to scheduled caste followed by 36 percent who belonged to backward caste and remaining to general caste . Goswami *et al.* (2018) ^[7] also reported in their study that education played a significant impact in determining women empowerment. It was also observed that SHGs play an important role in improving the health and nutritional status of its members and their families.

Table 38: Contextual matrix of the respondents

Sr. No.	Variables	Karnal (N=60)	Hisar (N=60)	Total (N=120)
1	Age			
	Up to 35 years age group	43(71.66)	39(65.0)	82(68.33)
	Between 36-55 years age group	14(23.34)	13(21.67)	27(22.50)
	Above 55 years age group	03(5.0)	8(13.33)	11(9.16)
2.	Family Type			
	Nuclear	42(70.0)	38(63.33)	70(58.3)
	Joint	18(30.0)	22(36.67)	50(41.7)
3.	Family size			
	Up to 4 members	18(30.0)	22(36.67)	40(33.3)
	5-8 members	20(33.33)	15(25.0)	35(29.2)
	Above 8 members	22(36.67)	23(38.33)	45(37.5)
4.	Caste			
	Scheduled caste	10(16.67)	30(50.0)	40(33.3)
	Backward caste	09(15.0)	20(33.33)	29(24.2)
	General caste	41(68.33)	10(16.67)	51(42.5)
5.	Education			
	Illiterate	03(5.0)	4(6.67)	7(5.8)
	Up to middle	09(15.0)	20(33.33)	29(24.2)
	Secondary school level	23(38.33)	21(35.0)	44(36.7)
	Senior secondary level and above	25(41.67)	15(25.0)	40(33.3)
6.	Occupation			
	Nil	30(50.0)	22(36.67)	52(43.3)
	Labour	4(6.67)	10(16.67)	14(11.7)
	Farming	12(20.0)	20(33.33)	32(26.7)
	Small scale enterprise and service	14(23.33)	08(13.33)	22(18.3)
7.	Annual Family Income			
	Up to Rs. 1,00,000/-	43(71.67)	50(83.33)	93(77.5)
	Between Rs. 1,00,000/- 2,00,000/-	13(21.67)	9(15.0)	22(18.3)
	Above Rs. 2,00,000/-	4(6.66)	01(1.67)	5(4.2)
8.	Mass media exposure			
	Low (up to 9)	05(8.33)	09(15.0)	14(11.7)
	Medium (10-17)	30(50.0)	29(48.33)	59(49.2)
	High (above 17)	25(41.67)	22(36.67)	47(39.2)
9.	Social participation			
	Low (up to 6)	03(5.0)	06(10.0)	9(7.5)
	Medium (7-12)	32(53.33)	33(55.0)	65(54.2)
	High (above 12)	25(41.67)	21(35.0)	46(38.3)
10.	Socio-economic status			
	Low	3(5.0)	04(6.67)	7(5.8)
	Medium	32(53.33)	30(50.0)	62(51.7)
	High	25(41.67)	26(43.33)	51(42.5)

Figures in parentheses denote percentage

Rational behind joining SHGs

Regarding the rational behind joining SHGs 90.00 percent of the respondents reported the reason as to generate personal income. Easy accessibility of working place was reported as reason by 65.00 percent of respondents. The other reasons like training facilities was reported by 81.66 percent followed by to participate in group functions 80.00 percent, easy availability of loan 75 percent, to work in group 59.16 percent, feeling of security 52.50 percent and development of skill was reported by 45.00 percent of respondents. Regarding utilization of free time as reason to join SHG was reported by

55.00 percent of respondents followed by the reason of unemployment of husband 23.33 percent and to get recognition as reason was reported by 45.83 percent of respondents.

Table 39: Rational behind joining SHGs

Sr. No.	Reasons	Frequency (N=120)	Percentage
1	To generate personal income	108	90.00
2	Easy accessibility of working place	78	65.00
3	Training facilities	98	81.66
4	To participate in group functions	96	80.00
5	Easy availability of loan	90	75.00
6	Work in group	71	59.16
7	Feeling of security	63	52.50
8	Development of skill	54	45.00
9	To develop more contacts	33	27.50
10	To utilize free time	66	55.00
11	Unemployment of husband	28	23.33
12	To get recognition in family	55	45.83

Figures in the parenthesis denote percentage
Responses were multiple

Table 39(b): Number of years spent in self help groups

Year spent	Frequency	Percentage
Upto 2 years	38	31.67
2 to 4 years	62	51.67
More than 4 years	20	16.66

Analysis clearly revealed in Table 39 (b) that 51.67% respondents had been involved in self-help groups for 4 years followed by 31.67% respondents who had been involved upto 2 years and rest of the respondent (16.66%) were involved for more than 4 years.

