

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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HYPOTHESES

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A STUDY ON THE ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT

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ABSTRACT

The country India is still in developing process. Most of the people belong to under privilege section. India tries to put efforts on eradicating the negative issues and adopting the sound culture amongst which social awareness, literacy, gender based equality and women empowerment are significant. Due to industrialization and modernization there seems a change in attitude and perception of individuals. The people become more aware and are more concern about saving patterns and improvement in their economic condition. But these people do not have enough capital to invest in. Therefore, the scheme of microfinance through Self Help Group has been introduced. The present paper is an attempt to study the role of SHG in women empowerment. The study is exploratory in nature which has been carried out in Indore city on the basis of primary and secondary data. This paper also put emphasis on analysing the economic condition of women members after joining SHG.


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KEYWORDS

Economic Condition, SHG, Women Empowerment.

INTRODUCTION

 Globalization and liberalization policy of India makes the market freely tradable. The adoptions of these principles not only have opened up growth and development opportunities but have also transformed the standard of living of people. An upper society is not affected by these changes and has easily accepted new style for better standard of living. But these changes affect poor people directly or indirectly. In India one-third of the population are below poverty line which belongs to rural, semi rural or urban region. They are still destitute of getting even the basic amenities such as drinking water, clothing, accommodation etc. For the survival of living, there are some poor people who have to depend upon money lenders, and are paying interest at higher rate. The income of poor people is not much enough to repay the whole amount with interest. And hence they become the victim. These low income class people also demand money from friends / relatives and promise to pay within stipulated period of time, but when they failed to pay they become insolvent. This informal credit source exploits poor people. Keeping these things in mind an attempt is made by Dr. Mohammad Yunus who introduce the concept of Micro credit programs in Grameen bank of Bangladesh. Just like Self Employment Association SEWA and other related programs introduced in NGOs, a micro credit program called Self help Group concept by NABARD introduced in Government sectors.

SELF HELP GROUP

Self help group is a voluntarily association and interaction among poor people with the aim to contribute saving or to lend saving among members so as to increase financial status. There is a small group of members with the inclusion of small industrial or agricultural labors, artisans, owner of petty business, women etc. The concept of SHG is to encourage collective learning, promote leadership address common constraints to create awareness among the growers; rise with the financial institutions/NGOs/Government agencies to mobilise required technical and financial resources and encourage on-farm and non-farm micro enterprise activities among the members of the group. [L.V Ananda Rao]

CHARACTERISTICS OF SHG

- 1) SHG consist of 10-20 members especially women including one President, one Secretary and a cashier.
- 2) The members in a group are poor, belongs to under privilege categories.
- 3) SHG emphasize on saving habits of members in a group.
- 4) The members of SHGs are required to deposit some amount of money as a part of saving says Rs. 100 per month from each member and after 3 to 6 months they are allowed to take loan from their accumulated savings.
- 5) SHG tries to increase socio economic condition of people in a group through its saving patterns.
- 6) SHGs get full support from Non Government Organizations as well as Government Organizations. The group can also obtain micro loan from Banks and some social service organizations.
- 7) SHGs are independent, having their own rules and regulations.
- 8) A monthly meeting is organized where transactions have been taken related to disbursement and repayment of loan.
- 9) SHGs also provide members social environment where they collect at the time of loan disbursement and share their problems and help each other.

VARIOUS MODELS OF SELF HELP GROUP**MODEL 1: SELF HELP GROUPS FORMED AND FINANCED BY BANKS**

As the name itself explicate that SHGs are formed and directly finance by Banks. Banks open up their account and starts up micro loan facilities

MODEL 2: SELF HELP GROUPS FORMED BY NGOs AND FORMAL AGENCIES BUT DIRECTLY FINANCED BY BANKS

Here, various formal agencies and NGOs play a vital role of catalyst where groups are formed, training is provided and messages are dispersed. Bank ultimately link with this group and directly provide loan to them.

MODEL 3: SELF HELP GROUPS FINANCED BY BANKS USING NGOs AS FINANCIAL INTERMEDIARIES

In this model, NGO act as a channel as well as mediators. The task performed by NGO is same as above. At the end NGO approach to Bank for lending this loan.

