



A STUDY ON WOMEN AND SELF HELP GROUP EMPOWERMENT OF DISTRICT KANGRA OF HIMACHAL PRADESH

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Abstract

Women's empowerment is a process in which women challenge the existing norms and culture in efforts to promote their well being. This paper analyses the significance and effect of programmes by Self Help Groups (SHG s) by comparing empowerment levels before and after three years of programme intervention based on a survey conducted the District Kangra, Himachal Pradesh . The SHG s in Kangra operate under Mahila Mandal , a state government programme funded by the Himachal Pradesh Corporation for Development of Women (HPCDW). The International Fund for Agricultural Development (IFAD) empowerment indices are used to study levels of empowerment. Quantitative methodology is adopted using the self-reporting method. A three-stage stratified random sampling method was employed for data collection. The first stage involved the NGO s, the second stage focused on the SHG s and the third stage dealt with SHG members on the basis of demographics. Average and percentage were calculated to draw meaningful interpretation on the Empowerment Indicators using IFAD Model. Friedman test and Chi Square test followed by a DMRT test were used to measure the relationship between observed variables. The study revealed that levels of self-confidence and self-esteem of women increased indicating positive changes. The women in SHG s emerged as more assertive of their rights, in particular when dealing with the local community and on social matters.

Keywords: Empowerment, IFAD, Mahila Mandals, Self Help Groups, HPCDW



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Introduction:

Self Help Groups (SHGs) are informal associations consisting of 10-20 members whose purpose is to enable members to reap economic benefits through mutual help, solidarity and joint responsibility. The SHGs ease availability of microcredit to women as they lack capital and have very little or no access to credits. Governments and policymakers view SHGs favourably but studies show mixed results. This article is a case study of Kangra of Himachal Pradesh. In 1950, the Constitution of India was formulated and Article 14 guarantees gender equality prohibiting any form of discrimination against women. The reality however, is rampant gender inequality and discrimination in all spheres of social and economic lives of women in India. In the early decades of development planning, they were viewed as social welfare problems. The welfare assistance did nothing to eliminate social discrimination against and subordination of women. In almost all the plans for poverty alleviation and social change,

disadvantaged women became a 'target' for developmental activities rather than active participants (Indian Women Conference, 1996). Since 1970, policymakers and academicians have been pondering how to link development programmes with elevating the socio-economic conditions of poor women in India. Women's issues are development issues and ignoring them in development programmes means leaving almost half of the population outside development intervention (Anand, 2002).

At the grassroots level, women's participation and development often take place through interventions in the form of development programmes or projects. The participation of women in such community development programmes enhances their personal development making it more sustainable. The Government of India has introduced many community development programmes to uplift the socio economic status of women and reduce their vulnerability to poverty. One such programme was the Microcredit Self Help Groups (SHGs) established in the 1990s by the National Bank for Agriculture and Rural Development (NABARD) and supported by non-governmental agencies. Since its inception, SHGs have been under the patronage of the Central Government of India under a programme called Swarna Jayanthi Gram Swarozgar Yojana (SGSY). It is an important poverty alleviation scheme for urban slum dwellers in India. The SGSY utilises SHGs acting as an organisational conduit that delivers subsidised assistance to households earning income that are below the stipulated poverty line.

The SHGs encourage these households to take part in self-employment activities to supplement their meager income. The main objective of this article is to examine the role of SHGs in empowering women looking at the case study of Kangra . The research question is: Have the SHGs succeeded in empowering women? The paper addresses the issue of empowerment by looking at the beneficiaries of the programme called Mahila Mandale, a SHGs. It is one of the programmes implemented by the Himachal Pradesh Corporation for Development of Women (HPCDW). It adopts the SHG approach and functions with the assistance of the International Fund of Agricultural Development (IFAD). The Mahila Mandals of Himachal Pradesh programme was implemented in partnership with NGOs to help disseminate information on SHGs and to provide training and monitor their progress. The SHGs have to register with the NGOs and in turn, the latter are to register under the Mahila Mandale kangra of HPCDW.