Income generating activities undertaken by respondents in SHGs

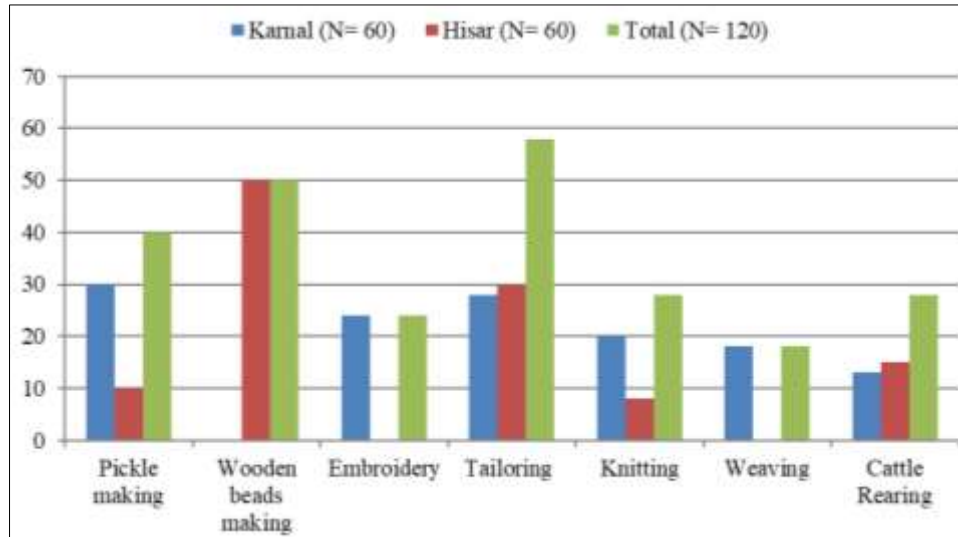
Table 40 revealed the type of activities that were undertaken by the respondents. Maximum number of respondents 48.33 percent respondents were involved in tailoring 41.66 in wooden beads making, 33.33 percent in pickle making and 23.33 each in cattle rearing and knitting respectively. The rest 20 percent respondents were involved in embroidery and only 15 percent respondents in weaving activity. District wise analysis revealed that tailoring and embroidery were main income generating activities undertaken as economic activity in Karnal district and wooden beads making and tailoring were main income generating activities in Hisar district. Singh *et al.* (2017) [16] also reported in their study in Haryana that SHG women of 1279 groups were involved in Income generating activities such as Food preservation, Dairy Farming, Vermin Compost, Tie and Dye, Cutting and Tailoring, Embroidery, Kitchengardening, Beautician, Dari making, Gur pattimaking and Petty shops etc.

Table 40: Income generating activities undertaken by respondents in SHGs

Sr. No	Income Generating Activities	Karnal (N= 60)	Hisar (N= 60)	Total (N= 120)
1.	Pickle making	30(50.00)	10(16.66)	40(33.33)
4.	Wooden beads making	0(00.00)	50 (83.33)	50(41.66)
5.	Embroidery	24(40.00)	0 (0.0)	24(20.00)
6.	Tailoring	28 (46.66)	30(50.00)	58(48.33)
7.	Knitting	20(33.33)	08(13.33)	28(23.33)
8.	Weaving	18(30.00)	0(00.00)	18(15.00)
9.	Cattle Rearing	13(21.66)	15(25.00)	28(23.33)

Figures in the parenthesis denote percentage

Responses were multiple

**Fig 1:** Income generating activities undertaken by respondents in SHGs

Use of money earned by respondents from SHG activities

Overwhelming majority of respondents 81.66 percent respondents revealed that they were spending money on household items followed by 83.33 percent respondents who spent it on quality education of children. The money was spent on jewellery was reported by 55.00 percent of

respondents while only 34.16 percent, 31.66 percent and 23.33 percent of respondents were using the money on purchase of dairy animals, purchase of vehicle and contribution in purchase of land respectively. District wise analysis revealed that majority of the respondents were spending money on quality education of children.

Table 41: Use of money earned by respondents from SHG activities

Sr. No	Investment	Karnal(N=60)	Hisar(N=60)	Total(N=120)
1.	Household items	54(45.00)	44(73.33)	98(81.66)
2.	Quality education to children	48(80.00)	52(86.66)	100(83.33)
3.	Purchase of dairy animals	21(35.00)	20(33.33)	41(34.16)
4.	Jewellery	35(58.33)	31(51.66)	66(55.00)
5.	Purchase of vehicle	18(30.00)	20(33.33)	38(31.66)
6.	Contribution in purchasing of land	12(20.00)	16(26.66)	28(23.33)