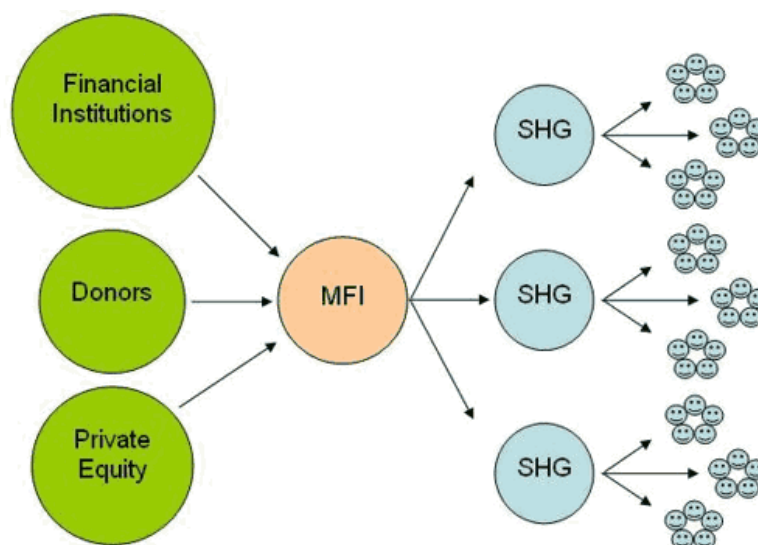
MODEL 4: NGO GUIDED BUT SELF SUPPORTED SHGs

In this model, SHG do not get any financial aids from Banks. SHGs are formed, initiated and guided by NGOs including maintenance of account, documentation formalities, rules and regulations etc.

MODEL 5: COMPLETELY SELF SUPPORTED SHGs

The SHG is supported by members in a group and initiated by them. There is no involvement of Banks and NGOs. The savings of members is used for internal lending and to initiate the program.

FIG. 1

**LITERATURE REVIEW**

Some study focus on borrowing behaviour of client and lender *Sebstad and Cohen (2000)*. This study takes into consideration that the terms, conditions and delivery of financial services must match with financial cycle of borrower so as to reduce on both the ends.

Puhazhendi and Satyasai (2002), in his study entitled "Microfinance for rural people: An Impact Evaluation" found that after joining SHG, there is an improvement in saving pattern. With the help of this program, borrowing pattern of SHG member also improves. This leads to credit widening and credit deepening with SHG bank linkage model.

Rao (2002) pointed out that existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups. The origin of SHGs could be traced to mutual aid in Indian village community. Cooperatives are formal bodies whereas SHGs are informal. SHGs encourage savings and promote income generating activities through small loans.

The study "Center for Micro-finance in Nepal" *CMF (2003)*, have also discovered that Microfinance Institutions are covered under the act follow the procedures of Licensing, regulating and supervising. The study also suggested that role of micro financier; Government bodies and Non Rural Banking should be defined for smooth working.

Gladis Mary John (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups.

According to *Tonya (2009)*, in his study entitled "Microfinance and the commercial banking system" discovered that the aim of microfinance along with NGOs and other development groups is to enhance the conditions of women by reducing poverty. The study also revealed that microfinance program should be adopted in banking sectors in developing countries for further growth.

The study of *Pankaj K Agarwal and S.K.Sinha (2010)* found that MF work for non profit motive and considered as a good source of deposits.

The study of *Vijayalakshmi, Gowda, Jamuna, Ray, & Sajjan, (2012)* concluded that SHG were improving the standard of living of all families who came in the project area. Appropriate strategies for empowerment of SHG women were addressed through organizing appropriate trainings both on and off-campus, including higher level trainings, follow-up activities, providing relevant leaflets and folders, exposures besides recognizing and encouraging women to come forward and take up processing and of linger millet products value addition and income generating activities.

Some of the above studies focus on women empowerment through SHG and improvement in their standard of livings. Some study described that SHG bring positive changes through its informal activities. But the present study gives attention on improvement in Economic as well as social condition of women members of SHG and their empowerment.

OBJECTIVES

1. To examine the empowerment gained by women in society through effectiveness of Self Help Groups programs.
2. To analyze the relationship between women empowerment and their economic conditions.

HYPOTHESES

1. H01: There is no association between improvement in economic condition of women after joining SHGs and their empowerment.
2. H02: There is no association between generation of self employment and women empowerment.

