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## Empowerment and development in rural Haryana through women self help groups

**Dr. Rijul Sihag and Dr. Savita Vermani**

### Abstract

The SHGs in India have proved to be a very flourishing instrument of socio-economic development and women empowerment since the time it was started in different parts across the country. The SHG programme has linked millions of poor people, especially women, to the financial and banking sector and more importantly created healthy financial habits like savings, inter-lending, loaning. To examine the level of economic empowerment and development through SHGs, this particular research was conducted with the specific objective to study the SHGs that were actively working under the Baba Saheb Ambedkar Hast Shilp Yojana (AHVY) in Haryana. A total of 300 women respondents from four villages of two districts of Haryana formed the sample size of the study. A number of income generating activities were undertaken by the members after joining SHGs. The result showed positive change in indicators in terms of income, employment and savings after joining the SHG. The majority of SHGs was using saving for inter-loaning purposes and there was a visible development seen in their income and living standards which indicate a positive development in rural Haryana.

**Keywords:** SHGs, empowerment, development, rural

### Introduction

In the study of the public sector, economic and social development is the process by which the economic well-being and quality of life of a nation, region, local community, or an individual are improved keeping in mind some targets and goals that can be achieved and later compared to see the progress or advancement that has been made to measure the level of development. When we talk about economic empowerment and development in the state of Haryana, first we need to understand the status of men and women in the household. Analogous to any other state in India, Haryana is well-adaptive to a patriarchal system where the tradition is to have son-centric families. In 1966, the male-female birth ratio was 158,149 to 129,868 and in 2011 it was 296,328 to 248,292. The literacy rate in Haryana is 76.64 per cent against the national rate of 65.74 per cent and the male-female ratio is 85.38 to 72.74. If we look into the health status of women in Haryana, it is miserable. The state nutrition fact-sheet released by Chief Minister Manohar Lal Khattar on December 17, 2017, states that 71.1 per cent women have anaemia. Around 55 per cent expectant mothers and 63.1 per cent not-pregnant women are anaemic. Haryana is infamous for crimes against women and its share in sexual crimes in India is 2.4 per cent, more than Punjab and Himachal. Around 32 per cent women are victims of spousal violence. Not only that but looking into the work participation rate of women in Haryana, it is 28.8 per cent, much lower than Uttar Pradesh, Kerala, and West Bengal. About 12 per cent households are led by women and most of them are very poor, according to the Socio-Economic Census Report, 2015. In government jobs, the share of women is 9 per cent, while in the corporate sector it is less than 3 per cent. Women's representation in politics in Haryana was 4.93 per cent in 1967 and 14.14 per cent in 2014.

Empowerment in broad-spectrum refers to the process of self-empowerment of an individual and professional support of people, which enables them to overcome their sense of powerlessness and to recognize and use the resources available with them. In order to improve the socio-economic conditions of the population of any country, it has become important to empower both men and women economically by enhancing their role to the utmost level. The empowerment of women through Self Help Groups (SHGs) leads to benefit not only to the individuals, but the family and community as a whole through collective action for development.

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## Methodology

The research was conducted with the specific objective to study the SHGs that were actively working under the Baba Saheb Ambedkar Hast Shilp Yojana (AHVY) in Haryana from May 2018 to February 2019 wherein a semi-structured questionnaire was designed for collecting all the information from the individuals enrolled as Self Help Group artisans. Personal interviews were conducted with the local artisans. A total of 300 women respondents from four villages of two districts of Haryana formed the sample size of the study. Most of the informants were from the age group of 36-55 years. 91 percent respondents were married.

## Results and Discussion

The present study is an attempt to explore economic empowerment and development of women in rural Haryana through Self Help Groups (SHGs). The study provides information on various aspects from monthly earnings of SHGs, credit and inter-loaning, purpose and duration of loan taken by SHG members. The research finding of the present investigation will generate useful information on economic-empowerment of women SHGs based on their socio-economic conditions and how they develop other income generating activities.

### Credit and inter-loaning

A direct benefit of participation in SHGs is an improvement in a woman's access to credit and inter-loaning. Many groups

formed around specific production activities, promote saving among members and use the collected savings to meet the various credit needs of members. Where funds generation is low in the initial phases due to low saving capacities, this is supplemented by external resources. The SHGs have mobilized funds in the form of grants and loans from various external sources such as Dept. of Rural Development, Women Development Corporation, banks etc. to cater the SHG members' household credit needs. After saving for a minimum period of 2 to 3 months, the common savings fund is used by the SHG for lending to its own members.