Figures in the parenthesis denote percentage

Responses were multiple

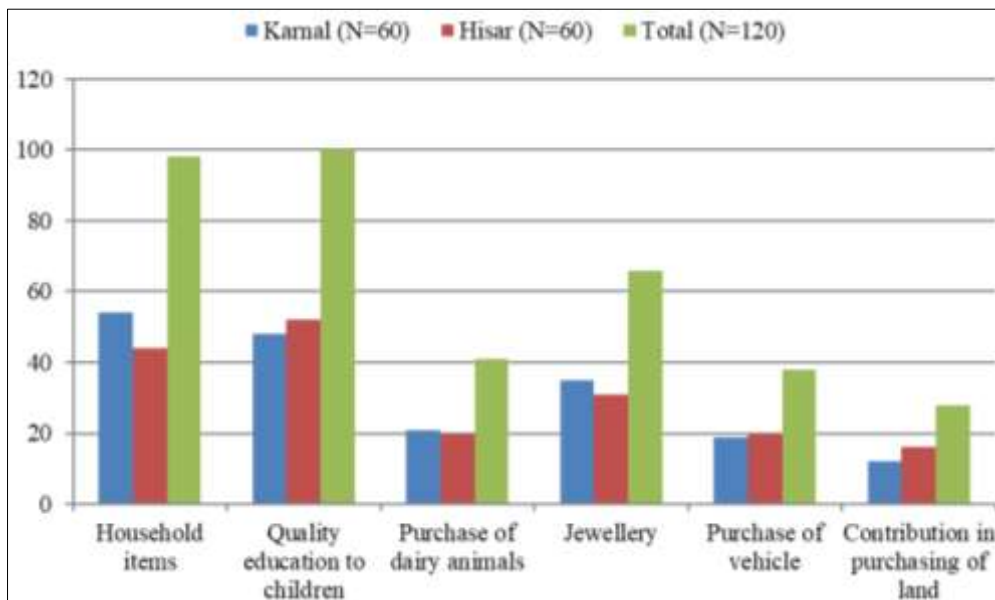


Fig 2: Use of money earned by respondents from SHG activities

Functioning of SHGs

Regarding the time spent in SHG activities daily table 42 revealed that majority of the respondents 45.85 percent spent 3-4 hours daily followed by 37.5 percent and 16.66 percent respondents who spent 2 hours and above 4 hours respectively.

Regarding monthly individual income 40.0 percent respondents earned upto Rs. 2000 followed by 33.33 percent respondents who earned Rs. 2001 to Rs. 4000 again followed by rest 26.66 percent respondents who earned above Rs. 4000. Regarding monthly group income 68.33 percent respondents earned above Rs. 15000 and the rest 31.66 percent

respondents who earned upto Rs. 15000.

Regarding income of respondents before joining SHGs nearly half of the respondents had no income and 28.33 percent respondents had earning upto Rs. 2000 followed by 16.66 percent respondents who had income between Rs. 200-4000 and the rest 5.00 percent respondents had above Rs. 4000.

The data analysis regarding the collection of money by respondents revealed that majority of respondents 41.66 percent were collecting upto Rs. 400 per month followed by 30.00 percent respondents. Who were collecting Rs. 201-400 per months and the rest 28.33 percent respondents who collected upto Rs. 200 per month.

Table 42: Functioning of SHGs

Sr. No.	Variables	Karnal (N=60)	Hisar (N=60)	Total (N=120)
1	Time spent on economic activities:			
	Daily			
	Upto 2 hours	20(33.33)	25(41.66)	45(37.5)
	3-4 hours	30(50.00)	25(41.66)	55(45.83)
	Above 4 hours	12(20.00)	8(13.33)	20(16.66)
2	Income from SHGs:			
	Individual income (monthly)			
	Upto 2000	23(38.33)	25 (41.66)	48 (40.00)
	2001 to 4000	17(28.33)	23(38.33)	40(33.33)
	Above 4000	21(35.00)	11 (18.33)	32(26.66)
	Group income (monthly)			
	Upto 15000	17(28.33)	21(35.00)	38(31.66)
	Above 15000	50(83.33)	32(53.33)	82(68.33)
3	Monthly income of respondents before joining SHGs:			
	Nil	21(35.00)	39(65.00)	60(50.00)
	Upto 2000	18(30.00)	16(26.66)	34(28.33)
	2001-4000	14(23.33)	6(10.00)	20(16.66)
	Above 4000	4(6.66)	2(3.33)	6 (5.00)
4	Monthly money collected by respondents on regular basis:			
	Upto 200	10 (16.66)	14 (23.33)	34(28.33)
	201-400	16(26.66)	20(33.33)	36 (30.00)
	Above 400	28(46.66)	22(36.66)	50(41.66)

