

**WOMEN EMPOWERMENT WITH REFERENCE
TO SELF HELP GROUP IN HARYANA: A STUDY
IN IMPACT ASSESSMENT**

THESIS
SUBMITTED TO

THE FACULTY OF SOCIAL SCIENCES
KURUKSHETRA UNIVERSITY, KURUKSHETRA
FOR THE DEGREE OF

**DOCTOR OF PHILOSOPHY
IN
SOCIOLOGY**

Submitted by
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HARYANA (INDIA)
SEPTEMBER, 2020**

CHAPTER: 6

FINDINGS AND RECOMMENDATIONS

This chapter has the purpose of summarising and concluding the thesis with some recommendations; to describe the grassroots level situation of the Self Help Groups in Haryana. The present chapter describes the findings, inferences and observations of the previous chapters. The conclusion and inferences have been drawn upon the findings and observation of the study. In addition to this, the field experiences gained at the time of conducting a field survey of the study have also been incorporated in the present study. Further, some recommendations have also been given based on these findings, field observations and suggestions given by the members of SHGs, which may help strengthen Self Help Groups.

Major Findings

Socio-economic and demographic profile of respondents

The result of the study shows almost one-half (48.5%) of the respondents, falling in the age group of 31 to 40 years, followed by one-fifth (21%) in 41 to 50 years. In these two age categories of respondents are very active and they are interested in becoming a member of the Self Help Group for their livelihood. After the age of 35, women are relieved from their reproductive roles and responsibilities of taking care of their children (Table 3.1).

An overwhelming majority of the respondents (87.9%) Hindu, 41 members (8.5%) Sikh and 17 members (3.5%) are Muslim (Table 3.2).

Study shows that two-third (66.7%) members of SHGs belong to Schedule Caste, almost one-fourth (25.8%) members belong to Other Backward Castes and remaining (7.5%) members belongs to General Category. Thus, the majority of members of SHGs belong to SCs and OBCs Category (Table 3.3).

Education is the most important element for human development, so it is necessary to collect the respondent's data according to education. Before joining SHGs almost one-third (34.6) were illiterate and remaining was literate, but 139 (29%) respondents had attained education up to Primary level. While 73 (15.2%), 60 (12.5%) and 28 (5.8%) respondents were educated up to Middle, Higher School and

Intermediate, respectively. Only 14 (2.9%) respondents were educated up to Graduation and more. This shows that most members were illiterates or low educated. (Table 3.4).

The study reveals that an overwhelming majority (95.2%) respondents are married while only 8 (1.7%) respondents are unmarried. 13 (2.7%) respondents are widows and only 2 (0.4%) are divorcee. This can conclude that most married women participated in SHGs (Table 3.5). Almost three-fourth (77.3%) belongs to the joint family and the remaining (22.7%) members are related to the nuclear family (Table 3.6).

Main occupations before joining Self Help Groups were as follows: almost one-fourth respondents (24.4%) belonged to the agricultural sector, all most one-fourth respondents (26.5%) self-employed, 88 respondents (18.3%) labour and 39 respondents (8.1%) doing the job and 109 respondents (22.7%) were not doing any work (Table 3.10) and the income before joining Self Help Groups was very low, which was as follows: almost one-half of respondents (44.2%) earned up to Rs. 1000/month, followed by 25.4 % of respondents earned Rs.1001 to 2000. 17.9% of the respondents earned Rs. 2001 to 3000 and only 12.5% women respondents earned above Rs 3000 per month. This shows that they were living in miserable condition. This shows that they were living in deprived condition (Table 3.11).

Almost one-half (52.9%) joining Self Help Groups with the help of other SHG members, 132 members (27.5%) joining Self Help Groups with the help of National Rural Livelihood Mission Employees, 67 (14%) members joining Self Help Groups with the help of their relatives, 16 (3.3%) and 11 (2.3) members joining SHG with the help of NGO and Bank official, respectively. This shows that their social relations are more significant rather than formal relation (Table 3.12).

