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The Impact of self-help groups on social empowerment of rural women in Haryana: A sociological study

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Abstract

The research utilizes a combination of exploratory and descriptive research design, and data is gathered through interview-schedule, observation, and already existing literature i.e. secondary sources. Through stratified random sampling, a sample of 408 participants was chosen from the target population. The result of study is that majority of surveyed members, 76.7%, reported positive cooperation from their families in participating in self-help groups, social status and their education improved after joining SHGs. Majority of respondents from various villages (76.2%) described that their self-help groups (SHGs) were taking decisions by the majority. The majority of members understands the importance of sanitary toilets and convinced their families to construct them and also took out a loan from the SHGs to construct toilets in their houses. The results of a survey on the effectiveness of Self-Help Groups (SHGs) in empowering women show mixed opinions. Additionally, 52.7% of the members reported an increase in vehicle availability and freedom of movement after joining SHGs. Before joining SHGs, the members had limited social interactions and opportunities but after joining SHGs, 64.6% of members reported purchasing mobile phones, indicating an increase in their ability to connect with the outside world. 76% of respondents reported an increase in their confidence level after joining SHGs. Majority of respondents (78.3%) reported that the behavior of their family members towards them improved after they joined Self-Help Groups (SHGs).

Keywords: Positive cooperation, empowerment, self-help group, NRLM, social empowerment

Introduction

According to the ancient Greek thinker Aristotle, human beings are inherently social creatures. Those who are not sociable by nature are either insignificant or extraordinary. Society is something that exists before individuals do. One way that this is demonstrated is through the creation of Self-Help Groups (SHGs) in efforts to combat poverty. This concept is not new, as farmers in rural areas have long been forming temporary collectives and sharing their labor. The formation of SHGs is not a spontaneous occurrence, but rather the result of a long-standing tradition (Kalra *et al.* 2013) [7]. The concept of Self-Help Groups (SHGs) was developed in 1970 by Professor Muhammad Yunus. In 1974, a famine occurred in Bangladesh and to address this, Professor Yunus attempted to secure loans for poor individuals from formal financial institutions, but they refused due to a lack of collateral. To combat this, he distributed collateral-free small loans to the poor. Eventually, banks agreed to give loans to the poor with Professor Yunus as a guarantor. As a result, Grameen Bank was established in 1983. The origin of microfinance in India started in the 1970s when the "Self Employed Women's Association" (SEWA) of Gujarat formed a cooperative bank in Ahmadabad. This led to the establishment of the concept of Self-Help Groups (SHGs) in 1980. The first formal Self-Help Groups were started in 1984-85 in the country (Ahirrao, 2009) [1]. In 1991-92, the National Bank for Agriculture and Rural Development (NABARD) began promoting SHGs on a large scale and in 1993, the Reserve Bank of India (RBI) also allowed banks to open saving accounts for SHGs.

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Factors for emergence of Self Help Groups Movement in India

Failure of the top-down approach

The top-down approach means if we develop the upper section of society it will reach, the lower section of society. This approach failed because:

- a) It did not pay attention to the needs of the people and did not provide any Solutions for them.
- b) It ignored the capacity and abilities of individuals.
- c) In this approach, stakeholders are completely dependent on the administration.
- d) Sufficient funds were not available for this approach.

In lieu of this, a new approach, namely the 'Bottom-up Approach,' came into existence as a continuation of the above approach. This approach focuses on women empowerment. External agencies act as a resource agency only and provide training to the stakeholders.

Inadequate of Formal Banking System

The poor felt the need for credit for their livelihood, but before the 1990s, formal banking systems and procedures did not favor the poor. The bank collateral system was complicated and required lengthy documentation. This situation also helped in the formation of SHGs.

Feminization of Poverty caused by Globalization

Globalization is the interaction and integration among people, groups, organizations, and states worldwide. In global interdependence, social activities extend beyond national borders. During the process of globalization, the flow of goods, services, money, information, and culture circulates across national borders. This process creates thousands of employment opportunities for the educated but deprived majority of society due to illiteracy. It also widens the gap in inequality between developed and developing countries (Mahajan, 2017) ^[11]. The impact of globalization on different groups within society can be complex, as it can both benefit and harm different people.

Empowerment, a widely used term in government and non-government organizations, development agencies, and international organizations, is the process of acquiring power in the social, economic, and political arenas. The concept is often used in the context of women's empowerment, but is seldom clearly defined. Oakley (1991) ^[16] defined empowerment as a process to develop the skills to enable people to manage a better way of life. According to Hape (1994) ^[5], empowerment includes several mutually strong elements such as access and control over productive and socio-economic resources, fulfilling personal needs, increasing confidence among individuals to make decisions, enhancing knowledge and awareness among people, etc. Gopalan (2001) ^[4] explained that my understanding of empowerment is that it reflects freedom from harassment, an environment of liberty, equality, dignity of individuals, and ensures a secure life for the individual.

