



P-ISSN: 2349-8528

E-ISSN: 2321-4902

www.chemijournal.com

IJCS 2023; 11(4): 31-34

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Received: 08-06-2023

Accepted: 13-07-2023

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A study on role of self-help group for poverty eradication in rural Haryana

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Abstract

The SHGs have proved to be very successful instrument of economic development, women empowerment and social change. The SHG movement has connected millions of poor people, especially women, to the financial and banking services and more importantly created healthy financial habits like savings, inter-lending, loaning besides unleashing entrepreneurial talent and livelihood activities. In this study efforts have been made to recognize the role of SHGs for poverty eradication in rural areas. The study was conducted in Gurugram and Jhajjar district sample of 300 respondents was selected from four villages namely Chandu, Garhi Harsaru, Mundsia and Nogaon were selected from Grugram block and Jhajjar block respectively. Results revealed that majority of the total respondents had high level of self-confidence (45.0%). majority of the total respondents had selected the entrepreneurial activity due to their similar family background/traditional occupation (58.67%). It is evident from table that women's tailor was the main choice of majority of the total respondents (19.33%).

Keywords: Self-help group, financial and banking service, women empowerment

Introduction

Women empowerment is pivotal for development of any community. Formation of women's self-help groups (WSHG) is a well-established strategy in India for empowering women and improving their livelihoods (World Food Programme, 2020) [15]. The role of Self-Help Groups (SHG) in this regard is seen as vital. Self-Help Groups becomes an effective platform for collective action by women in the rural scape. It helps them come out of isolation and presents an array of opportunities in terms of savings and taking up self and collective employment. Hence, Self-Help Groups facilitate overall socio-economic development of women. Self-help groups (SHGs) play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings and credit (S/C), as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). In India, women's self-help groups (WSHG) are a critical tool for women's empowerment as the process of collectivization provides greater economic opportunities, incomes.

The SHG play a major role in sensitizing more women to form SHGs and in making they realize its importance in their empowerment. This helps the women collective decision making and also to enhance the confidence and capabilities of the women. These groups go a long way in motivating women to take up social responsibilities particularly related to women development. Self-Help Groups are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. In consideration of these issues in mind, the presented study was designed with the specific objectives i.e. to study the role of SHGs for poverty eradication in rural areas

Methodology

Participants: A sample of 300 women respondents' self-help groups (SHGs) were formed under the National Rural Livelihoods Mission (NRLM) for capacity building was selected randomly.

Tool Used: An interview schedule was prepared to collect the data as per objectives of the study. The interview schedule was pre-tested. Based on the results of the pre-test, the schedule was modified and finalized.

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Statistical Analysis: The data thus, collected were computed, tabulated and analyzed using frequency, percentage, mean score, two sample mean (paired 't') test and co-relation.

Procedure

The study was conducted in Gurugram and Jhajjar district were purposively selected since the NRLM. Two blocks namely; Gurugram block and Matanhail block were selected from the Gurugram and Jhajjar district purposively from Haryana state in which self-help groups (SHGs) were formed under the National Rural Livelihoods Mission (NRLM) by covering villages namely; Chandu, Garhi Harsaru, Mundsa and Nogaon were selected from Gurugram block and Jhajjar block respectively.

Result

Present part of the study attempts to explore the type of impact self-help groups could succeed in establishing on various life quality parameters of its members.

Entrepreneurial traits possessed by members of self-help groups

All the respondents were assessed for their general entrepreneurial traits and categorized in three distinct classes viz. low, medium and high on the basis of their responses in Table 1.

The data presented in Table 1 reveals that majority of the total respondents had high level of self-confidence (45.0%) followed by high level of amicable nature (45.0%). Rest of the entrepreneurial traits were of medium level in majority of the respondents i.e. problem solving (53.67%), resourcefulness (67.67%), decision making ability (63.33%), managerial ability (46.67%), credit orientation (47.67%), risk preference (51.0%), foresightedness (48.67%), rationality (50.33%), creativity (65.33%), communicability (60.33%), skill competence (50.33%), intelligence (58.67%), Perseverance (47.67%), innovative (64.33%), competition spirit (47.67%), emotional spirit (61.0%) change proneness (48.67%), independence (63.33%) and high aspiration (47.67%). Similar findings were reported by Birley (1987)^[2], Naik (1989)^[10] for self-confidence Gupta and Shrivastava

(2001)^[5] for independence. Similar findings were given by Verma (2003)^[14]. Janagan, (2016)^[7] also emphasized that attributes of an entrepreneur as risk taking, future oriented, hard-working, persistent, sub goals drive for independency, ability to exploit situations, success oriented, make decisions, opportunity seeker, competitive, innovative, like challenges, dynamic leadership and profit maker. The findings of the study also get support from the results of Putnam (2000)^[11] and Ghosh (2007)^[4].