More than two-thirds (68.1%) joining as a member of Self Help Groups to meet their household expenditure, followed by to become self-dependency (17.5%), to enhance their social status (9.6%) in the society and to increase their skill (4.8%). This shows that the economic aspect is more important than other aspects (Table 3.13).

Impact of SHGs on social empowerment

Study reveals that more than three-fourth members (76.7%) explain that their family is cooperated them to join as members of SHGs. 41 members (8.5%) say that their family is not cooperative and remaining 71 (14.8%) members are neutral. We can conclude that majority of the family members want some income from the respondent so that they can fulfill their basic household needs, so the majority of the families are supportive (Table 4.1).

Decision making is the most important aspect of social empowerment. More than two-third members (69.8%) are participating in family decision making; while 129 members (26.9%) give a negative response. 16(3.3%) members give a neural response (Table 4.2).

Research explains that almost two-third members (64%) say that their social status increased after joining SHGs, while 83 members (17.3%) tell that their status not increased and one-fifth members (18.8%) have a neutral response. We can conclude that majority members get dignity within family and community (Table 4.3).

Presently, education is an important aspect of development of any society. Almost two-third members (60.4%) explain that their education is improved in the form of formal or informal education after joining as members of SHGs, which included an increase of formal education, learns to do signature, understanding about government policies etc. We can see that the education of members of SHGs increased and this is a very good symbol for women empowerment (Table 4.4).

More than two-third respondents (76.2%) describe that the decisions of their groups are unanimously approved and only 36 (7.5%) give a negative response on it, while 78 members (16.2%) have a neutral response. This is the healthy sign for SHGs progress. (Table 4.5).

Almost two-third (62.7%) women agree that women empowerment is possible through Self Help Group, While 8.5% women are not agree this. 28.8 % women have a neutral response on it. We can conclude that majority of the members know about the concept of women empowerment (Table 4.7).

Before joining SHGs, women had hardly any opportunity to interact with outside the house. But after joining SHGs, they start interaction outside the home. More than half of the members (52.7%) give a positive response regarding availability of vehicle after joining SHG, while 227 (47.3%) give a negative response on it (Table 4.8). Almost two-third members (64.6%) give a positive response regarding the availability of modern communication instruments, while 170 members (35.4%) give a negative response on this (Table 4.9).

After joining Self Help Groups, mostly members explain that their confidence level increased. More than three-fourth (76%) respondents explain that their confidence level increased after joining the Self Help Groups. Only 60 (12.5%) say that their confidence level not increased and 55 (11.5%) have a neutral response (Table 4.10).

After joining SHGs, the earning of members enhance, due to this their social status increased in the family; as a result of this, family member's behaviour changed towards her. More than three-fourth (78.3%) respondents say that after joining SHGs, the behaviour of their family members is good towards her. This is a healthy sign for women dignity and development (Table 4.10).

Impact of SHGs on Economic Empowerment

The data of income-generating activities shows that 131 members (27.3%) are doing tailoring work, followed by 98 members (20.4%) agriculture work, 91 (19%) dairy, 50 (10.4%) beauty parlor, 29 (6.0%) kadhai work, 25 (5.2%) members are making cleaning products, only 3 (0.6%) members are doing toys making work. Training and skill development are also an important part of economic activity (Table 4.31).

More than two-thirds of the respondents (70.4%) say that they get training by NRLM (National Rural Livelihood Mission)/Bank/NGO (Non-Governmental Organisation) as their counterparts. Almost one-half members (47.9%) give a positive response regarding skill development and almost one-fourth (22.5%) give a negative response. In the field, we find that majority of the SHGs members are skilled in only traditional works like tailoring, agricultural and dairy products. They are not doing

any new kind of work by which they can earn more money for their family (Table 4.33).