Regarding credit, all the respondents (100.0%) in both the districts got credit for project through self-saving. Large majority of respondents (75.7%) never took credit from bank whereas 24.3% took credit from bank 1-2 times. Same trend was found in both the districts. Majority of the respondents (66.6%) took credit from the group savings 1-2 times, 26.4% took above 2 times and 7.0% of the respondents never took credit from group savings. Region-wise analysis also revealed the same trend in both regions. On an average respondents took Rs. 11,526/- as credit per month.

Regarding the amount of credit taken by respondents, analysis revealed that 42.4% have taken credit upto Rs. 15,000/-. Rest 36.6% and 14.0% have taken credit in between Rs. 15,000/- to Rs. 30,000/- and above Rs. 30,000/-, respectively. Remaining 7.0% have never taken any credit. District-wise analysis revealed same trend in both districts.

**Table I:** Information regarding credit and savings of respondents in SHGs

Sr. No.	Variables	Fatehabad (N=150)	Bhiwani (N=150)	Total (N=300)
1	No. of times respondents took credit from bank			
	Never	109 (72.7)	118 (78.6)	227 (75.7)
	1 – 2 times	41 (27.3)	32 (21.3)	73 (24.3)
	Above 2 times	0 (0.0)	0 (0.0)	0 (0.0)
2	No. of times respondents took credit from group savings			
	Never	15 (10.0)	6 (4.0)	21 (7.0)
	1 – 2 times	87 (58.0)	113 (75.33)	200 (66.6)
	Above 2 times	48 (32.0)	31 (17.33)	79 (26.4)
3	Amount saved to start the economic activity			
	Upto 500	40 (26.6)	80 (53.3)	120 (40.0)
	501-1000	108 (72.0)	70 (46.6)	178 (59.4)
	Above 1000	2 (1.33)	0 (0.0)	2 (0.6)

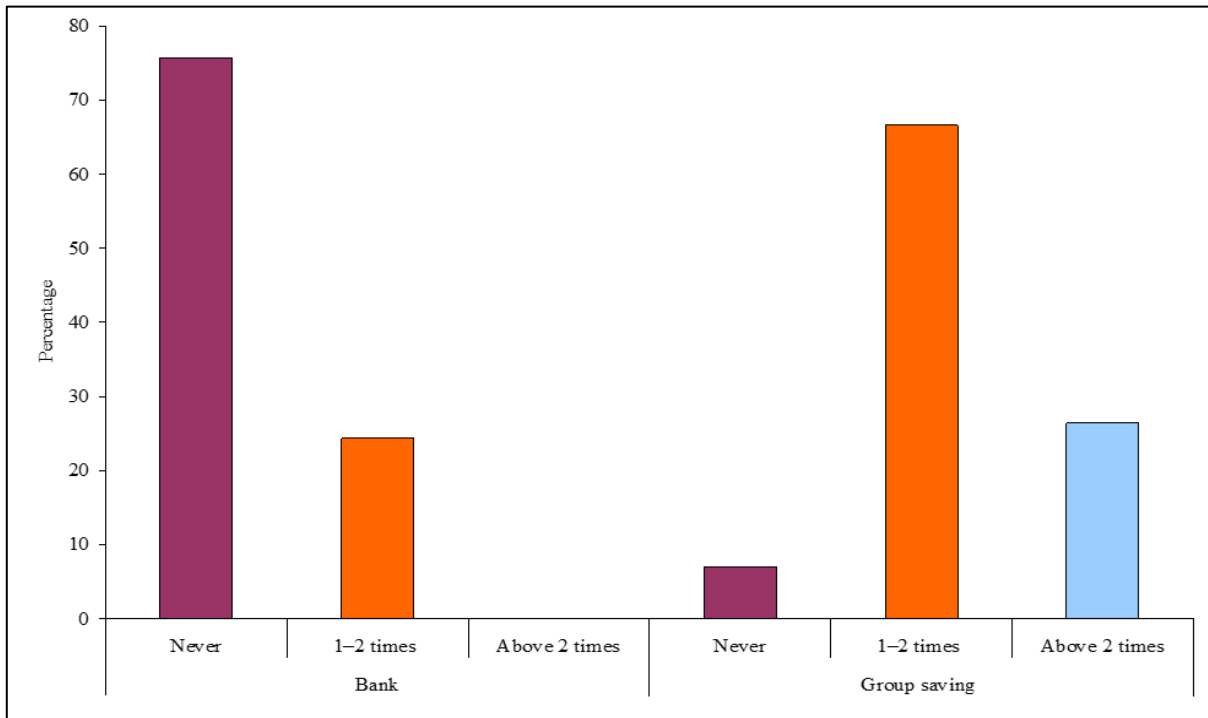
Figures in the parenthesis denote percentage  
Responses were multiple