Swami Vivekananda said, "There is no chance for the welfare of the world unless the condition of women is improved. A bird can't fly on only one wing." Sharma (2006) ^[25] described that "Women's empowerment is a multi-dimensional process by which any woman or organization can realize their true potential and become empowered in all areas of life. This is only possible when knowledge and resources are provided on a large scale.

Empowerment of women can be achieved by providing the right education, health-related facilities, and ensuring dignity within the family and community."

Quantitative indicators of women empowerment include measures such as women's participation in the workforce, their representation in leadership positions, and their access to education and healthcare. For example, the percentage of women in parliament, the number of women-owned businesses, or the literacy rate among women can all be used as quantitative indicators of women empowerment. On the other hand, qualitative indicators of women empowerment include measures such as women's sense of self-worth, their ability to make decisions, and their level of autonomy. For example, women's perception of their own empowerment, their participation in community decision-making, or their ability to access resources can all be used as qualitative indicators of women empowerment.

Review of Literature

Kaladhar (1997) ^[6] conducted a study to examine the issues related to the performance of Women Self-Help Groups (SHGs) in the Moradabad district of Uttar Pradesh. The key objective of the study was to explore the relationship between social and economic characteristics and group process. The researcher selected 160 respondents randomly from the SHGs in the district, and used a descriptive research design. The results showed that there was a significant positive relationship between group performance and factors such as education, participation in decision-making, maintenance function, task function, and trust among the group's members.

Puhazhendi (2000) ^[17] analyzed the functioning of Women Self-Help Groups (SHGs) in terms of performance, sustainability, empowerment of women, economic impact on the members, and future possibilities. The researcher found that the SHGs in the Madurai district of Tamil Nadu performed well in terms of social change and transformation. The district comprised of 7 taluks and 13 blocks, and the study selected 200 respondents from these 13 blocks using a proportionate probability sampling technique. The study found that the trends were positive and showed a path of development for the members.

Rai and Tandon (2000) ^[18] in their research found that Self-Help Groups (SHGs) had successfully attempted to reach the poorest through innovative micro-financial services such as savings. The small savings collected were given to individual members to meet their consumption needs. The formation of these groups not only helped in developing credit management skills among the poor but also led to better use of money and promotion of repayment of money under group pressure. Organizations such as SEWA in Gujarat, MYRADA in Karnataka, Co-operative Development Foundation (CDF) in Andhra Pradesh, Sharmik Bharati in Kanpur, and other NGOs in other parts of the country had successfully demonstrated that to make credit productive, poor women require support in terms of income generation, skills development, health care, and addressing social issues.

The study by Sen, M.B. (2000) ^[20] titled "Self-Help Groups and Micro Finance an Alternative, Socio-Economic Option for the Poor" explains the characteristics of Self-Help Groups (SHGs) promoted by a non-governmental organization (NGO) named Sreema Mahila Samity in Nadia district of West Bengal based on micro-studies. The main

objective of the study was to understand the development stages of SHGs and its effect on SHGs members. For this study, 10 SHGs were randomly selected from Nadia district. The study findings explained that with the help of loan amount, productive work was done by the members of SHGs instead of personal purposes. The interest charged on individual loans was normally high to cover the SHGs expenses, including risk premium. The recovery rate was very high in comparison to the recognized institutions. Mutual accountability was the main element in the agreeable recovery of the loan. The agenda of the SHGs meeting was generally related to income improvement, children's education, basic health care of mother and child, family problems, environment, and social action. The entire groups reported that decisions were taken in a free and frank environment among the members.

Kumaran, K.P. (2002) ^[9] conducted a study entitled "Role of Self Help Groups in promoting Micro Enterprises through Micro Credit: An empirical study." The objective of the study was to examine the relationship between SHGs and social and economic empowerment. The study was conducted in the district of Pune, Maharashtra. For the study, 15 sample SHGs were selected randomly and from these, 90 members were selected for interview. The research found that after joining SHGs, women were able to discover inner strength, self-respect, social-economic empowerment and capacity building.

The study by Rao, V.M. (2002) ^[19] titled "Women Self-Help Groups profiles from Andhra Pradesh and Karnataka" aimed to understand the impact of Self Help Groups (SHGs) on the development of women. The study covered 48 villages in Andhra Pradesh and Karnataka and selected 23 SHGs for examination. The study found that the primary factors for joining the groups were to access loans, meet economic challenges, and develop the habit of savings. The study found that mostly women from families with no adult or male earning members, whose husbands could not afford family expenses, whose household size was big, who had a strong willingness to improve their economic conditions, and who were able to get cooperation from their spouses had joined and were involved in SHGs. The study found that the meetings of SHGs discussed savings, loan flows, income-generating activities, recovery, and social issues. Some groups were also involved in creating social awareness about issues such as dowry, nutrition, legal rights, and sanitation.