Responses were multiple

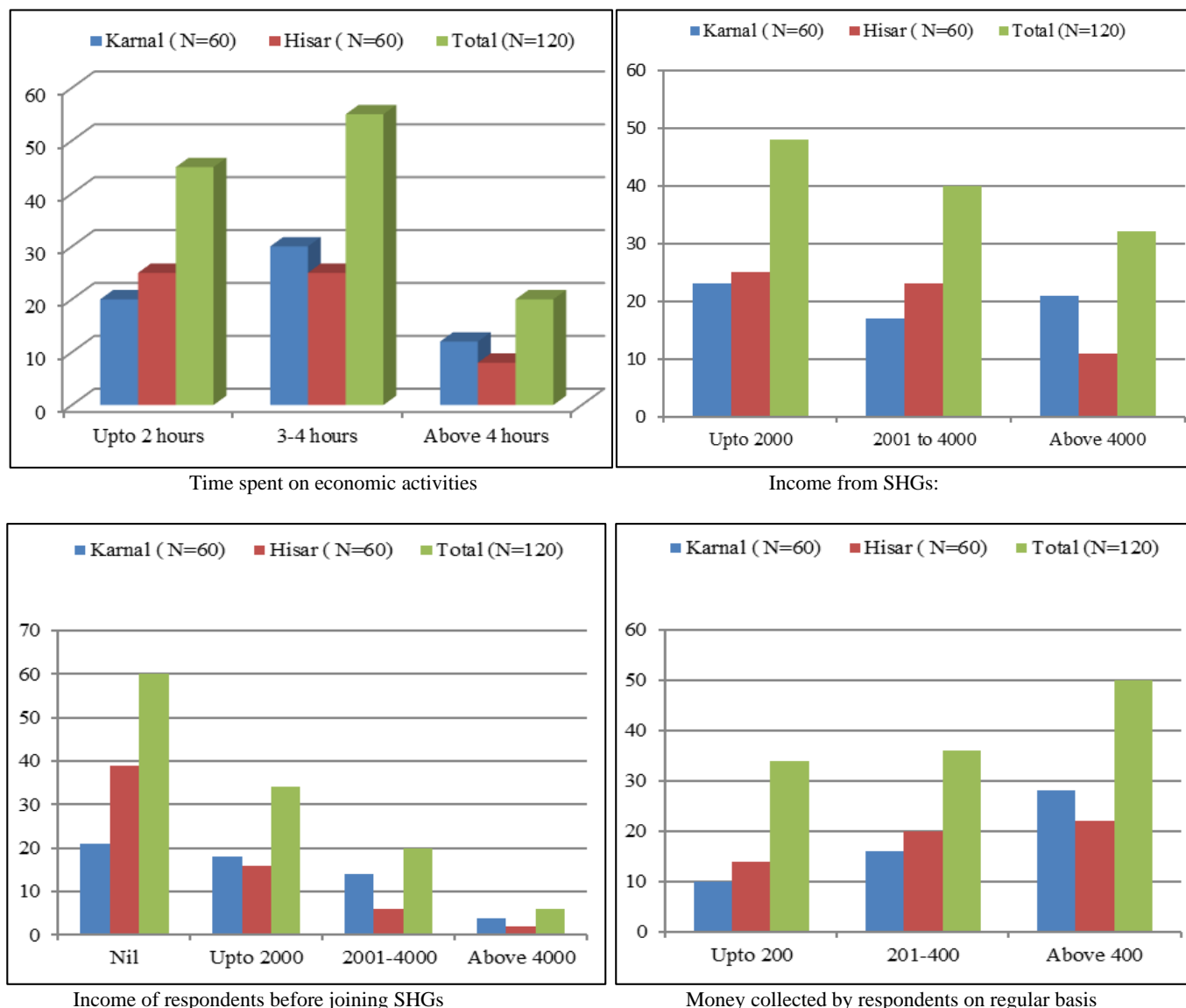


Fig 3: Functioning of SHGs

Socio economic changes experienced by respondents after becoming member of SHG in family

Regarding economic changes income increased was reported by 70.00 percent respondents followed by 29.16 percent respondents as same and none of the respondents reported decrease in income. Regarding expenditure and purchase of assets overwhelming majority of respondents i.e. 83.33 percent and 80.00 percent reported increase in it respectively, there was increase in savings reported by 66.66 percent respondents. The majority of the respondents i.e. 66.66 percent and 58.33 percent reported no change in purchase of animals and improvement in house or renovation respectively. Regarding personal and social changes majority of the respondents i.e. 65.00 percent expressed increase in respect to education of children and 75.00 percent respondents expressed no change in purchase of the land. Regarding decision making on important family issues 58.33 percent respondents reported increase in this aspect. Majority of the respondents i.e. 66.66 percent felt that the greater participation in village power structure remained same as before. Overwhelming majority of respondents i.e. 74.16 percent revealed that now there was increased better access to health facilities. There was increase in expenditure on social ceremonies was reported by 63.33 percent respondents. The

