

Impact of Self- Help Group on Empowerment of Women: - A Study of Sujapur Block of Hamirpur District (H.P).

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Abstract: Women empowerment is a process in which women challenges the existing norms and culture to effectively promote their well-being the participation of women in self-help groupsMade a significant impact on their empowerment both in social & economical aspect. This study addresses women empowerment through self-help group in sujanpur block in Hamirpur district H.P. The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Sujapur block of H.P. The main objective of this study is to analyses the empowerment of women with the effect of SHGs. This study found the empowerment after joining the SHGs by taking some indicators of empowerment. The information has been collected from the primary data only. Total no. of respondents is 100.the objective of this study has been analysed by Garret rank method. This analysed carried out to some drown some meaningful interpretation of the result. The study revealed that the SHGs have had greater impact on both economical &social aspect of the beneficiaries.

Key words: - Impact, Empowerment, SHG, Beneficiaries etc.

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I. Introduction

The self-help group is the brain child of Grameen bank of Bangladesh, which was founded by Prof.Mohammad Yunus of Chittagong University in the year 1975.

In year 1994, Lead and resources centre CORD Sidhbari initiated the concept of the self help group in Himachal Pradesh. The basic philosophy of cord was responsible for the formation and strengthening of Self-Help Groups. CORD believes that "if the women have money in their hands" it leads to better and more dignified lives. SHG promotes self reliance by generating its own funds, rather than remaining in the various cycle of debt.

In 1999 NABARD (National Bank for Agriculture and Rural Development) designated CORD as the "Mother NGO" for the Self Help Group and assigned tasks to help provide training at all levels for Northern States such as Himachal Pradesh, Punjab Haryana and Jammu and Kashmir. CORD Sidhbari has formed and strengthened 1470 Self-Help Group in 562 villages of District Kangra of Himachal Pradesh which consist of more than222000 women members from poor and marginalized communities of the total SHG savings and bank loan Rupees 23 crores in circulation Rs 9450807 had been invested by more than 13000 members in different kinds of income generating activities through community based livelihood programme in non- farm and allied rest of the loan has been utilized in home consumption social investment like education, marriage , infrastructure building like toilets or house etc.

CORD has also initiated Self Help Groups in Orissa and Tamilnadu with its comprehensive Integrated Rural Development centres .In Orissa CORD has 43 SHGs and CORD lathikata has 81 SHGs and CORD Gajpati has recently started forming a few SHGs.In Tamilnadu at Siruvani has 4 SHGs. The activism within the women movement has the govt. to frame policies and plan for the betterment of the country. The empowerment of women through SHGs would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. Self help group have linkage with NGOs (non govt.organisations) and bank to get finance for development. Self help groups are small voluntary associations rural people.Preferlly women are from same socio-economic background. They come to- gathered for purpose of solving the common problem through self-help and mutual help in the SHGs.

II. Review of Literature

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning.

According to varman Mahindra(2005)¹, in a paper title , impact of self help groups on formal banking habits had been examined whether ther is any association between the growth of SHGs which increase the formal bank

deposits accounts and much aware about the banking policy. This study revealed that the members having leadership quality have improved their banking habits.

Rajmohan S. in this study, opinion of the members of SHGs, (2005)² revealed that SHGs helps them to improve the economic status and living standard. Women are becoming good entrepreneurs with the help of SHGs.

Pillai vijayachandra B & Kumari, (2006) in their research paper SHGs is highly relevant to the people of BPL group. SHG helps to improve the income level of BPL community.

III. Research Methodology

Objectives of the study:

- 1.) TO STUDY THE SOCIAL ECONOMIC EMPOWERMENT OF SHGs WOMEN MEMBERS AFTER JOINING THE SHG.

IV. Data Collection

Primary Data

Primary data: it refers to the statistical material which researcher originates for him for the purpose of the enquiry in hand. The primary data for the study is collected through questionnaire and interviewing the various members of SHGs of sujanpur Block in Hamirpur District of Himachal Pradesh.

Secondary Data

The researcher use both secondary data as well as primary data in order to get a better understanding about concept of socio-economic condition of the SHGs and its members. Secondary data is important and essential to build a theoretical foundation of the theme under study. the secondary or data was collected from the published sources such as Journals, Newspapers, Official websites DRDA of H.P. government , hprural.nic.in and NABARD have been represented for secondary data .

V. Findings and Discussion

Empowerment after joining SHG

S N	Indicator of empowerment	Rank								Total score	%age
		I	II	III	IV	V	VI	VII	VIII		
1	Economic empowerment	20	10	10	19	11	10	10	10	4724	12.42
2	Standard of living has improved	11	19	10	10	10	10	10	20	4783	12.58
3	Knowledge of banking operations	20	10	10	10	10	10	20	10	5100	13.41
4	Good social relation	10	10	10	10	20	10	20	10	4777	12.56
5	Leadership quality	10	20	10	10	10	10	10	20	4850	12.76
6	Better technical knowledge	10	10	10	10	10	20	20	10	4700	12.36
7	Better decision making	20	10	10	10	10	10	20	10	5180	12.57
8	Digitally empowered	10	10	10	10	10	9	21	10	4392	11.29

The per cent position and Garret value

$$\text{Percent position} = \frac{100(R_{ij}-0.5)}{N_{ij}}$$

S.NO	$\frac{100(R_{ij}-0.5)}{N_{ij}}$	Calculated value	Garret value
1	$100(1-0.5)/8$	6.25	80
2	$100(2-0.5)/8$	18.75	67
3	$100(3-0.5)/8$	31.25	59
4	$100(4-0.5)/8$	43.75	53
5	$100(5-0.5)/8$	56.25	47
6	$100(6-0.5)/8$	68.75	40
7	$100(7-0.5)/8$	81.25	32
8	$100(8-0.5)/8$	93.75	20

Where;

R_{ij}=Rank given for the ith variable by the jth respondents.