Yelue and Sahoo (2002) ^[26] conducted a study entitled "A study on SHGs and Tribal Women Empowerment in Maharashtra" which aimed to identify the impact of Self Help Groups (SHGs) on tribal women in the Nanded district of Maharashtra. The study was conducted with five SHGs, each comprising 20 members, and was exploratory in nature. The findings of the study showed an increase in education level, increased awareness about sanitation, increased mobility both inside and outside the village, increased economic activity, improved family planning, and improvements in communication skills and self-confidence among the women.

Manimekalai (2004) ^[13] conducted a study entitled "Economic Empowerment of Women through Self-Help Groups" in the Tiruchirapalli district of Tamil Nadu. The study aimed to understand the economic empowerment of women through their participation in SHGs. 110 members of SHGs were selected for the study. The research found

that 50% of the respondents, who were previously housekeepers, had started their own businesses after becoming members of SHGs. 60% of the respondents joined the groups voluntarily. The weekly savings ranged from 15 to 100 rupees, and the recovery of loans was 100%. The study also found that members who did not attend group meetings were punished with penalties or warnings. 75% of the members were involved in non-farm activities, while 21% chose new activities. 43.71% of the women reported an increase in their consumption expenditure after joining SHGs, with the biggest improvements seen in expenses related to child education, clothing, and food.

Srivastava, Alka (2005) ^[23] attempted a study entitled "Women's Self Help Groups: Findings from a Study in Four Indian States." The information was gathered from four North Indian states (Madhya Pradesh, Uttar Pradesh, Bihar, and Chhattisgarh). The total sample size was 3065, with 613 Self Help Groups taken for the research and five respondents selected for interview from each group. The details of the sample respondents were: Bihar-805 respondents, Chhattisgarh-755 respondents, M.P.-755 respondents, and U.P.-750 respondents. This study focused on the framework that Self Help Groups build, which creates a mechanism in which women can analyze their position and make mutual plans to resolve their issues. The study found that Self Help Groups provide a platform for the respect of women, assistance to bonded labourers, support for Dalit rights, and addressing issues of domestic violence and alcoholism.

Singh (2007) ^[21] conducted a study entitled "Functioning and Performance of Swashakti and Swayamsiddha Project in India." The aims of this investigation were to understand the socio-economic background of women and its impact on SHGs. The research found that most of the project's respondents were in the age category of 26-45 years and were mostly married. Agriculture and allied work were the main source of their livelihood, but the landholding size of the respondents was small. Before joining SHGs, their monthly income was very low (less than Rs 1000). However, this scenario changed after they joined SHGs. The perception and perspective of women members became positive towards social issues. Meetings were organized every month, and mutual agendas were discussed in the meetings. Decisions were also taken unanimously. The income of the members increased and savings were collected on a fixed date decided by the group, and the money was deposited in the bank, excluding a small fund for emergency needs. Most of the women's perspective was against social evils like the dowry system and child marriage.

Krishnan, Sequeira and Snehathatha (2008) ^[8] attempted a study entitled "Empowerment of Underprivileged Women through Self-Help Groups." The study aimed to analyze the functioning of SHGs and the effect on the socio and economic status of underprivileged women. The researchers collected primary data from 350 SHG members and 30 animators using a structured schedule. The study found that SHGs helped women to access credit easily and timely, improved unity and cohesiveness among members, and helped upgrade the economic and social status of the women in society. The researchers emphasized that the self-help approach of SHGs was gaining momentum in empowering women and achieving the Millennium Development Goal.

The National Council of Applied Economic Research (NCAER) conducted a comprehensive primary sample survey in 2008. The survey covered 4791 households from 961 Women Self Help Groups in six states across five different regions: Uttar Pradesh, Andhra Pradesh, Karnataka, Maharashtra, Odisha and Assam. The study found that 80% of the SHGs were female, 10% were male, and 10% were mixed. The study showed that after joining SHGs, the income of members increased by 27.3% and employment increased as well. The study also found that expenditure on food, non-food, education, and health increased by 5% per annum, with the highest growth rate in education at 5.6%. Additionally, the study found that the average yearly financial savings increased from Rs 2057 to Rs 4213, and 92% of households reported an increase in social empowerment after joining SHGs.

Subrahmanyam (2008) ^[24] conducted a study entitled "Rural Women and Self Help Group Strategy: A Study on Economic Empowerment of Women in East Godavari District (AP)." The study aimed to examine the economic empowerment dimension of women in the East Godavari district of Andhra Pradesh. The researcher selected 250 women participants from 50 SHGs from two blocks of the district. The study was primarily based on primary and secondary sources of data. The results of the study showed that the majority of the Self Help Group members reported positive changes in their income, access to healthcare, education, social status within their families and communities after joining the groups. They were also satisfied with the experience of being part of the SHGs.