RATIONALE

Indore is expanding itself day by day. Indore city has several self help groups like Anarkali, Taramati, Aramati, Mangla etc. Each self help group has a president, secretary and treasurer having their own responsibilities. For smooth functioning of this program, several files is to be maintained by SHGs like Passbook, Attendance Book, accounts book, report etc. The SHGs meeting are held once in a month where members are required to attend the meeting regularly and pays Rs.100 as saving. If any of the members in a group fails to pay the amount, fine of Rs. 5 is to be imposed on that person. Formation of SHGs requires trust and mutual faith. In SHG meeting, regular attendance has been placed monthly. Minutes of books and other related record are maintained.

The members of SHG can be all women in a group, all men in a group or mixed group. Women group is spread everywhere all over India and performing better in the activities of SHGs. There are only female SHGs. Now SHGs is planning to make a group of male members namely "SwayamSahayataSamuh". Generally mixed groups are not preferred due to presence of conflicting activities. This paper tries to put effort on contribution of SHG program on women empowerment.

RESEARCH METHODOLOGY

Sources of data: The study is exploratory in nature. Both Primary and secondary data have been used for collecting data. Primary data has been collected by designing structured close ended questionnaire, through interviews and observation. While secondary data is collected from various journals, articles, reports etc.

Area of sampling: This study is conducted in Indore city. The idea behinds this study is to focus on women member so as to know their status and level of satisfaction after joining the group.

Sample Size: Data is collected from targeting 220 respondents from various Self Help Groups.

Sampling technique: Simple random technique has been applied.

Statistical tools: Percentage analysis is used to analyze data. Cross tabulation have been applied to find out the association between the variables.

RESULTS & DISCUSSIONS**1) GENDER ANALYSIS**

Gender Analysis	Frequency	Percent	Cumulative Percent
Female	220	100	100.0

Source- Field Survey

In the above table 100% data is collected from female members as SHGs comprises of female members only.

2) MARITAL STATUS

Marital Status	Frequency	Percent	Cumulative Percent
Married	212	96.4	96.4
Single	8	3.6	100.0
Total	220	100.0	

Source- Field Survey

Out of the sample size of 220 members, around 96 female members are married and only 4% are single. This shows that married female members are more diverted to join these groups and wants to save more to run their family.

3) AGE GROUP

Age	Frequency	Percent	Cumulative Percent
18-25	27	12.3	12.3
26-35	115	52.3	64.5
36-45	68	30.9	95.5
46-60	10	4.5	100.0
Total	220	100.0	

Source- Field Survey

This table indicate the age group of members who get associated themselves with SHGs. Maximum number around 52% are of the age group 26-35 and 30% are of the age group 36 – 45. The members falls under these categories seems to be mature and are risk taker.

About 12% are under the age group of 18-25. This shows that young people are also having idea of SHG and are associated with SHG. Least number (4%) lies under the age group of 46-60. The reason is that these people are considered as risk averse and the people above the age of 60 years are not allowed to join these groups.

4) SIZE OF SELF HELP GROUP

Size of SHG	Frequency	Percent	Cumulative Percent
10-15	46	20.9	20.9
15-20	174	79.1	100.0
Total	220	100.0	

Source- Field Survey

The above table shows size of members in a group. It can be observed that 79% of group are formed with the size group 15-20 and 21% are in the range of 10-15. It clarifies that larger groups are preferred so that maximum amount of money can be saved in the form of funds and loan disbursement process takes place smoothly.

5) ASSOCIATION WITH SELF HELP GROUP PROGRAM

Joining of SHG	Frequency	Percent	Cumulative Percent
Within 1 Year	74	33.6	33.6
For last 1 -3 Years	69	31.4	65.0
For last 3-5 Years	47	21.4	86.4
More than 5 Years	30	13.6	100.0
Total	220	100.0	

Source- Field Survey

It can be seen from the table that minimum numbers of members' viz. 13% get associated with SHG programs for more than 5 years. Around 21% and 31% associated with SHG program for 3-5 years and 1-3 years respectively. Maximum number of members have joined SHG programme recently, within 1 year. This represents that SHG programs are now more in demand.