The result of the study shows that majority of the SHGs members improved their income level. Income data shows that almost two-thirds (61%) respondents explain that their monthly income increased more than two thousand. 91 (19%) respondents say that their monthly income increased between Rs.1501 to Rs.2000, 76 respondents (15.8%) explain that their monthly income increased between Rs.1001 to Rs.1500 and 20 respondents (4.2) say that their monthly income increased between Rs. 500 to Rs.1000. this shows that monthly income of maximum increased after joining as a member of SHGs. This is a core function of the National Rural Livelihood Mission Program. After increase in monthly income their household expenses is also increase. More than three-fourth members (78.8%) explain that after joining SHGs, their monthly household expenses increased, while 102 members (21.2%) give negative response. By this, we can conclude that their living standard also increased after joining. (Table No. 4.34, Table No. 4.35).

The result of the study indicates that majority of the members (84.6%) tells that they have received loan after joining SHG, while 74 respondents (15.4%) did not receive any loan. More than two-third members (69.4%) describe that they repaid their loan on time, while 73 members (15.2%) give negative response on it. Almost one-half respondents (47.1%) say that their source of repaid of the loan is profit earn by loan amount. 92 (19.2%) members repaid their loan with the help of their husband income, while 88 (18.3%) respondents repaid their loan with the help of profit received by SHG work. In the study, it is reveals that all over the repayment of the loan in time is satisfactory. Saving money is also an important motivator factor to join self-help groups. Maximum respondents (84.6%) tell that after joining SHGs, their saving increased, while 74 members (15.4%) negate it. In response to purpose of saving, 75 members (15.6%) say that they save the money for family protection, followed by 37 (7.7%) save for trade, 28 members (5.8%) save it for children education, 25 members save it for food safety and 5 members (1%) save the money for festival expenses (Table 4.38, Table 4.40).

Maximum SHGs members have bank account, so they deposit their savings in banks. More than two-third respondents (70.6%) deposit money in banks, followed by self (9.4%) and post office (4.6%). After joining SHGs, they are earning money,

aware of government schemes and as a result, their status also increased in the society (Table 4.41).

There is a significant impact of SHGs on the economic status of members. Before joining SHGs, almost three-fourth members (76%) belonged to below poverty line and the remaining (24%) came under the category of the above poverty line. But after joining SHGs more than one-half members (56%) belong to below poverty line and remaining members (44%) belong to the above poverty line. We can conclude that nearabout 1/5th respondents cross the line of below poverty line after join as member of SHGs. This is a bigger sign of success of SHGs in rural areas. The data of the study shows that more than one-half members (54.8%) of Self Help Groups describe that their basic needs like water, electricity, bathroom and toilet were not fulfilled before joining the SHGs. But after join SHGs, most of the members take loan from the SHGs to construct toilets in their houses. Presently, all the respondents from six different villages have the basic facility in their house. Before joining SHGs, only one-third of respondents (33.1%) lived in concrete house. But after joining SHGs more than one-half respondents (57.3%) lived in concrete house. This shows that there is an increment of almost one-half (24.2%) in a concrete house of the respondents (Table 4.43, Table 4.6 & Table 4.42)

Women of SHGs are doing work in the house, so there is no hygiene problem. More than four-fifth members (81.9%) explain that their workplace is healthy, 39 (8.1%) give negative response and 48 (10%) give neutral response (Table 4.44). 361 respondents (75.2%) explain that their SHGs have no storage problem, 84 (17.5%) say that their SHGs have storage problem and only 35 (7.3%) give neutral response. We can conclude that groups are producing items on a small scale, so there is no storage problem (Table 4.45).