Banerjee, Tanmoyee (2009) ^[2] attempted a study entitled "Economic impact of Self Help Groups." The goal of this survey was to study the performance of SHGs on women's economic empowerment. Primary data were collected from four sub-divisions of the district of North 24 Parganas (West Bengal). The data included 300 members of 27 SHGs from four sub-divisions of the selected district. He found that nearly half (41.66%) of members of female SHGs were unemployed before joining the group. But after joining the group, these female members started to earn and their earnings improved their family's condition. There was a significant decrease in the family's health-related expenditure after joining the SHGs because they received different advice regarding good hygienic habits in various training programs. The most attractive result of this survey was that the problem of school dropout has appreciably lowered in the families of group members.

Sinha, Shailendra (2010) ^[22] conducted a case study entitled "A case of a sustainable special SGSY (Swaran Jayanti Gram Swarozgar Yojna) project in Kerala" in Mararikulam village of Kanjikuzhy block in Kerala. The purpose of the study was to highlight the value of the SGSY project for empowering women. An empirical study was conducted on 40 women belonging to four SHGs (Evergreen SHG, Sri Laxmi SHG, Famine SHG, and Jana Sevika SHG) who were making shirts for men under the brand name "Maari." Most of the women were trained in cutting and stitching. They were earning between Rs 2000 to Rs 5000 per month. The study found that all 40 members of the SHGs were performing well in solving social issues related to the village.

The title of Dhir, Kahnu Charan's (2012) ^[3] study is "Women Self-help groups- A solid means of women empowerment." The study focuses on the Sri

Nilakantheswar Women SHG of the Erasma block of Jagatsinghpur district (Odisha) and aims to highlight the role of SHGs in empowering women. The study is an empirical one, and it was found that each member of the SHG earns Rs 5000 per month. The study also found that the repayment of loan instalments was very regular, indicating the success and progress of the SHG. Additionally, the study found that the involvement of women in decision-making activities in the village helped to reduce poverty and gradually eliminate the inequity of women due to the patriarchal system.

Maheshwari, Meenu, and Goyal (2016) ^[12] conducted a study titled "Social and Economic Empowerment of Women through Self-Help Groups: An Empirical Analysis." The study's main objective was to evaluate the performance of self-help groups (SHGs) and analyze their impact on women's empowerment. Sample respondents were selected from three blocks of the Mewat district in Haryana, namely Nuh, Firozpur Jhirka, and Punhana. A sample of 304 respondents from these three blocks was selected using a simple random sampling method. A structured interview schedule was developed for primary data collection. The study results showed that the majority of the respondents had a common purpose of joining groups to increase their income and start entrepreneurial activities in the form of shops and dairy. 59.5% of the respondents followed the norm of attending meetings once a month, while 40.5% attended meetings once a week. Meetings gave women the confidence to speak and share their problems with other members. Increased self-confidence and communication were strong indicators of social upliftment. About three-fourths (75%) of the group members participated in decision-making when it came to credit disbursements, gathering for a social cause, or solving some individual problems with the group's efforts. The study found that 91.1% of the groups kept up-to-date and correct records in their books.

Maruthesha, Preetham, and Vijayalakshmi (2018) ^[14] attempted a study titled "Empowerment of Rural Women through Self-Help Groups and Value Addition of Millets in Bangalore Rural District of Karnataka, India." For this study, two villages were selected from the Bangalore Rural District: Heggadehalli (Doddballapur block) and Venkatahalli (Devanahalli block). From Heggadehalli village, 90 respondents, and from Venkatahalli village, 110 respondents were selected randomly. Among the SHGs, the Chandrodaya SHG and Jaymatha SHG had the highest savings of Rs. 46080 per month, followed by the Mahaheshwari group with Rs. 38400 per month. The majority of the SHGs had taken a loan for cattle and sheep purchase, followed by education loans. Women saved a small portion of their income, pooled it and lent it to themselves at an interest rate decided by the group as a whole. Most of the credit was used for improving the sustainability of their agriculture and economic status. This study concluded that rural women were able to generate income that could be used towards family welfare. SHGs helped women increase their self-confidence and nutritional status.

Kumari, Veerashekarappa, and Arun (2019) ^[10] conducted a study titled "A study exploring the SHG-Bank Linkage Programme and Women Empowerment in the Southern Region of India." The objectives of the study were to examine the performance of the SBLP across southern states and to investigate the impact of the linkage program on

savings and credit facilities. The data for the study were collected from the reports of NABARD. The findings of the study revealed that the average amount saved per Self-Help Group member increased from 6% to 28%. Most groups used short-term loans and repaid them, resulting in a decline in the outstanding loan amount. It was observed that cooperative and private banks played a significant role in linking groups to banks in Tamil Nadu and Puducherry compared to other states. Microfinance through Self-Help Groups had brought economic independence, courage, confidence, and decision-making power to members of SHGs.