### Savings

One of the primary benefits of participation in SHGs is the opportunity to save regularly, access to formal saving institutions and to participate in the management of these savings. They save regularly, have their own bank accounts and make deposits into these accounts. The amount of saving varies from group to group, depending on the saving capacity and majority of group members' decision.

Analysis depicted (Table 1) that more than half of the respondents (59.4%) saved in between Rs. 500/- to Rs.

1,000/- on their own to start the economic activity, 40.0% saved upto Rs. 500/- in the beginning to start the activity and only 0.6% saved about Rs. 100/-. District-wise analysis revealed that in Fatehabad district, maximum number of respondents (72.0%) saved Rs. 500/- to Rs. 1,000/-. On the other hand, in Bhiwani district, maximum number of respondents (53.3%) saved upto Rs. 500/- to start the economic activity. On an average respondents were saving Rs. 799/- in the beginning to start the economic activity.



**Fig 1:** Number of times respondents took credit from bank and group saving

**Monthly earning of SHGs members**

It is clear from the Table 2 that overwhelming majority of the respondents (90.0%) had monthly income in between Rs. 1,001 to 2,000/- while only 6.7% and 3.3% had income above Rs. 2,000/- and up to 1,000/- per month, respectively. The monthly income of respondents on an average was Rs. 1,688/.

District-wise analysis revealed that in Bhiwani district, 93.4% had Rs. 1,001-2,000 monthly income and only 6.6% earned above Rs. 2,000/- whereas in Fatehabad district, 86.8% earned Rs. 1,001-2,000 followed by 6.6% earned upto Rs. 1,000/- and above Rs. 2,000/-, respectively.

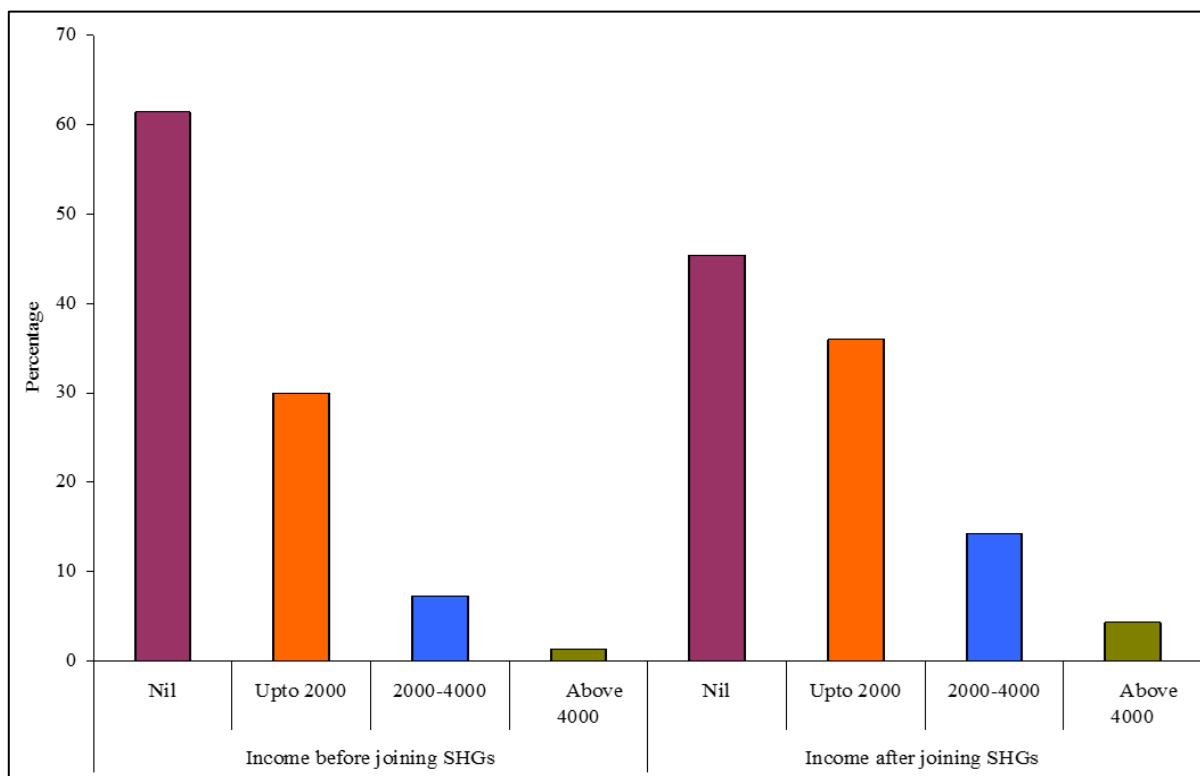
**Table II:** Income and savings in SHGs