improvement in social status remained same as earlier was reported by 54.16 percent respondents and overwhelming majority of respondents i.e. 91.66 percent reported well utilization of free time. Pradeep *et al.* (2019) [1] also reported in their study that the Chi-square value between Occupation and improvement in economic conditions in the family after joining to SHGs is found to be statistically significant indicating that the majority respondents who are house wife responded that there is a improvement in the economic condition of the family after joining to the SHGs. Pandey *et al.* (2012) [14] also reported in their study that women were inclined to utilize a greater amount of their earnings on the family and domestic expenses, consequently an increase in women’s income have a greater effect on family welfare. They also confirmed that women have control over the income. They also concluded their study by admitting that women have realized that they have an important role to play in the family and confident about achieving their goals set for their families and make major decisions, thus implying an increase in the influence of women in decision making in their households. Naik *et al.* (2017) [11] also confirmed in their study that the average economic empower index increased before joining the microfinance from 18.98 percent to 23.46 percent showing improvement in the economic status of the

most of the sample SHG members. Rana *et al.* (2017) [6] also confirmed in their study that Majority of the respondents i.e.64.64 percentage in the groups have reported a positive influence on their share in the family income and 23.23 members state that the situation remained the same; only 12.12 percentage members in these categories respectively say that they cannot say anything. They also revealed that Monthly income of majority of sample respondents has increased after joining SHGs, Monthly expenditure and

savings both have gone up after joining SHGs and majority of sample respondents opined that their power has increased in taking decisions after joining SH Geithner inside or outside their family. The majority of sample respondents opined that their power has increased in purchase and sale of current assets, domestic animals, and ornaments, purchase of home appliances, purchase of clothes and participation in social activities.

Table 43: Socio-economic changes experienced by respondents after becoming member of SHG in family n=120

Sr. No.	Aspects	Increase	Same	Decrease
1.	Economic changes			
	Income	85(70.00)	35(29.16)	0(0.0)
	Savings	80(66.66)	30(25.00)	10(8.33)
	Expenditure	100(83.33)	20(16.66)	00(0.0)
	Purchase of assets	96(80.00)	24(20.00)	0 (0.0)
	Purchase of animals	20(16.66)	80(66.66)	20(16.66)
	Improvement in house/renovations	31(25.83)	70(58.33)	19(15.83)
2.	Personal and Social changes			
	Support in edu. of children	78(65.00)	30(25.00)	0(0.0)
	Purchase the land	12(10.00)	90(75.00)	18(15.00)
	Decision making on important family issues	70(58.33)	40(33.33)	10(8.33)
	Greater participation in village power structure	33(27.50)	80(66.66)	07(5.83)
	Better access to health facilities	89(74.16)	31(25.83)	0(0.0)
	Expenditure on social ceremonies	76(63.33)	44(36.66)	0(0.0)
	Improvement in social status	55(45.83)	65(54.16)	0(0.0)
	Utilization of free time	110(91.66)	10(8.33)	0(0.0)

Figures in the parenthesis denote percentage
Responses were multiple

Personal empowerment of women through SHGs

Regarding personal and psychological empowerment attributes Ist rank was given to confidence followed by relatives acceptance IInd rank, self respect which was given

IIIrd rank, independence was given IVth rank followed by mutual respect Vth rank, and self esteem and family acceptance as VIth and VIIth rank respectively.

Table 44: Personal empowerment of women through SHG n=120

Sr. No.	Personal and psychological empowerment attribute	Level of empowerment			Weighted Score	Mean Score	Rank
		High (3)	Medium (2)	Low (1)			
1.	Confidence	36	70	14	262	2.18	I
2.	Independence	28	60	32	236	1.96	IV
3.	Self-respect	30	58	32	238	1.98	III
4.	Mutual respect	24	65	31	233	1.94	V
5.	Family acceptance	22	65	33	229	1.90	VII
6.	Relatives acceptance	41	40	39	242	2.01	II
7.	Self esteem	19	72	29	230	1.91	VI