Methodology

In brief, methodology is a detailed blueprint for conducting research. The nature of the present study is descriptive and exploratory, and information related to research is collected through interview-schedule, observation methods, and

secondary sources. This study tries to know the socio-economic background of Self-Help Groups (SHGs) Members. Stratified random sampling is used in the present study. The study was conducted in Haryana, and the top three districts with the highest number of Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM) are Mewat, Bhiwani, and Fatehabad. The districts with the lowest number of SHGs are Palwal, Mahendragarh, and Rewari. The top three villages with the highest number of SHGs are Baliali, Bhirdana, and Mohammadpur Ahir, and the lowest three SHGs villages are Dhatir, Nasibpur, and Dulhera Khurd. The total number of SHGs in these six villages is 148, and the total number of members in these SHGs is 1,599. A sample of 480 respondents (30% from each SHG) from a total of six villages in six districts were selected for this study. Members of Self-Help Groups were considered as the unit of study and selected randomly from each SHG.

Table 1: Sample Size of Study

Sr. No	District	Block	Village	SHG	Member	Respondent (30%)
1.	Bhiwani	Bawani Khera	Baliali	57	630	189
2.	Fatehabad	Fatehabad	Bhirdana	45	473	142
3.	Mewat	Taoru	Mohammadpur Ahir	43	460	138
4.	Palwal	Palwal	Dhatir	1	15	5
5.	Mahendragarh	Ateli Nangal	Nasibpur	1	11	3
6.	Rewari	Bawal	Dulhera Khurd	1	10	3
Total				148	1599	480

Social Empowerment and Self Help Group Cooperation by family to participate in SHG

The family forms the basic unit of social organization and is not easy to imagine how human society could function without it. The family is seen as a universal social institution, an inevitable part of human society. According to Burgess and Lock, the family is a group of persons united by ties of marriage, blood, or adoption constituting a single

household interacting with each other in their respective social roles of husband and wife, mother and father, brother and sister, creating a common culture. G.P. Murdock defines the family as a social group characterized by common residence, economic cooperation, and reproduction. It includes adults of both sexes, at least two of whom maintain a socially approved sexual relationship, and one or more children, own or adopted, of the sexually co-habiting adults.

Table 2: Cooperation by family to participate in SHG

Name of the villages	Cooperation by family			Total
	Positive	Negative	Neutral	
Baliali (Bhiwani)	152 (80.4%)	17 (9%)	20 (10.6%)	189 (100%)
Bhirdana (Fatehabad)	91 (64.1%)	7 (4.9%)	44 (31%)	142 (100%)
Mohammed Ahir (Mewat)	116 (84.1)	15 (10.9%)	7 (5.1%)	138 (100%)
Dhatir (Palwal)	4 (80%)	1 (20%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	2 (66.7%)	1 (33.3%)	0 (0)	3 (100%)
Total	368 (76.7%)	41 (8.5%)	71 (14.8%)	480 (100%)

Table 2 shows the results of a survey on the cooperation of families in participating in self-help groups (SHGs). The survey found that the majority of surveyed members, 76.7%, reported positive cooperation from their families, 8.5% reported negative cooperation, and 14.8% had a neutral response. The survey also broke down the results by village, with the majority of respondents in all villages reporting positive cooperation from their families. The highest percentage of positive responses was reported in Mohammadpur Ahir village at 84.1%, and the lowest percentage of positive responses was reported in Dulhera Khurd village at 66.7%.

Decision making in family

Women's participation in decision-making in the family is an important indicator for measuring their empowerment. It was observed in the field that before the formation of SHGs, the male members of the family made decisions. However, after joining SHGs, the social, economic, and political conditions of the women have changed, their status has improved, and they are now receiving support not only from their husbands but also from other family members. They are now involved in the household's decision-making process.

Table 3: Enhancement of participation in decision making in family

Name of the villages	Decision making in family			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	130 (68.8%)	54 (28.6%)	5 (2.6%)	189 (100%)
Bhirdana (Fatehabad)	88 (62%)	44 (31%)	10 (7%)	142 (100%)
Mohammed Ahir (Mewat)	109 (79%)	28 (20.3%)	1 (7%)	138 (100%)
Dhatir (Palwal)	3 (60%)	2 (40%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	2 (66.7%)	1 (33.3%)	0 (0)	3 (100%)
Total	335 (69.8%)	129 (26.9%)	16 (3.3%)	480 (100%)

The Table 3 shows that 335 members (69.8%) of the respondents participated in family decision making, while 129 members (26.9%) did not participate, and 16 members (3.3%) had a neutral response. The results varied between different villages, with the highest percentage of positive responses coming from Mohammadpur Ahir village, where 79% of the respondents participated in family decision making. In contrast, the lowest percentage of positive responses came from Bhirdana village, where only 62% of the respondents participated in family decision making. Overall, it appears that the majority of the respondents have

reported participating in family decision making after joining SHGs.

Social status

In summary, social status is a position in society that is created and defined by humans. It is relative and can vary depending on the context. People occupy multiple social statuses, and sometimes one status becomes dominant and shapes all aspects of their life, known as a master status. The members of SHGs have reported an improvement in their social status in the community after joining the group.