Parameters for the selection of the entrepreneurial activity

Further, it is clear from the Table 2 that majority of the total respondents had selected the entrepreneurial activity due to their similar family background/traditional occupation (58.67%). Whereas 52.0% of the respondents select entrepreneurial activity by demand of the market and motivated by other society members (50.33%).

Further 46.67% of the respondents motivated by advice of friends/ relatives/ neighbor followed by possession of skill (45.67%). The finding of the present study also got support from the results of Kusum (2005)^[8] and Batra (2011)^[1].

Distribution of respondents of SHG according to the entrepreneurial activity

In this section, entrepreneurial activities undertaken by women of self-help groups described in Table 3. It is evident from table that women's tailor was the main choice of majority of the total respondents (19.33%) followed by value added byproducts (15.33%), custome jewelry udyami (13.67%), fast food Stall udyami (11.33%), Krishi Udyami (11.0%) and bead work (10.0%). Women's tailor was selected as an entrepreneurial activity in both the Gurugram and Jajjar districts (19.33% and 20.0%, respectively).

Manju (2009)^[9] and Inder *et al.* (2011)^[6] also support these findings. Saini *et al.* (2005)^[12], also support the present results. The present findings are in tune with Dias (2004)^[3] investigated women in self-help group were involved making costume jewelry and other activity.

Table 1: Entrepreneurial traits possessed by members of self-help groups (n=300)

Entrepreneurial Traits	Gurugram			Jhajjar			Total		
	L	M	H	L	M	H	L	M	H
1. Problem solving	18(12.0)	72(48.0)	60(40.0)	20(13.33)	89(59.33)	41(27.33)	48(12.67)	161(53.67)	101(33.67)
2. Resourcefulness	16(10.67)	71(47.33)	63(42.0)	18(12.0)	72(48.0)	60(40.0)	34(11.33)	143(67.67)	123(41.0)
3. Decision making ability	10(6.67)	94(62.67)	46(30.67)	13(8.67)	96(64.0)	41(27.33)	23(7.67)	190(63.33)	87(29.0)
4. Self confidence	24(16.0)	65(43.33)	61(40.67)	12(8.0)	64(42.67)	74(49.33)	36(12.0)	129(43.0)	135(45.0)
5. Managerial ability	18(12.0)	71(47.33)	61(40.67)	12(8.0)	69(46.0)	58(38.67)	30(10.0)	140(46.67)	119(39.67)
6. Credit orientation	22(14.67)	74(49.33)	54(36.0)	20(13.33)	69(46.0)	61(40.67)	42(14.0)	143(47.67)	115(38.33)
7. Risk preference	12(8.0)	89(59.33)	49(32.67)	18(12.0)	64(42.67)	49(32.67)	30(10.0)	153(51.0)	98(32.67)
8. Foresightedness	16(10.67)	70(46.67)	64(42.67)	13(8.67)	76(50.67)	61(40.67)	29(9.67)	146(48.67)	125(41.67)
9. Rationality	10(6.67)	80(53.33)	60(40.0)	18(12.0)	71(47.33)	61(40.67)	28(9.33)	151(50.33)	121(40.33)
10. Creativity	18(12.0)	96(64.0)	36(24.0)	16(10.67)	99(66.0)	35(23.33)	34(11.33)	193(65.33)	71(23.67)
11. Communicability	10(6.67)	94(62.67)	46(30.67)	13(8.67)	96(64.0)	41(27.33)	23(7.67)	190(60.33)	87(29.0)
12. Skill competence	12(8.0)	74(49.33)	65(43.33)	20(13.33)	77(51.33)	72(48.0)	32(10.67)	151(50.33)	137(45.67)
13. Intelligence	10(6.67)	89(59.33)	61(40.67)	16(10.67)	87(58.0)	58(38.67)	13(8.67)	176(58.67)	119(39.67)
14. Perseverance	16(10.67)	70(46.67)	64(42.67)	15(10.0)	73(48.67)	62(41.33)	31(10.33)	143(47.67)	127(22.0)
15. Innovative	15(10.0)	94(62.67)	41(27.33)	17(11.33)	99(66.0)	34(22.67)	32(10.67)	193(64.33)	75(25.0)
16. Competition spirit	22(14.67)	74(49.33)	54(36.0)	20(13.33)	69(36.0)	61(40.67)	42(14.0)	143(47.67)	115(38.33)
17. Emotional spirit	13(8.67)	89(59.33)	48(32.0)	10(6.67)	94(62.67)	46(30.67)	23(7.67)	183(61.0)	94(31.33)
18. Change proneness	16(10.67)	70(46.67)	64(42.67)	13(8.67)	76(50.67)	61(40.67)	29(9.67)	146(48.67)	125(41.67)
19. Independence	10(6.67)	94(62.67)	46(30.33)	13(8.67)	96(64.0)	41(27.33)	23(7.67)	190(63.33)	87(29.0)
20. Amicable nature	24(16.0)	65(43.33)	61(40.67)	12(8.0)	64(42.67)	74(49.33)	36(12.0)	129(43.0)	135(45.0)
21. High aspiration	16(10.67)	71(47.33)	62(42.0)	18(12.0)	72(48.0)	60(40.0)	34(11.33)	143(47.67)	123(41.0)
Overall entrepreneurial traits	12 (13)	53 (54)	31 (32)	10 (11)	59 (58)	18 (21)	22 (12)	112 (61)	49 (27)