6) ACQUISITION OF ASSETS BEFORE JOINING SHGs

Assets acquired(before joining)	Frequency	Percent	Cumulative Percent
Home appliance	28	12.7	12.7
Motor Vehicles	33	15.0	27.7
Immovable property	27	12.3	40.0
Any other item	39	17.7	57.7
Nothing	93	42.3	100.0
Total	220	100.0	

Source- Field Survey

Before joining SHG, it has been observed that least number of member (12%) purchased home appliances as well as immovable properties, 15% acquired motor vehicles and 17% of members have purchase other item. The other item includes acquisition of assets for business purpose. Maximum numbers of members (42%) have not acquired anything. This shows that before joining SHGs their earning capacity and saving is not enough to meet the requirements of day to day life.

7) ACQUISITION OF ASSETS AFTER JOINING SHGs

Assets acquired (after joining)	Frequency	Percent	Cumulative Percent
Home-Appliances	43	19.5	19.5
Motor-Vehicles	52	23.6	43.1
Immovable-property and ornaments	34	15.5	58.6
Any Other Item purchased	91	41.4	100.0
Nothing	00	0.0	100.0
Total	220	100.0	

Source- Field Survey

The above table show increase in capacity of purchasing assets by members after joining SHG. Large number of members purchased assets for their business purpose which counts to 41%. Some of them purchased motor vehicles. Nearly 20% and 15% have acquired home appliances and immovable property respectively. After joining SHG programs these respondents have purchases some assets either to fulfil their commercial need or personal needs. This significant change makes us clear that the members of SHGs are not spending their loan amount lavishly however investing that amount in business to generate profit and to maximize their earnings.

8) SHG LEADS TO SOCIAL EMPOWERMENT OF WOMEN

Social Empowerment	Frequency	Percent	Cumulative Percent
Strongly Agree	122	55.5	55.5
Agree	86	39.1	94.5
Neutral	9	4.1	98.6
Disagree	3	1.4	100.0
Strongly Disagree	0	0	100.0
Total	220	100.0	

Source- Field Survey

The above table gives an idea about the social empowerment of women through self help group. About 94% agreed with the statement that SHG leads to women empowerment. This shows that after becoming the members of Self help group women are gaining empowerment.

9) ECONOMIC CONDITION OF PEOPLE IMPROVES AFTER JOINING SHG

Improvement in Economic Condition	Frequency	Percent	Cumulative Percent
Strongly Agree	104	47.3	47.3
Agree	108	49.1	96.4
Neutral	5	2.3	98.6
Disagree	3	1.4	100.0
Strongly Disagree	0	0	0
Total	220	100.0	

Source- Field Survey

As far as economic condition of people is considered, it is depicted from table no. 9 that around 96% agreed to the fact, 2.3% of the members remained neutral and only 1.4% of them are disagree.

10) GENERATION OF SELF EMPLOYMENT OPPORTUNITIES THROUGH SHG

Generation of self Employment opportunities	Frequency	Percent	Cumulative Percent
Strongly Agree	65	29.5	29.5
Agree	132	60.0	89.5
Neutral	21	9.5	99.1
Disagree	2	0.9	100.0
Strongly Disagree	0	0	0
Total	220	100.0	

Source- Field Survey

The above table shows that around 90% of the members are agreed with the statement that self employment opportunities generated through SHG. About 10% remained neutral and 1% is disagreed.

HYPOTHESES TESTING

Objective 1: *There is no association between improvement in economic condition of women after joining SHGs and their empowerment.*

11) CONDITION OF PEOPLE IMPROVES AFTER AVAILING THE BENEFITS OF SHG * SHG EMPOWERED WOMEN CROSS TABULATION

Condition of people improves after joining SHGs	SHGs empowered women					Total
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Strongly Agree	74	28	2	0	0	104
	71.2%	26.9%	1.9%	0.0%	0.0%	100.0%
Agree	48	57	1	2	0	108
	44.4%	52.8%	0.9%	1.9%	0.0%	100.0%
Neutral	0	1	4	0	0	5
	0.0%	20.0%	80.0%	0.0%	0.0%	100.0%
Disagree	0	0	2	1	0	3
	0.0%	0.0%	66.7%	33.3%	0.0%	100.0%
Strongly Disagree	0	0	0	0	0	0
	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Total	122	86	9	3	0	220
	55.5%	39.1%	4.1%	1.4%	0.0%	100.0%

Chi Square Tests	Value	Df	Asymp. Sig (2-sided)
Pearson Chi-Square	1.493E ² ^a	9	0
No. of Valid Cases	220		

Source- Field Survey

Women empowerment means a power that foster women to take their independent decisions and taking challenges confidently.