Table 4: Improvements in social status (Self-esteem/Dignity) after joining SHG

Name of the villages	Improvement in social status			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	120 (63.5%)	44 (23.3%)	25 (13.2%)	189 (100%)
Bhirdana (Fatehabad)	83 (58.5%)	24 (16.9%)	35 (24.6%)	142 (100%)
Mohammed Ahir (Mewat)	102 (73.9%)	9 (6.5%)	27 (19.6%)	138 (100%)
Dhatir (Palwal)	0 (0)	3 (60%)	2 (40%)	5 (100%)
Nasibpur (Mahendragarh)	2 (66.7%)	0 (0)	1 (33.3%)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	0 (0)	3 (100%)
Total	307 (64%)	83 (17.3%)	90 (18.8%)	480 (100%)

The table shows that a majority of SHG members (307 out of 500) felt that their social status improved after joining the groups. There were a smaller percentage of members (17.3%) who felt that their social status did not improve and a neutral response (18.8%) was also recorded. The results vary across different villages, with some showing a higher percentage of positive responses and others showing a higher percentage of negative or neutral responses. Overall, the majority of members felt that their social status improved after joining SHGs.

Improvement in education: Education is a purposeful, planned effort to impart specific skills or information that can occur both formally and informally. Before joining SHGs, many women were illiterate and faced difficulty in signing their name. However, after joining, women learned how to properly sign their names and this helped to enhance their social status in the rural community. Additionally, members of SHGs encouraged their children, including girls, to attend school regularly and even took loans for their children's education fees.

Table 5: Improvements in education (Formal/Informal) after joining SHG

Name of the villages	Improvement in education			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	117 (61.9%)	43 (22.8%)	29 (15.3%)	189 (100%)
Bhirdana (Fatehabad)	73 (51.4%)	42 (29.6%)	27 (19%)	142 (100%)
Mohammed Ahir (Mewat)	97 (70.3%)	33 (23.9%)	8 (5.8%)	138 (100%)
Dhatir (Palwal)	0 (0)	5 (100%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	0 (0)	3 (100%)
Total	290 (60.4%)	126 (26.2%)	64 (13.3%)	480 (100%)

Table 5 states that out of the surveyed members, 60.4% reported that their education had improved after joining SHGs, which included an increase in formal education, signature skills, and understanding of government policies. In different villages, responses about the improvement of education varied, with positive responses ranging from 51.4% in Bhirdana village to 70.3% in Mohammadpur Ahir

village, negative responses ranging from 22.8% in Baliali village to 29.6% in Bhirdana village, and neutral responses ranging from 5.8% in Mohammadpur Ahir village to 15.3% in Baliali village. In Dhatir village and Dulhera Khurd, all respondents gave a negative response about improvement in education. In Nasibpur village, 100% of respondents gave a positive response about improvement in education.

Table 6: Group decision by majority

Name of the villages	Group decision by majority			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	147 (77.8%)	10 (5.3%)	32 (16.9%)	189 (100%)
Bhirdana (Fatehabad)	102 (71.8%)	17 (12%)	23 (16.2%)	142 (100%)
Mohammed Ahir (Mewat)	113 (81.9%)	5 (3.6%)	20 (14.5%)	138 (100%)
Dhatir (Palwal)	2 (40%)	1 (20%)	2 (40%)	5 (100%)
Nasibpur (Mahendragarh)	2 (66.7%)	0 (0)	1 (33.3%)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	0 (0)	3 (100%)
Total	366 (76.2%)	36 (7.5%)	78 (16.2%)	480 (100%)

The Table 6 shows that the majority of respondents (76.2%) from various villages described that their self-help groups (SHGs) were taking decisions by the majority. However, 7.5% of the respondents gave a negative response, and 16.2% had a neutral response. The results were similar across different villages, with a majority of respondents (over 70%) giving a positive response in Bhirdana, Baliali, Mohammadpur Ahir and Nasibpur villages. However, in Dhatir and Dulhera Khurd villages, the majority of

respondents (100%) gave a negative response about group decision by majority.

Basic Needs: A traditional list of basic needs includes food, water, shelter, and clothing. Modern lists also include sanitation, education, healthcare, and electricity. Different agencies have different lists. Open defecation caused by lack of toilet facilities leads to diseases and women face difficulties in accessing sanitation due to lack of proper facilities and privacy.

Table 7: Basic needs in house (Electricity/Water/Bathroom/Toilet)

Name of the villages	Basic needs	Total
	Yes	
Baliali (Bhiwani)	189 (100%)	189 (100%)
Bhirdana (Fatehabad)	142 (100%)	142 (100%)
Mohammed Ahir (Mewat)	138 (100%)	138 (100%)
Dhatir (Palwal)	5 (100%)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	3 (100%)
Total	480 (100%)	480 (100%)

It was interesting to find out that once women joined SHGs, they understood the importance of sanitary toilets and convinced their families to construct them. Most members of the SHGs took out a loan from the SHGs to construct toilets in their houses. Currently, Table 7 shows that 100% (480) of respondents from six different villages have this basic facility in their house.