L - Low M- Medium H- Higher

Table 2: Parameters for the selection of the entrepreneurial activity (n=300)

Sr. No.	Parameter	Gurugram		Jhajjar		Total	
		(f=150)	%	(f=150)	%	(f=300)	%
1.	Family background/ Traditional occupation	89	59.33	87	58.0	176	58.67
2.	According to the demand of the market	75	50.0	81	54.0	156	52.0
3.	Possession of skill	65	43.33	72	48.0	137	45.67
4.	Motivated by other society members	74	49.33	77	51.33	151	50.33
5.	Advice of friends/ relatives/ neighbor	65	43.33	75	50.0	140	46.67

Multiple responses



Fig 1: Parameters for the selection of the entrepreneurial activity

Table 3: Distribution of respondents of SHG according to the entrepreneurial activity (n=300)

Sr. No.	Entrepreneurial activity	Gurugram		Jhajjar		Total	
		(f=150)	%	(f=150)	%	(f=300)	%
1.	Value added byproducts	18	12.0	28	18.67	46	15.33
2.	Krishi Udyami	13	8.67	20	13.33	33	11.0
3.	Mushroom cultivation	10	6.67	15	10.0	25	8.33
4.	Costume Jewelry Udyami	22	14.67	19	12.67	41	13.67
5.	Jute Products Udyami	19	12.67	13	8.67	32	10.67
6.	Women's Tailor	29	19.33	30	20.0	59	19.66
7.	Fast Food Stall Udyami	24	16.0	10	6.67	34	11.33
8.	Bead work	15	10.0	15	10.0	30	10.0
9.	Others	-					

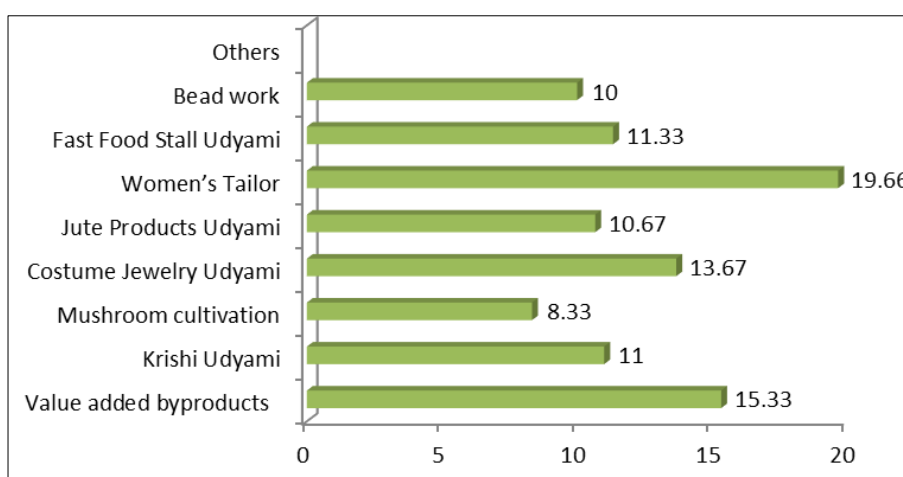


Fig 2: Distribution of respondents of SHG according to the entrepreneurial activity

Conclusion

Majority of the total respondents had high level of self-confidence (45.0%) followed by high level of amicable nature (45.0%). Regarding parameters for the selection of the entrepreneurial activity majority of the total respondents had selected the entrepreneurial activity due to their similar family

background/traditional occupation (58.67%). Whereas 52.0% of the respondents select entrepreneurial activity by demand of the market and motivated by other society members (50.33%). Further, regarding entrepreneurial activities it is evident that women's tailor was the main choice of majority of the total respondents (19.33%).

Suggestions

Women in self-help groups' activities faced an educational and training gap regarding diversified activities. Thus it is suggested to impart quality skills to women in demanded areas with the principle of demand and supply.

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