Review Literature

The SHGs play a role in uplifting the status of women by showing them ways to acquire microcredit facilities, mobilise their savings into capital and improve their skills and

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knowledge through various training programmes. However, literature findings show a big gap in the study of microcredit with respect to the urban poor, especially in the study area of Kangra. It is important to analysis the performance of the SHGs and their contributions to the development of urban women from the lower strata and whether women are actually empowered after joining SHGs.

Literature Review Self-help groups (SHGs) form the basic constituent unit of microfinance movement in India (Chakrabarti, 2004). Experiments in various developing countries have shown that the poor can be helped by organising them into small SHGs. To address the roots of poverty, women are considered the best agents. Hence, women SGHs have become the ray of hope to developmental practitioners. The SHGs employ a group-based approach that enables poor women to accumulate capital by way of small savings and facilitating their access to formal credit facilities (Shylendra, 1998).

The concept of joint lending liability embedded in the SHGs enables the members to overcome the problem of collateral security, a major barrier to obtaining credit from formal institutions. It also leads to peer monitoring which improves the rate of loan recoveries (Stiglitz, 1994).

Some of the basic characteristics of SHGs such as small membership size and homogeneity of composition result in cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1997).

According to A. Rahman, (1999), there are three objectives of microcredit: first, increasing women's access to credit is expected to increase their earning capabilities resulting in improvement in their socio-economic conditions and greater respect for them in the household; second, women form the majority of the world's poorest.

In its Human Development Report, the UNDP (1997) stated that almost 70% of the 1.3 billion people living on less than USD1 a day are women and Women face a higher rate of unemployment and are relatively more disadvantaged than men. Generally, women are paid smaller wages and are involved in informal work compared with men. In order to improve their economic and social conditions, women need effective access to financial services. Third, organising women into groups tends to improve their group solidarity thus, strengthening their socio-economic empowerment. By focusing on women and supporting them, microcredit becomes an effective empowering tool. In general, SHGs have been able to reach out to the poor, especially women, effectively and help them obtain easy access to facilities such as savings and credit. Although policymakers and non-government organisations view SHGs as

an instrument of change which increases socio-economic empowerment of women, evidence on the ground and empirical data on the success of SHGs are mixed.

The IFAD report on mainstreaming gender found increased levels of self-confidence and self-esteem among women along with a capacity to articulate their needs and a rise in respect in their households. The studies by Paromita (2007), Razvi (2006), Jakimow and Kilby (2006), Reddy and Manak (2005), Vijayanthi (2002) showed positive impact on empowerment of women. It can be concluded that the common indicator used in microcredit for women's empowerment are control over loans, decision-making abilities and mobility outside the household. It is widely perceived that if women can achieve autonomy in these facets of their lives through access to microcredit, then the structures of inequality contributing to women's subordination can be broken down. Undoubtedly, such indicators are useful in understanding the impact of microcredit in the process of empowerment. Empowerment can be seen in the context of individual development, group development, or the local community or issues related to the gender and politics. It is worth mentioning that the outcome differs from society to society.

Methodology:

This section outlines the sources of data, sampling, collection techniques and other methods employed in data analysis. Data was derived from both primary and secondary sources. A structured interview schedule helped in collecting primary data from sample SGHs members. Quantitative methodology is adopted using self-reporting method. It involves data collection in the numerical form in order to explain or to predict the phenomenon of interest. As the survey is undertaken after the programme introduction, the pre-programme information is based on recall.

A comparison was made between the level of empowerment before joining the SHG and their conditions after three years of joining the group in order to see the extent of improvement after programme intervention. The main criterion for selecting the SHGs was the SHGs must consist of members who had completed three years-2 of programme intervention. Accordingly, those who became SHG members since January 2012 were not included in the assessment. Any member who had been a member for not more than three years was excluded from the study. If there has been a significant difference in urban women's mobility and social interactions, labour patterns, access to and control over resources, control over decision making and attitudinal and behavioral change before and after the interventions of SHGs in Kangra. The subjects of the present study were women SHG members in Kangra.