Women Empowerment: Women empowerment is a multidimensional process that enables women and organizations to realize their full potential and power in various aspects of life. This can be achieved through the provision of knowledge and resources on a large scale. Empowerment can be achieved by providing education, access to health facilities, and ensuring dignity within families and communities. (Sharma, 2006) ^[25].

Table 8: Women empowerment through SHGs analysis

Name of the villages	Women empowerment through SHGs			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	115 (60.8%)	6 (3.2%)	68 (36%)	189 (100%)
Bhirdana (Fatehabad)	82 (57.7%)	17 (12%)	43 (30.3%)	142 (100%)
Mohammed Ahir (Mewat)	102 (73.9%)	12 (8.7%)	24 (17.4%)	138 (100%)
Dhatir (Palwal)	0 (0)	3 (60%)	2 (40%)	5 (100%)
Nasibpur (Mahendragarh)	2 (66.7%)	0 (0)	1 (33.3%)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	0 (0)	3 (100%)
Total	301 (62.7%)	41 (8.5%)	138 (28.8%)	480 (100%)

Table 8 shows the results of a survey about the effectiveness of Self Help Groups (SHGs) in empowering women. 62.7% of the women surveyed agreed that empowerment is possible through SHGs, while 8.5% disagreed and 28.8% had a neutral response. The highest agreement percentage was from Mohammadpur Ahir village (73.9%), and the highest disagreement percentage was from

Dulhera Khurd village (100%). Results varied among different villages, with some having mostly positive responses, others mostly negative, and some neutral. Overall, it can be inferred that there are mixed opinions on the effectiveness of SHGs in empowering women.

Table 9: Growth in vehicle availability (Bike/Auto/Bus) and freedom of movement

Name of the villages	Vehicle availability and freedom of movement		Total
	Yes	No	
Baliali (Bhiwani)	107 (56.6%)	82 (43.4%)	189 (100%)

Bhirdana (Fatehabad)	56 (39.4%)	86 (60.6%)	142 (100%)
Mohammed Ahir (Mewat)	87 (63%)	51 (37%)	138 (100%)
Dhatir (Palwal)	1 (20%)	4 (80%)	5 (100%)
Nasibpur (Mahendragarh)	2 (66.7%)	1 (33.3%)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	3 (100%)
Total	253 (52.7%)	227 (47.3%)	480 (100%)

After joining a Self-Help Group (SHG), 52.7% of the members reported an increase in vehicle availability and freedom of movement, while 47.3% reported no change. The results varied across different villages, with the highest percentage of respondents reporting an increase in vehicle

availability and freedom of movement in Mohammadpur Ahir village (63%) and the lowest in Dhatir village (20%). In Dulhera Khurd village, all respondents reported no change in vehicle availability and freedom of movement.

Table 10: Availability of modern communication instruments

Name of the villages	Modern instruments (Mobile/Internet)		Total
	Yes	No	
Baliali (Bhiwani)	122 (64.6%)	67 (35.4%)	189 (100%)
Bhirdana (Fatehabad)	83 (58.5%)	59 (41.5%)	142 (100%)
Mohammed Ahir (Mewat)	102 (73.9%)	36 (26.1%)	138 (100%)
Dhatir (Palwal)	1 (20%)	4 (80%)	5 (100%)
Nasibpur (Mahendragarh)	2 (66.7%)	1 (33.3%)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	3 (100%)
Total	310 (64.6%)	170 (35.4%)	480 (100%)

Before joining Self-Help Groups (SHGs), the members had limited social interactions and opportunities. However, after joining SHGs, 64.6% of members reported purchasing mobile phones, indicating an increase in their ability to connect with the outside world. The results varied across

different villages, with the highest percentage of respondents purchasing mobile phones in Mohammadpur Ahir village (73.9%) and the lowest in Dhatir village (20%). In Dulhera Khurd village, all respondents did not have mobile phone.

Table 11: Are your confidence level increases after joining SHGs?

Name of the Villages	Confidence level increase			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	124 (65.6%)	26 (13.8%)	39 (20.6%)	189 (100.0%)
Bhirdana (Fatehabad)	113 (79.6%)	17 (12.0%)	12 (8.5%)	142 (100.0%)
Mohammed Ahir (Mewat)	119 (86.2%)	6 (4.3%)	13 (9.4%)	138 (100.0%)
Dhatir (Palwal)	0	5 (100.0%)	0	5 (100.0%)
Nasibpur (Mahendragarh)	0	3 (100.0%)	0	3 (100.0%)
Dulhera Khurd (Rewari)	0	3 (100.0%)	0	3 (100.0%)
Total	365 (76%)	60 (12.5%)	55 (11.5%)	480 (100.0%)

Majority of the respondents in above table i.e. 76% of respondents reported an increase in their confidence level after joining Self-Help Groups, while 12.5% reported no change and 11.5% had a neutral response. The results varied

across different villages, with the highest percentage of respondents reporting an increase in confidence level in Bhirdana village (79.6%) and the lowest in Dhatir, Nasibpur and Dulhera Khurd villages (100% negative response).