Sr. No.	Variables	Fatehabad (N=150)	Bhiwani (N=150)	Total (N=300)
1	Income from SHGs:			
	Individual income (monthly)			
	Upto 2000	64 (42.7)	63 (42.0)	127 (42.3)
	2001 to 4000	60 (40.3)	63 (42.0)	123 (41.0)
	Above 4000	26 (17.3)	24 (16.0)	50 (16.7)
	Group income (monthly)			
	Upto 15000	70 (46.7)	40 (26.7)	110 (36.7)
	Above 15000	80 (53.3)	110 (73.3)	190 (63.3)
2	Income of respondents before joining SHGs:			
	Nil	85 (56.7)	99 (66.0)	184 (61.4)
	Upto 2000	54 (36.0)	36 (24.0)	90 (30.0)
	2001-4000	8 (5.3)	14 (9.3)	22 (7.3)
	Above 4000	3 (2.0)	1 (0.7)	4 (1.3)
3	Money collected by respondents on regular basis:			
	Upto 200	10 (6.6)	10 (6.7)	20 (6.7)
	201-400	70 (46.7)	20 (13.3)	90 (30.0)
	Above 400	70 (46.7)	120 (80.0)	190 (63.3)
4	People responsible for transaction and lending of group money:			
	President	150 (100.0)	150 (100.0)	300 (100.0)
	Secretary	87 (58.0)	110 (73.3)	197 (65.5)
	Treasurer	14 (9.3)	60 (40.0)	74 (24.5)

Figures in the parenthesis denote percentage Responses were multiple

Regarding group income of respondents in SHGs, more than half of the respondents (63.3%) were earning above Rs. 15,000/- and remaining 36.7% of the respondents were

earning upto Rs. 15,000/- in group. District-wise analysis showed same trend in both regions. The monthly group income on an average was Rs. 17,325/-.



**Fig 2:** Personal income of respondents before and after joining SHGs

**Income of respondents before joining SHG**

Out of total respondents, 61.4% respondents had no income and 30.0% had upto Rs. 2,000/-. Rest 7.3% and 1.3% had income in between Rs. 2,001-4,000 and above Rs. 4,000/-, respectively.

**Money collected by respondents on regular basis**

Regarding the collection of money in groups on monthly basis, analysis revealed that maximum number of respondents (63.3%) were collecting above Rs. 400/-. Rest 30.0% were in between Rs. 201-400 and 6.7% upto Rs. 200/-. District wise analysis revealed that in Bhiwani district, overwhelming majority of the respondents (80.0%) were collecting above Rs. 400/- in group. On the other hand, 13.3% and 6.7% were collecting Rs. 200-400 and up to Rs. 200/-, respectively. On an average respondents were collecting Rs. 440/- per month. Contrary to that in Fatehabad district, 46.7% of the respondents were collecting Rs. 200-400/- and above Rs. 400/- whereas only 6.6% were collecting up to Rs. 200/-. In Bhiwani district collection was more than in Fatehabad district.