Impact of SHGs on Political Empowerment:

Gram Sabha is regarded as a mini parliament at the village level. In the survey, we find that only one-tenth (10.2%) members of SHGs are taking participation in Gram Sabha meetings. Maximum respondents (89.8%) explain that they are not taking part in the meeting of Gram Sabha. This is very shocking at grassroots level. But respondents explain that before joining SHGs none women attended Gram Sabha Meeting, but now the trend is moving up i.e. 38 respondents (7.9%) attended Gram

Sabha Meeting, 8 respondents (1.7%) raise cleanliness related issue, 9 respondents (1.9%) raise education issue, 4 respondents (0.8%) raise the light related issue, and 3 respondents (0.6%) raise the health-related issue and 25 respondents (5.2%) raise mixed issues (Table 4.75, Table 4.77).

A gram panchayat is a grassroots democracy and after joining SHGs, some women have realized the importance of casting a vote in the elections. Majority of the respondents (87.3%) explain that they cast their vote their own will while one-fourth members (25.6%) cast their vote with the consent family members. Only 44 respondents (9.2%) cast their vote on basis of clean images of representative, followed by 31 members (6.5%) on the basis of caste, 23 members (4.8%) basis of education. 198 respondents (41.2%) cast their vote on mixed basis. We conclude that most respondents are conscious of their voting right. Study reveals that near about three-fourth members (72.5%) describe that constitution role is important for women empowerment; while 38 members (7.9%) give negative response on it. 94 respondents (19.6%) give neutral response. We conclude that majority of the respondents aware about constitution and their significant role for women empowerment (Table 4.78, Table No.4.79 & Table 4.80)

Problems faced by the members of SHGs

a) Difficulty faced to Social Mobilisation

The important stakeholders in the programme the National Rural Livelihood Mission (NRLM), Gram Panchayat, Banks, and Non-Governmental Organisation (NGO) are rural poor women. Social mobilisation is an important component of scheme but researcher found that there is no enough awareness among the grassroots level people regarding the mission.

b) Limited options for income-generating activity

Tailoring, Dairy and Agricultural works are the most popular activities among the members of SHGs. These works belongs to traditional work; by these works, they are not earning enough money.

c) Financial problems

Members of SHGs faced several difficulties for opening their saving account and to get loan. Almost one- third members (34.2%) explain that bank employees are not cooperative, while almost two-thirds (62.9%) members describe that government

employees are cooperative and only 14 (2.9) women have a neutral response. The study explains the delay of sanctioning the loan because of the banking process. Almost one-fifth respondents (20.2%) complain about the delay in loan and almost two-third members (64.4%) describe that they are getting loan properly, while 74 members (15.4%) have a neutral response.

d) Lack of sufficient funds and high-interest rate

Study shows that almost two-thirds (63.3%) respondents complained that they are not getting enough loans from the bank and almost one-fifth (21.5%) members explained that they get enough loans, while 74 members (15.4%) have a neutral response on it. Almost two-thirds (59.4%) members of SHGs are agree that interest rate of bank is high, while one-fourth (25.2%) SHGs members disagree from this and 74 (15.4%) members give neutral response on it.

e) Visit of Bankers to SHGs

After interacting with the SHGs members, it is found in survey that bank officers did not visit in their SHGs to see the functioning of SHGs.

f) Marketing problems

More than half of the members (57.7%) complained that the village market is not enough and one-third (34.8%) members said that village market is enough for them, while 36 (7.5%) members gave neutral response on it.

g) Economic exploitation of women in SHGs:

Almost two-thirds (67.7%) members explain that there is no economic exploitation of women in SHGs, but 81 (16.8%) members describe regarding economic exploitation in SHGs, while 74 members give neutral response on it.

h) Irregularities in meetings conducting by SHGs:

Frequency about groups meetings shows that more than two-thirds (69.6%) respondents attended the group's meeting once in a week and almost one-half (24.2%) attend it every month. But at grassroots, we found that there is an irregularity in conducting the meeting.

i) Difficulty in maintaining accounts:

More than two-third members (68.3%) explain that their SHGs accounts are up to date. But research found during the survey that many SHGs record is not up-to-date. Mostly illiterate women and old aged women are not aware of the records.

j) Low Level of Education

More than one-half (57.7%) members explain that they are getting problems due to low education, 187(39%) members are not getting any problem and 16(3.3%) members give neutral response on it.

k) Facing problems in doing household work and attend outstations training:

One-fifth (20%) members describe that they are facing problems in household work, almost two-thirds (67.3%) members are not facing a problem; remaining (12.7%) members gave neutral response on it. In the field, it is found from the survey that many SHGs family members not support them to attend training at the block or district level.