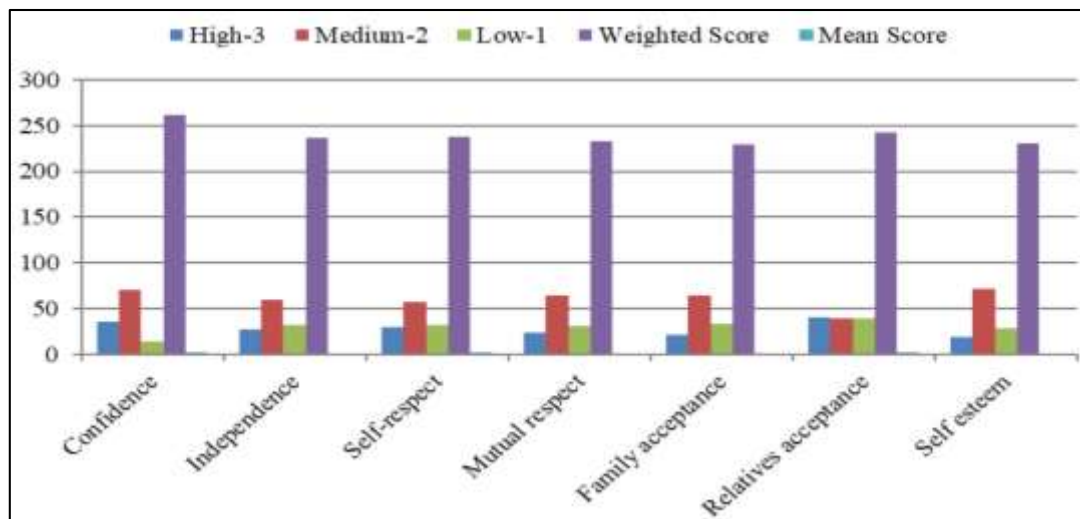


Fig 4: Personal empowerment of women through SHG

Social empowerment of women through SHGs

Regarding social and cultural empowerment attribute organizational skills have been given Ist rank as perceived by the respondents followed by awareness of rights which is given IInd rank. Similarly IIIrd rank has been given for commitment to educating daughters followed acceptance in society which was given IVth rank, likewise public speaking

has been given Vth rank again followed by awareness on social problems which was given VIth rank. In the same content participation in social programmes and group cohesiveness VIIth rank, membership in other organization VIIIth rank, freedom of movement IXth rank and lack of discrimination among daughters Xth rank, interactive skill XIth rank was given.

Table 45: Social empowerment of women through SHG n=120

Sr. No.	Social and cultural empowerment attribute	Level of empowerment			Weighted Score	Mean score	Rank
		High (3)	Medium (2)	Low (1)			
1.	Organisational skills	42	48	30	252	2.10	I
2.	Group cohesiveness	40	25	55	225	1.87	VII
3.	Interactive skills	25	27	41	170	1.41	XI
4.	Public speaking	31	51	38	233	1.94	V
5.	Awareness on rights	43	45	32	251	2.09	II
6.	Acceptance in society	37	40	43	234	1.95	IV
7.	Awareness on social problems	30	51	39	231	1.92	VI
8.	Participation in social programmes	38	29	53	225	1.87	VII
9.	Membership in other organisations	24	23	73	191	1.59	VIII
10.	Freedom of movement	21	28	71	190	1.58	IX
12.	Lack of discrimination among daughters	0	69	51	189	1.57	X
13.	Commitment to educating daughters	45	40	35	250	2.08	III

Economic empowerment attributes:

Economic empowerment of women through SHGs

Regarding the economic empowerment attributes technical skill was given Ist rank, followed by financial security which was given IInd rank. Similarly entrepreneurial skill was given

IIIrd rank, savings IVth rank, and personal belongings was given Vth rank. Likewise expenditure was given VIth rank followed by income and economic status VIIth and VIIIth rank respectively. Financial management skills was given Xth rank.

Table 46: Economic empowerment of women through SHG n=120

Sr. No.	Economic empowerment attributes	Level of empowerment			WMS	Mean score	Rank
		High (3)	Moderate (2)	Low (1)			
1.	Technical skill	56	30	34	264	2.18	I
2.	Entrepreneurial skill	43	44	33	250	2.08	III
3.	Financial security	52	30	38	254	2.11	II
4.	Economic status	36	37	47	229	1.90	VIII
5.	Income	33	35	68	237	1.97	VII
6.	Savings	46	33	41	245	2.04	IV
7.	Expenditure	40	42	38	242	2.01	VI
8.	Financial management skills	28	40	52	216	1.80	IX
9.	Personal belongings	39	45	36	243	2.02	V

Association of Socio economic empowerment of respondents with socio economic variables

More than 54.5 percent respondents who belonged to above 55 years of age group had medium level of socio economic empowerment. No significant association was found between age and level of socio economic empowerment. The analysis revealed that 34.3 percent respondents who belonged to nuclear family had low level of socio economic empowerment followed by 56.0 percent respondents who belonged to joint family had medium level of socio economic empowerment. No significant association has been joined between family type and level of socio economic empowerment. The data also revealed that family size and level of socio economic empowerment was found significantly associated. The family size upto 4 members had medium level of socio economic empowerment and 31.2 percent respondents above 8 members had low level of socio economic empowerment.

Regarding caste 41.2 percent respondents who belonged to general caste had low level of socio economic empowerment. Significant association was found between caste and socio

economic empowerment. The data analysis revealed that 54.5 percent respondents who had educational knowledge upto secondary school level had medium level of socio economic empowerment. No significant association was found between education and socio economic empowerment. Regarding occupation 40.9 percent respondents who were engaged in small scale enterprise and service had low level of socio economic empowerment. The data analysis revealed that 50.0 percent respondents who had income between Rs. 100000 and Rs. 200000 had high level of socio economic empowerment. High significant association was found between income and level of socio economic empowerment. The data analysis revealed that 57.1 percent respondents who had low mass media exposure had medium level of socio economic empowerment followed by 47.5 percent respondents who had medium level of mass media exposure had low level of socio economic empowerment. Highly significant association was found between mass media exposure and level of socio economic empowerment.