The Chi-square test has been applied to find out the association between improvement in economic condition of women after joining SHGs and their empowerment.

It was found that the Pearson Chi-square value is 1.493 (degrees of freedom at 9) is statistically significant at 1 percent level of significance. Therefore, the null hypothesis is rejected and concluded that there exists an association between improvement in economic condition of women after joining SHGs and their empowerment. It is shown in Table No. 11.

This shows that women are able to save some amount through self help group, which help in pushing up in their economic condition and thus they become empower.

H02: There is no association between generation of self employment and women empowerment

12) SHG HELPS IN GENERATING SELF EMPLOYMENT * SHGS EMPOWERED WOMEN CROSS TABULATION

SHG helps in generating self Employment	SHG empowered women					Total
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Strongly Agree	50	13	2	0	0	65
	76.9%	20.0%	3.1%	0.0%	0.0%	100.0%
Agree	67	63	2	0	0	132
	50.8%	47.7%	1.5%	0.0%	0.0%	100.0%
Neutral	3	10	5	3	0	21
	14.3%	47.6%	23.8%	14.3%	0.0%	100.0%
Disagree	2	0	0	0	0	2
	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Strongly Disagree	0	0	0	0	0	0
	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Total	122	86	9	3	0	220
	55.5%	39.1%	4.1%	1.4%	0.0%	100.00%

Chi-Square Tests	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	73.587 ^a	9	0.000
No. of Valid Cases	220		

Source- Field Survey

The Chi-square test has been applied to find out the association between generation of employment after joining SHGs and women empowerment.

It was found that the Pearson Chi-square value is 73.587 (degrees of freedom at 9) is statistically significant at 1 percent level of significance. Therefore, the null hypothesis is rejected and concluded that there exists an association between generation of employment after joining SHGs and women empowerment.

The loan amount which is provided to members of SHGs aims to improve economic condition of members. With this loan amount the members start up their own petty business of papad, pickles etc. This would help in generation of employment opportunities and thus lead to women empowerment.

FINDINGS

- 1) It can be seen that all the members of SHG are women and 96% of them are married.
- 2) Nearly 52% of women are of the age group 26-35. The member of this age group is considered more mature and sincere in terms of their saving capacity.
- 3) Generally large size of group is preferred and 79% become the members of group size 15-20.
- 4) The member of SHGs increases from last three years. Large number of people wishes to associate with these groups so as to become independent and put efforts to improve their economic conditions.
- 5) It can be noticed that before joining SHGs, maximum number of people 42% did not purchase any assets. But after joining SHGs maximum number of people acquired assets for business purpose. This indicates that after becoming the member of SHG, member has acquired some assets as per their needs.
- 6) After joining SHG, around 41% of members acquired assets for their business purpose. Thus, SHGs are formed with the idea of mobilizing small saving from the members.
- 7) There is an association between improvement in economic condition of women after joining SHGs and their empowerment as women are able to save some amount through self help group, which help in pushing up in their economic conditions.
- 8) There is an association between generation of self employment and women empowerment as by obtaining the loan amount, the members can start up their own petty business of papad, pickles etc. This would help in generation of self employment.

SUGGESTIONS

- Since women are the only care taker of the family, therefore emphasis should be given for their empowerment.
- Women should be properly trained and informed about the functioning of SHG and its importance in their life.
- Workshops should be organized by NGO and other agencies to make the women aware about bank account, transaction etc.
- Attendance of members in a meeting should be made mandatory. This can enhance group interaction amongst them.

CONCLUSION

It can be concluded that SHG play important role in gaining empowerment of women. Most of the people become the member of SHGs with expectation of saving purpose resulted in improvement in their economic condition by taking loan amount from their accumulated funds. These members take the loan amount at the time of requirement and thus try to fight against poverty. This study shows that the main aim of getting associated with SHGs is not merely to obtain credit but to become economically and socially empowered. Though, empowerment is self generated process but SHG is the medium through which it can be achieved.

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