N_{ij}= number of variable ranked by ith respondent.

With the help of Garret's table, the percent position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean value of score is calculated. The factor having highest mean value is concluded to be the most important factor.

To identify the most important factor influencing member of SHG after joining the SHG from the objective indicator factor like 1,2,3,4so on 8

The garret score for the above eight factors are shown one by one:

1. Economic Improvement

Ranking by the respondent	frequency	Garret score	Total score
1	20	80	1600
2	10	67	670
3	10	59	540
4	19	53	477
5	11	47	517
6	10	40	400
7	10	32	320
8	10	20	200
Total			4724

2. Standard of living has improved

Ranking by the respondent	frequency	Garret score	Total score
1	11	80	880
2	19	67	1273
3	10	59	590
4	10	53	530
5	10	47	470
6	10	40	400
7	10	32	320
8	20	20	400
total			4783

3. Knowledge of banking operation

Ranking by the respondent	frequency	Garret score	Total score
1	20	80	1600
2	10	67	670
3	10	59	590
4	10	53	530
5	10	47	470
6	10	40	400
7	20	32	640
8	10	20	200
Total			5100

4. Good social relation

Ranking by the respondent	frequency	Garret score	Total score
1	10	80	800
2	10	67	670
3	10	59	590
4	10	53	530
5	20	47	940
6	10	40	400
7	20	32	640
8	10	20	200
Total			4770

5. Leadership quality

Ranking by the respondent	frequency	Garret score	Total score
1	10	80	800
2	20	67	1340
3	10	59	590
4	10	53	530
5	10	47	470
6	10	40	400
7	10	32	320
8	20	20	400
Total			4850

6. better decision knowledge

Ranking by the Respondent	frequency	Garret score	Total score
1	10	80	800
2	10	67	670
3	10	59	590
4	10	53	530
5	10	47	470
6	20	40	800
7	20	32	640
8	10	20	200
total			4700

7. Better decision making

Ranking by the respondent	Frequency	Garret score	Total score
1	20	80	1600
2	10	67	670
3	10	59	590
4	10	53	530
5	10	47	470
6	10	40	400
7	20	32	320
8	10	20	200
Total			4780

8. Digitally empowered

Ranking by the respondent	frequency	Garret score	Total score
1	10	80	800
2	10	67	670
3	10	59	590
4	10	53	530
5	10	47	470
6	9	40	360
7	21	32	672
8	10	20	200
total			4292

A TABLE 1, 2, 3...8 shows the Garret Scores. Firstly the Garret ranks are calculated by using appropriate Garret ranking formula. Then based on Garret ranks the table value is ascertained. Then multiply frequency and garret score. Then got total score by adding each row respectively

9. Result of Garret ranking techniques

S.no.	Indicator	Total score/rank	percentage	Garret's rank
1	Economic empowerment	4724	12.42	VI
2	Standard of living has improved	4783	12.58	III
3	Knowledge of banking operations	5100	13.41	I
4	Good social relation	4777	12.56	V
5	Leadership quality	4850	12.76	II
6	Better technical knowledge	4700	12.36	VII
7	Better decision making	4780	12.57	IV
8	Digitally empowered	4292	11.29	VIII
total		38006		

The above table.9 furnishes the Garret's Scores. The highest Score is awarded to the Knowledge of banking operations followed by to improve the leadership quality, standard of living. The least score is awarded to digitally empower.

VI. Suggestions

1. The self help groups and its importance must be implementing as lesson of text book among education system. Even more initiative associated with SHGs like micro finance means SHGBLP which is very helpful to fulfil the short term need of finance. It will help to generate employment in youth.
2. Self help groups are a powerful tool to enrich the saving activities.
3. More schemes can be introduced by the government. These schemes couldn't reach properly to the SHGs members so NGOs and other support agencies to deal with SHGs with periodic interval of times.
4. in order to strength the women empowerment, female literacy should be promoted.
5. in many of the SHGs the same person is continuing in the offices as group secretary and president. So, rotation of these positions is necessary for equitable exposure of decision making, leadership and banking transactions.

VII. Conclusion

The study was undertaken to recognize the social economic empowerment of SHGs women members after joining the SHG in sujanpur Block of Hamirpur district in Himachal Pradesh. It is originate that the socio economic factors has been changed after joining the Self help groups .But the saving is increasing at earlier stages of life. There are rising issues that need to be addressed to make the role of women in the long run. It is clear that by connecting voluntary organisations in social recruitment and creating an enabling policy environment, micro finance can achieve a huge scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of human race. We may conclude that the economic activities of Self help groups are quite successful. In this way self help groups in sujanpur block are very doing well in the development of women empowerment and rural areas development.

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