Majority of the respondents who had medium level of social

participation had low level of socio economic empowerment. Highly significant association was found between social participation and level of socio economic empowerment. The data analysis revealed that 57.2 percent respondents who belonged to low socio economic status had medium level of

socio economic empowerment followed by 56.4 percent respondents who belonged to medium socio economic status had medium level of socio economic empowerment. Significant high association was found between socio economic status and level of socio economic empowerment.

Table 47: Association of socio-economic empowerment of respondents with socio-economic variables

Categories	Level of social empowerment			Total
	Low (10-14)	Medium (15-18)	High (19-22)	
Age				
Up to 35 years age group	26 (31.7)	38(46.3)	18(22.0)	82(68.33)
Between 36-55 years age group	8 (29.6)	10(37.0)	9(33.3)	27(22.50)
Above 55 years age group	3 (27.3)	6(54.5)	2(18.2)	11(9.16)
Total	37(30.83)	54(45.00)	29(24.17)	120(100.0)
$\chi^2 = 1.983$				
Family Type				
Nuclear	24(34.3)	26(37.1)	20(28.6)	70(58.3)
Joint	13(26.0)	28(56.0)	9(18.0)	50(41.7)
$\chi^2 = 4.303$				
Family size				
Up to 4 members	14(35.0)	22(55.0)	4(10.00)	40(33.3)
5-8 members	9(25.7)	12(34.3)	14(40.0)	35(29.2)
Above 8 members	14(31.2)	20(44.4)	11(24.4)	45(37.5)
$\chi^2 = 8.057^*$				
Caste				
General caste	21(41.2)	15(29.4)	15(29.4)	51(42.5)
Backward caste	5(17.2)	17(58.6)	7(24.1)	29(24.2)
Scheduled caste	11(27.5)	22(55.0)	7(17.5)	40(33.3)
$\chi^2 = 9.806^*$				
Education				
Illiterate	2 (28.6)	4(57.1)	1(14.3)	7(5.8)
Up to middle	8(27.6)	14(48.3)	7(24.1)	29(24.2)
Secondary school level	11(25.0)	24(54.5)	9(20.5)	44(36.7)
Senior secondary level and above	16(40.0)	12(30.0)	12(30.0)	40(33.3)
$\chi^2 = 5.973$				
Occupation				
Nil	14(26.9)	28(53.8)	10(19.2)	52(43.3)
Labour	4(28.6)	7(50.0)	3(21.4)	14(11.7)
Farming	10(31.3)	12(37.5)	10(31.3)	32(26.7)
Small scale enterprise and service	9(40.9)	7(31.8)	6(27.3)	22(18.3)
$\chi^2 = 4.559$				
Annual Family Income				
Up to Rs. 1,00,000/-	34(36.6)	43(46.2)	16(17.2)	93(77.5)
Between Rs. 1,00,000/- 2,00,000/-	2(9.1)	9(40.9)	11(50.0)	22(18.3)
Above Rs. 2,00,000/-	1(20.0)	2(40.0)	2(40.0)	5(4.2)
$\chi^2 = 13.153^*$				
Mass media exposure				
Low (up to 9)	4(28.6)	8(57.1)	2(14.3)	14(11.7)
Medium (10-17)	28(47.5)	17(28.8)	14(23.7)	59(49.2)
High (above17)	5(10.6)	29(61.7)	13(27.7)	47(39.2)
$\chi^2 = 19.143^{**}$				
Social participation				
Low (up to 6)	2(22.2)	5(55.6)	2(22.2)	9(7.5)
Medium (7-12)	33(50.8)	17(26.2)	15(23.1)	65(54.2)
High (above 12)	2(4.3)	32(69.6)	12(26.1)	46(38.3)
$\chi^2 = 30.698^{**}$				
Socio-economic status				
Low	3(42.8)	4(57.2)	—	7(5.8)
Medium	16(25.8)	35(56.4)	11(17.6)	62(51.7)
High	18(35.3)	15(29.4)	18(35.3)	51(42.5)
$\chi^2 = 11.31^{**}$				

Figures in the parenthesis denote percentage

*Significant at 5% level of significant

**Significant at 1% level of significant

Constraints faced by the respondents while working in SHGs

Regarding personal constraints 73.33 percent respondents reported increased work burden followed by 47.50 percent respondents who revealed non co-operative attitude of husband/ in laws. Lack of family support was reported by 41.66 percent respondents and 16.66 percent respondents claimed that there was control of the husband over income. Regarding educational constraints 43.33 percent respondents reported of lack of timely information about govt subsidy (for purchase of animals/animal food). Lack of knowledge about facilities provided by govt. was reported by 39.16 percent respondents and 30.00 percent respondents revealed that there was lack of guidance regarding training.