Statement of the Problem

During the planning era several efforts were made by the Government of India to increase the role of women and to improve the status of women. Self-Help Groups (SHGs) are increasingly becoming very important method of organizing women to take action and transform their situation. The strength of Self Help Groups is based upon the fact that the people who are facing problems are likely to be the most committed to solve them. The inability of formal credit institutions to cover rural poor is generally attributed to high cost of administering the large number of small loans. This has promoted large number of Non Government Organizations (NGOs) to enter the rural credit scheme for organizing the poor into informal groups.

For mutual help, these groups are instrumental in promoting informal structure of the poor to help them save and promote self reliance in financing these needs through Self Help Groups. But still poor have financial crisis. Their poverty still persists. In this context study is proposed to carry out further study in micro financing. Self Help Groups have emerged as one of the major strategies for the convergence of services and activities different Self Help Groups in different states of the country have focused on: Skill development, Awareness generation, Gaining access to credit from financial institutional for micro enterprise projects and inculcation of thrift and management of credit for the economically deprived sections of women and so on.

Hence, it is of considerable interest to study the role of Self-Help Groups in the socio-economic status of women in Himachal Pradesh. But considering the empowerment of Self Help Group members, this study is undertaken to find out the answer to following questions. 1. What are the socio economic characteristics of the respondents?

2. What are the reasons to joining Self Help Group?
3. What are the factors determining Self Help Group?
4. What are the levels of satisfaction regarding Self Help Groups?
5. What are the problems faced by the members in Self Help Groups?

Objectives of the Study

The objectives of the present study are proposed the following objectives.

1. To study the socio-economic background of the women beneficiaries and their family characteristics.
2. To analyse the income, expenditure and savings pattern of the Self Help Groups members.
3. To study the level of satisfaction of members in Self Help Group.

4. To find out the benefits through Self Help Group.
5. To find out the problems faced by the members in Self Help Groups.
6. To explore future strategies and to suggest measures for the better management of Self Help Groups.

The required samples were chosen by adopting a three-stage stratified random sampling method. The first stage involved the NGOs, the second stage focused on the SHG and the third stage dealt with SHG members on the basis of demographic regions. According to the Corporation of Kangra, the demographic region in Chennai is divided into three broad categories North Kangra, Central kangra and South Kangra consisting of 10 zones. In August 2010, the District of Kangra had 29 registered NGOs under Mahila Mandals with 25,359 SHGs whereby 14 NGOs are located in North Kangra, eight in Central Kangra and seven in South Kangra. The concentration of NGOs (14) in North kangra indicates most of the residents live below poverty line compared with other areas. The sample size included two NGOs from North kangra one each from Central kangra and South kangra respectively Four NGOs were selected in the ratio of 2:1:13.

The NGOs were selected randomly. Reedha from Central kangra and Niveditha from South kangra. According to us (2014-16), the representative sample size for 25,359 SHG members is 383 respondents. In order to make it more representative 770 members were chosen as seen in the table. Out of the total sample size of 770 SHG members, only 758 responded for the quantitative survey. The remaining 12 respondents were not from a particular group of community, age, religion, area or education. Thus the study concluded they did not represent a selective sample loss.

Indicators of Women's Empowerments Women's empowerment is not a one-way traffic. It is also a never-ending process. The entire process of women's empowerment has to be evaluated continuously through the feedback mechanism to maintain a dynamic home statistics. According to Narayana (1998), "Empowerment of women is a process whereby the powerless or disempowered gain a greater share of control of resources and decision-making". The process of gaining control over self, ideology and resources, which determines power, may also be termed as empowerment. The indicators of empowerment are the ability to make decisions, participation in household and financial activities, the right of access to property, and the dexterity to take shelter in laws and have one's own power to

Table 1: Sampling Framework of SHGs.