The total experience about the Self Help Groups

Study shows that majority of members (81.0%) have a good experience. Only 59 (12.3%) members have a bad experience. At the same time, 32(6.7%) members have both types (good and bad) i.e. mixed experience. Study reveals majority members (87.7%) desires to maintain continuity with SHGs. Only 59(12.3%) members want to discontinue it. Majority of SHGs members (78.5%) accept that they will motivate other women to join SHGs and only 53 (11%) gave a negative response while 50 (10.4%) member's gave neutral response on it. We can conclude that most of the members are happy. They have a good experience, desire to continue with SHGs and to motivate other women to join Self Help Groups.

Recommendations

The SHGs played an important and contributed towards the progress of poor rural people. On the basis of the findings of the study, the researcher suggests the following:-

Suggestions to the Government

1. A chapter regarding Self Help Groups included in the textbooks at the school level syllabus.
2. The government should encourage and support NRLM (National Rural Livelihood Mission).
3. To enhance the literacy of rural women so that they understand the significance of SHGs in their life.
4. Governments should make more efforts so that SHGs became an agent of rural employment.

5. The government should create a separate cell for solving problems of SHGs members and helpline number is also necessary for solving problems.
6. To spread awareness to the public about the products of SHGs. For these advertisements for SHGs products should be given in newspapers, journals, television, radio, and films etc.
7. The government should make necessary arrangement for sell and purchase of product of SHGs.
8. Proper Coordination is required between different departments, organisations, agencies and banks for the success of this programme.

Suggestions to the Panchayats

1. Panchayat leaders should play an important role in implementing the programme at a different level so training for elected representatives should be compulsory for this programme.
2. Chairperson of Gram Panchayat, Panchayat Samiti should be cooperative in nature; by this women can speak them without any hesitations and comfortably.
3. Sarpanch and Panch should help equally to all religions, castes and community of the village.
4. Sarpanch should arranged meetings of the SHGs members with panches and influential people of village.

Suggestions to the Bankers

1. Banks should adopt a zero-tolerance policy against delay in sanctioning of loan to SHGs and also on corruption in the banks.
2. The banker should to start the process of informing for the SHGs members about the new plans or schemes.
3. Formalities may be simplified for Self Help Groups.
4. Rate of interest should be reduced and the number of installments for repayment should be increased. It will useful to members for repaying the loan amount in time.
5. Individual loan and Housing loan should be provided to the members of SHGs
6. More women cooperative banks should be opened in rural areas.

Suggestions to the Groups

1. Self Help Groups must function independently instead of depending on NGOs and other agencies.
2. Attendance of SHGs members is made compulsory in meetings.
3. SHGs members should discuss on the essential issues like education, poverty, roads, lightning, health, sanitation etc. for developing the holistic progress of the village.
4. Groups must be aware about of all government schemes, policies and programmes.
5. The SHG members are advised to utilize the loan amount only for the assigned task and repayment of loan within the time period is a key for the success of this mission.
6. The members should undergo some kind of training for proper utilization of more.
7. Cooperation among members is compulsory for a go-ahead of SHGs.
8. Rotation of responsibility will help the women for empowering them.
9. Unmarried women should also be encouraged to become members; so that they can also empower in the society.
10. The SHGs members' should choose their occupations keeping in mind the availability of fund, raw materials and demand in local market for their products.
11. Good quality, packing and branding of products should be introduced to capture the new market area and enhance the volume of sales.

“Empowering Women will ensure better justice, better living and stable society”