Regarding organizational constraints 35.83 percent respondents reported lack of administrative experience followed by 32.50 percent respondents who revealed lack of group consensus. Regarding no rotation of leadership 31.66 percent respondents reported about it. Regarding lack of team management and in appropriate training 29.16 percent respondents and 15.00 percent respondents revealed about it respectively. Inadequate transport facilities and irregular meetings was revealed by 6.66 percent respondents both in category. Regarding marketing constraints inability to catch market for producers, high cost of raw material and difficulty in getting raw material was revealed by 37.50 percent, 15.00

percent and 24.16 percent respondents respectively. Regarding economic constraints the major constraint was of loan not received in time was reported by 26.66 percent respondents followed by 25.83 percent respondents who reported about short duration of repayment of loan. In appropriate distribution of benefits was reported by 16.66 percent respondents and 11.66 percent respondents reported high rate of interest. Lack of timely and adequate credit in group was reported by 12.50 percent respondents. Regarding social constraints 38.33 percent respondents reported conflict among group members followed by 28.33 percent respondents who revealed about lack of communication and another 28.33 percent respondents who reported unfavorable attitude of the neighbors/society. Batra (2013) ^[2] studied the impact of microfinance on vulnerability and empowerment of women with regard to social and economic security in the rural areas of Haryana and found positive impact of microfinance in reducing vulnerability and also revealed that on control over use of loan or income earned and decision making, majority of women claimed joint control and on the issue of ownership of assets, majority of women registered less improvement. Naik *et al.* (2017) ^[11] revealed in their study that inadequate training facilities, problems related to finance, problems of marketing, lack of stability and unity among members, exploitation by strong members were some of the constraints faced by SHG members.

Table 48: Constraints faced by the respondents while working in SHGs

Sr. No.	Constraints	Frequency (N=120)	Percentage
1.	Personal Constraints		
	Increased work burden	88	73.33
	Non co-operative attitude of husband/in-laws	57	47.50
	Lack of family support in household work	50	41.66
	Control of husband over income	20	16.66
2.	Educational Constraints :		
	Lack of knowledge about facilities provided by govt.	47	39.16
	Lack of guidance regarding training	36	30.00
	Lack of timely information about govt. subsidy (for purchasing of animals or animal food)	52	43.33
3.	Organisational Constraints :		
	Inappropriate Training	18	15.00
	Inadequate transport facilities	8	6.66
	Irregular meetings	8	6.66
	Lack of administrative experience	43	35.83
	Lack of group consensus	39	32.50
	No rotation of leadership	38	31.66
	Lack of team management	35	29.16
4.	Marketing Constraints		
	Inability to catch market for producers	45	37.50
	High cost of raw material	18	15.00
	Difficulty in getting raw material	29	24.16
5.	Economic Constraints		
	High rate of interest	14	11.66
	Loan not received in time	32	26.66
	Lack of timely and adequate credit in group	15	12.50
	Inappropriate distribution of benefits	20	16.66
	Short duration of repayment of loan	31	25.83
6.	Social Constraints		
	Lack of communication	34	28.33
	Conflict among group members	46	38.33
	Unfavourable attitude of the neighbours/society	34	28.33

Responses were multiple

Conclusion

The analysis revealed that maximum number of respondents i.e. 68.33 percent belonged upto 35 years of age group.

Regarding family type maximum number of respondents 58.3 percent belonged to nuclear family and 41.7 percent to joint family. Regarding family size 33.3 percent respondents had

upto 4 members followed by 29.2 percent respondents who had 5-8 members and 37.5 percent respondents who had above 8 members. The analysis revealed that 42.5 percent respondents belonged to general caste 33.3 percent to scheduled caste and 24.2 percent to backward class. Regarding educational qualification 36.7 respondents had education upto secondary school level and 33.3 percent respondents upto senior secondary level and above. District wise analysis revealed that tailoring and embroidery were main income generating activities undertaken as economic activity in Karnal district and wooden beads making and tailoring were main income generating activities in Hisar district. District wise analysis revealed that majority of the respondents were spending money on quality education of children. Regarding personal and psychological empowerment attributes Ist rank was given to confidence followed by relatives acceptance IInd rank, self respect which was given IIIrd rank, independence was given IVth rank followed by mutual respect Vth rank, and self esteem and family acceptance as VIth and VIIth rank respectively.

Regarding social and cultural empowerment attribute organizational skills have been given Ist rank as perceived by the respondents followed by awareness of rights which is given IInd rank. Narang (2012) [10] also concluded in her study that Self Help Group concept has been mooted along the rural and semi urban women to improve their living conditions and to reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. Pradeep *et al.* (2019) [1] also concluded and confirmed in their study that by being a member of SHG there is possibility for better participation, decision making, planning for future by inculcating management skills in financial matters.

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