Name Of NGO	Total Numbers Of Groups	Total Numbers of Groups completed 3Years	Sample Size of the SHGs (10%of total groups which have completed 3 years)	Total members (10 members from each SGH)
Mahila mandals	921	212	21	210
Self Education Trust(SET)	1898	272	27	270
Reedha	454	185	18	180
Niveditha	321	110	11	110
Total			77 Groups	770

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Two of the indexes are usually applied for assessment. Women's empowerment constitute increase in self-esteem and individual and collective confidence; increase in articulation, knowledge and awareness levels on issues affecting the community at large, and women in particular, such as women's health, nutrition, reproductive rights, legal rights, literacy; participation in other events related to their lives; increase in the bargaining power of women, as individuals in the home and the community as well as in the collectives of women; decision making power over the kind of work she is doing; control over her own income and expenditure and whether she is still subservient to male members in the family .

The IFAD (International Fund for Agricultural Development) which supported the Himachal Pradesh Women's Development Project in late 2014 had suggested certain measures for the empowerment of women. The project aimed to bring about the social and economic betterment of women. The empowerment indices used with reference to developed countries may not fit into the context of developing countries like India. The IFAD empowerment indices have been already tested in many studies in India particularly to study the Mahila Mandals. These are quantified into indicators that can be used for statistical testing. As mentioned earlier, the empowerment indicators used in developed countries may not be suitable in the context of developing countries like India where people are trapped in social and cultural bondages. The

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IFAD model has already been tested in the context of India, especially in the SHGs under the Mahila Mandal programme. The present study thus adopted the IFAD model of empowerment and its indices to study the empowerment of SHG members after joining the programme.

The IFAD Model the IFAD defined empowerment as having the following four main characteristics: The quantitative indicators are: demographic trends such as mortality rates, fertility rates, sex ratio, life expectancy at birth and average age of marriage; number of women participating in different development programmes and the participation of women in political processes at the local levels .Domestic abuse may be a common “tool” employed by husbands to reinforce their authority within the domain of the household. The reluctance of women to oppose such violence and tolerate it in silence has been well documented.

Participation in SHGs reduces her tolerance of domestic violence not only by empowering her economically but also by increasing her awareness

(i) Changes in Women’s Mobility and Social Interaction – The study observed that this kind of change was most likely to occur among group members whereby the women attained greater self-confidence, had greater respect in the family, played a more assertive role in the domestic sphere, when there was a reduction in domestic violence, when women had greater participation in community affairs and local elections and had more freedom to visit their parents, relatives and friends. These nine indices were used to study changes in women’s mobility and social interactions.

ii) Changes in Women’s Labour Patterns - This study observed four empowerment indicators and found members had better selling and buying skills, independent marketing and better business practices.

iii) Changes in Access to and Control over Resources – The study observed five empowerment indicators namely, when the women played a more assertive role in financial matters, when they gained new skills through training and practices, had a viable and disciplined family budget, had the right to purchase their own real estate and gain skills for better pricing of their products.

iv) Changes in Intra-Household Decision Making – The study observed the empowerment indicators as the following: when the women played a more assertive role in their children’s education and health, decisions on recreation, had increased awareness to improve the living standards of the family and community. These indicators were used to measure women’s role in intra household decision making.

Findings the study identified various indicators that had contributed towards empowerment of the respondents and examined SHGs operations in this regard. It used Descriptive Statistics to summarise the views and self-reporting responses from members of SHGs in terms of frequency of distribution, mean standard deviation and percentage. T-test, Chi-square, Anova followed by the Duncan Multiple Range Test (DMRT), was used to compare conditions of women before and after joining the SHGs. The quantitative results are presented in three parts

- i) profile of the sample SHGs - this provides information related to size of the groups, the training undergone and meetings held
- ii) ii) social background of women in SHGs - this includes demographic details of the women in SHGs and
- iii) iii) Impact on Empowerment of Women in SHG: The variables used in the IFAD model such as changes in women's mobility and social interaction, labour patterns, control over resources and decision making skills are also discussed.

Profile of the Sample SHGs.