Table 12: Change in the family members behaviour after joining SHGs?

Name of the Villages	Family behavior		Total
	Good	Normal	
Baliali (Bhiwani)	148 (78.3%)	41 (21.7%)	189 (100.0%)
Bhirdana (Fatehabad)	116 (81.7%)	26 (18.3%)	142 (100.0%)
Mohammed Ahir (Mewat)	111 (80.4%)	27 (19.6%)	138 (100.0%)
Dhatir (Palwal)	1 (20.0%)	4 (80.0%)	5 (100.0%)
Nasibpur (Mahendragarh)	0	3 (100.0%)	3 (100.0%)
Dulhera Khurd (Rewari)	0	3 (100.0%)	3 (100.0%)
Total	376 (78.3%)	104 (21.7%)	480 (100.0%)

Table 12 shows that 78.3% of respondents reported that the behavior of their family members towards them improved after joining Self-Help Groups, as they became an earning member of the family. Only 21.7% reported that the behavior of their family members did not change. Results varied across different villages, with the highest percentage of respondents reporting an improvement in family behavior in Bhirdana village (81.7%) and the lowest in Dhatir,

Nasibpur and Dulhera Khurd villages (100% normal behavior).

Conclusion

The result of the study shows that the majority of surveyed members, 76.7%, reported positive cooperation from their families in participating in self-help groups. The survey also broke down the results by village, with the majority of

respondents in all villages reporting positive cooperation. Maximum respondents i.e. 335 members (69.8%) participated in family decision making after joining SHGs, while 129 members (26.9%) did not participate, and 16 members (3.3%) had a neutral response. The results varied between different villages, with the highest percentage of positive responses coming from Mohammadpur Ahir village, where 79% of the respondents participated in family decision making. The lowest percentage of positive responses came from Bhirdana village, where only 62% of the respondents participated in family decision making. Majority of Self Help Group (SHG) members felt that their social status improved after joining the groups. The majority of surveyed members, 60.4%, also reported that their education had improved after joining SHGs. The results vary across different villages, with some showing a higher percentage of positive responses and others showing a higher percentage of negative or neutral responses. Overall, the majority of members felt that their social status and education improved after joining SHGs.

Majority of respondents from various villages (76.2%) described that their self-help groups (SHGs) were taking decisions by the majority. However, 7.5% of the respondents gave a negative response, and 16.2% had a neutral response. The majority of positive responses (over 70%) came from Bhirdana, Baliali, Mohammadpur Ahir, and Nasibpur villages. But, in Dhatir and Dulhera Khurd villages, the majority of respondents (100%) gave a negative response about group decision by majority. It is also mentioned that SHG members understand the importance of sanitary toilets and convinced their families to construct them and also took out a loan from the SHGs to construct toilets in their houses. Currently 100% (480) of respondents from six different villages have this basic facility in their houses.

The results of a survey on the effectiveness of Self-Help Groups (SHGs) in empowering women. 62.7% of the women surveyed agreed that empowerment is possible through SHGs, 8.5% disagreed and 28.8% had a neutral response. The results varied among different villages, with some having mostly positive responses, others mostly negative, and some neutral. It can be inferred that there are mixed opinions on the effectiveness of SHGs in empowering women. Additionally, 52.7% of the members reported an increase in vehicle availability and freedom of movement after joining SHGs, while 47.3% reported no change. The results varied across different villages with the highest percentage of respondents reporting an increase in Mohammadpur Ahir village (63%) and the lowest in Dhatir village (20%). All respondents from Dulhera Khurd village reported no change in vehicle availability and freedom of movement. The summary of the text is that before joining Self-Help Groups (SHGs), the members had limited social interactions and opportunities but after joining SHGs, 64.6% of members reported purchasing mobile phones, which indicates an increase in their ability to connect with the outside world. The results vary across different villages, with the highest percentage of respondents purchasing mobile phones in Mohammadpur Ahir village and the lowest in Dhatir village. Additionally, 76% of respondents reported an increase in their confidence level after joining SHGs, while 12.5% reported no change and 11.5% had a neutral response. The results varied across different villages, with the highest percentage of respondents reporting an

increase in confidence level in Bhirdana village and the lowest in Dhatir, Nasibpur and Dulhera Khurd villages. Majority of respondents (78.3%) reported that the behavior of their family members towards them improved after they joined Self-Help Groups (SHGs) and became an earning member of the family. However, 21.7% of respondents reported that their family members' behavior did not change. The results varied across different villages, with the highest percentage of positive responses in Bhirdana village (81.7%) and the lowest in Dhatir, Nasibpur, and Dulhera Khurd villages (100% normal behavior).

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