**Record keeping of transactions and lending of group money**

Record keeping is one of the key indicators to measure the performance of a group. The quality of record of a group can be measured by the set of records that they are maintaining, on whether or not they are up-to-date, on whether the required information is complete and if there are over writings. The SHGs record includes members’ passbook, savings ledger, loan ledger, general ledger, cash book, receipts & payments book. The responses were multiple. Out of total respondents, cent per cent revealed that President keeps the record followed by 65.6% reported secretary and 24.6% considered treasurers too.

**Purpose of credit taken by respondents from group savings**

From Table 3 it is analyzed that regarding the purpose of credit taken from group savings, nearly one-fourth of the respondents (25.0%) took the loan for children’s education followed by household items (16.6%), social needs (14.6%), for personal needs (12.3%). Similarly, 8.3% and 3.0% took credit for buying dairy animals and for agriculture purpose, respectively.

**Table III:** Purpose and duration of credit taken by the respondents from group savings

Sr. No.	Particulars	Fatehabad (N=150)	Bhiwani (N=150)	Total (N=300)
1	Credit taken from group savings :	135 (9.0)	144 (9.6)	279 (93.0)
	Purpose of credit taken :			
	For agriculture purpose	15 (10.0)	10 (6.6)	25 (8.3)
	To buy dairy animals	20 (13.3)	16 (10.6)	36 (12.0)
	For personal needs	17 (11.3)	20 (13.3)	37 (12.3)
	For children’s education	33 (22.0)	42 (28.0)	75 (25.0)
	Social need (wedding etc.)	20 (13.3)	24 (16.0)	44 (14.6)
	Land purchasing	5 (3.3)	4 (2.6)	9 (3.0)
	Household items	22 (14.6)	28 (18.6)	50 (16.6)
2	Duration of loan :			
	Nil	15 (10.0)	6 (4.0)	21 (7.0)

	Short term (1-3 months)	61 (40.7)	73 (48.7)	134 (44.7)
	Medium term (4-6 months)	41 (27.3)	56 (37.3)	97 (32.3)
	Long term (7-12 months)	33 (22.0)	15 (10.0)	48 (16.0)
3	Repayment of loan:			
	Nil	15 (10.0)	6 (4.0)	21 (7.0)
	Regular	32 (21.3)	23 (15.3)	55 (18.3)
	Irregular	38 (25.4)	43 (28.7)	81 (27.0)
	Still-pending	50 (33.3)	72 (48.0)	122 (40.7)
4	Level of benefit from SHG:			
	Fully benefited	92 (61.3)	99 (66.0)	191 (63.7)
	Partially	56 (37.4)	37 (24.7)	93 (31.0)
	Not at all	2 (1.3)	14 (9.3)	16 (5.3)

Figures in the parenthesis denote percentage

Responses were multiple

So, in both regions, maximum numbers of respondents were found using the credit for children's education and on household expenses.

### Duration of loan taken for SHG

Table 3 shows detail on duration of loan taken by respondents. It was seen that short term, medium term and long term loan was taken by 44.7, 32.3 and 16.0 per cent of respondents, respectively, whereas 7.0% respondents did not take loan at all. Region-wise analysis revealed same trend in both regions.

### Repayment of loan

The terms and conditions for lending to its members, rate of interest etc. were decided by the group through discussions during its meeting. The interest is usually kept as 2 or 3 rupees per hundred rupee per month. Loan taken by the members of group is to be returned in particular time that can be one month, 6 months or a year. Regarding the repayment of loan, analysis revealed that repayment of loan of 40.7% respondents was still pending. Rest 27.0% were irregular and 18.3% were regular in repayment of loan taken from group savings, while 7.0% never took loan from group savings. In both regions, respondents were found irregular in paying the credit.

### Conclusion

Analyzing the survey results conducted in four select districts of Haryana, the paper throws light on unique socio-economic dynamics prevailing in the state wherein The members of SHGs especially women were found to be not only using their skills professionally but also saving the money and understanding the better way to use it and lending it to each other for personal use. An individual that is taking the money home is found to have a better position among family members if compared to before and they personally feel more empowered.

Based on the survey findings, it is concluded that the SHG movement not only leads to socio-economic empowerment of women but results in overall development of the individuals and society as a whole. When the country is progressing towards modernization each day, there is a vital need for rural India to take over as majority resides in rural areas and as we see SHGs changing life of people door to door, that gives a hope of even better rural India.

### Acknowledgment

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