Table No. 2. Frequency Distribution of SHG Information and training Attended by the SHG member

SHG information	Frequency	Percentage
Group Size		
10-15	193	25.5
16-20	324	42.7
Above 20	241	31.8
Membership Duration		
3 years	388	51.2
4 years	237	31.3
5 years	133	17.5
	Training Received	
Yes	628	82.8
No	130	17.2
	Type of training	
EDP	189	30.1
Handicraft	297	47.3
Animators and Representative	142	22.6
SHG information	Frequency	Percentage
	Duration of the training	
Below 2days	256	40.8
2-5 days	229	36.5
6-10 days	120	19.1
Above10 days	23	3.6
	Benefit of the training	
Very useful	156	20.6

Useful	462	60.9
Somewhat useful	72	9.5
Not Useful	68	9.0
Total	758	100

42.74% of the women were in groups of 16-20 members, 31.8% in groups of above 20 while 25.5% were in groups of 10-15 members. The average group number was 15. In order to study the performance of the SHGs, it is important to look at the homogeneity of the group. Homogeneity here means each group member living in the same area or location. For duration of membership, 51.2% had been members for three years, 31.3% for four years and 17.5% had been members for five years. The study found the size of groups to be relatively larger in the older groups which member members for more than four years have compared with n younger groups which had less than three years of membership.

We feel posits that training has improved their entrepreneurial potential leading to more sustainable women's empowerment. Thus, proper training by NGOs or government officials is needed to assess how far these loans have been utilised. When such interventions are periodically monitored, women will become better entrepreneurs and will invest their loans in income generating activities to boost their empowerment levels.

Table No. 3: Frequency distribution of Demographic values of SHG members

Demographic Variables	Frequency	Percentage
Age in years		
Below 30	195	25.7
31-40	288	38.0
41-50	169	22.3
Above 50	106	14
Community		
Forward Communities	31	4.1
Backward Communities	340	44.8
Most Backward Communities	164	21.6
Schedule caste	171	22.6
Schedule Tribes	52	6.9
Religion		
Hindu	604	79.7
Muslim	81	10.7
Shikh	73	9.6
Marital Status		
Single	69	9.1
Married	614	81.0
Separated	40	5.3
Widowed	35	4.6
Educational Qualifications		
Illiterate	65	8.6

Primary	123	16.2
Elementary	183	24.1
High School	262	34.6
Sr. Sec. School level	69	9.1
Graduation	56	7.
Occupation		
Home Maker	242	31.9
Self Employed	322	42.5
Tailor	48	6.4
Govt. Employee	20	2.6
Private Employee	21	2.8
CSC	50	6.6
Other	55	7.2

Findings of Chi Square Test

- There is no significant relationship between age and membership period.
- There is no significant relationship between educational qualification and membership period.
- There is significant relationship between marital status and membership period. There is no significant relationship between members occupation and membership period.
- There is no significant relationship between members occupation and initial investment amount.
- There is no significant relationship between monthly income and SHG members occupation.
- There is no significant relationship between earning members and family benefits.

Findings of Garret Ranking

1. The highest score is awarded to self – employment .The least score is awarded to serving the society.
2. It is inferred that “Communal Misunderstanding” is the important factor of self help groups.

FINDINGS OF OPINION SURVEY

1. Over all opinion of the respondents are highly satisfied.

Suggestions

- The self help groups and its importance must be implementing as lesson of text book among school; level education.
- Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through Self Help Group oriented developments.

- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
- In order to strength the women empowerment, female literacy has to be promoted .
- None of the voluntary agencies was found to be making efforts to develop a second line leadership to take up the leadership role. It was observed that a few women were dominating the show from year to year. A trend seemed to have emerged paving the way for the educated and the “better off leader dominating the groups and getting reelected again and again.
- The group leader educates the entire team to manage the groups and maintain accounts and other record of the groups. It may lead to lopsided empowerment and not empowerment in the full sense.
- It is suggested that the Non Government Organizations should be prevented from interfering with Self Help Groups movement.

Conclusion

The study was undertaken to identify women empowerment through Self Help Group in different zone of district kangra. It is found that the socio- economic factor has been changed after joining the Self Help Groups. But the saving is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. It is the clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro fiancé can achieve a vast scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful. In this way Self Help Group in different zone of district kangra is very successful develop women empowerment and rural areas.

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