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Women Empowerment through Self Help Groups: Case Study in Jalandhar District of Punjab

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Abstract

Rural women today have been suffering a lot due to the feeling of helplessness and lack of decision-making capabilities in financial matters. Self-help groups (SHGs) are the most recent development for them which could enable them to come forward and make them self-dependent and self-employed. The present study was conducted in Jalandhar district of Punjab state in 2014 by focused on in-depth study of two groups i.e., Mian mamli and Nari shakti formed by Pahal NGO. The present study revealed that on an average fifty per cent of the members were young, matriculates, labourers, belonged to SC category, earned up to sixty five thousand per annum. Majority of the women (>90%) joined the group for a variety of reasons like to supplement family income, to develop social ties, to avail economic benefit, to develop habit of savings and to get easy access for credit which resulted in increased their income and savings. The study further revealed that majority of the members of self-help groups participated in various training programmes organized by promoting agency and Krishi Vigyan Kendra as a result of which women who never used to step outside the four walls of their home became business women and started supplementing their family income by adopting various entrepreneurial activities viz. candle and surf making, pickle formation and processing of fruits and vegetables etc.

Keywords: NGO, women, income, empowerment, self-help groups

1. Introduction

The need for empowerment is felt everywhere in India especially women empowerment. Empowerment by the way of participation in SHG can bring enviable change and enhancement in the living conditions of women in poor and developing nations. It is a multi-dimensional social process that helps people gain control over their own lives and in their society by acting on issues that they consider as important. It is a process in which women challenge the existing norms and culture, to effectively promote their well being (Narang 2012, Thangamani and Muthuslevi, 2013). The balance of power between men and women is equal and neither party has dominance over the other (Khan et al., 2010). Women empowerment is one of the important issue of today's world. Despite a major contribution in the development process, female population has a low status as compared to men, specifically in developing world. So there is necessitate to give equal status to women. (Khan et al., 2010). One of the powerful approach to women empowerment is the formation of self-help group among women. The term self-help group is operationally defined as informal groups whose members have a common perception of need and importance towards collective action (Tekale et al., 2014). The social empowerment

of women includes better status in the family, freedom for marriage, right to property, social mobility, social freedom, family welfare, social transformation and gender equity. The economic empowerment of women includes ownership and control of research right to property, employability, improvement in the standard of living, fulfilment of basic needs, entrepreneurship development and improvement of bargaining power of women (Srinivasa and Siddagowda, 2015) Women belonging to low socio-economic groups generally face financial crisis to fulfill daily needs which forms a vicious cycle of financial problems, malnutrition, lack of education and poor living conditions etc. Women empowerment is the key component in mitigating poverty and related problems. Due to globalization, emancipation of women in India has created economic opportunities and woman entrepreneur have emerged as a significant pillar in booming nation's economy. Making of self-help groups is the best way to institutionalize economic empowerment among women. Self-help group not only instigate women to grow their savings but also give access to facilities of credit from various banks (Husain and Nair, 2006). Self-help groups are village based financial intermediary usually composed of 15–20 local women who are supported by government or NGO's. Micro finance through



self help group has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitudinally (Sharma et al., 2012).

PAHAL is a voluntary organization promoted by like-minded Educationists, Doctors, Legal experts, Technocrats, Dynamic entrepreneurs, enthusiastic students and effervescent youth to bring a perceptible change in the present social set-up. PAHAL expresses the essence of living and upholds the need to appreciate the other man's point of view and to show consideration for fellow human beings. It also holds that the welfare of an individual is ultimately dependent on the welfare of the society as a whole. This voluntary non-governmental organization was launched in Sept. 1996. It got registered on 6th September, 1996 under Societies Registration Act 1860. It was inaugurated on 13th of Sept. 1996, after organizing its first activity, a Blood Donation Camp on 12.09.96. PAHAL formed various self-help groups to help rural women to be self-dependent with the help of various extension approaches. Kaur and Kalra (2015) in their study found that extension approaches like group discussion, trainings and group meetings were 'always used by the managers of promoting agencies for empowering the members. The present study addresses the women empowerment through self-help groups in Jalandhar.

The study by Kaur and Kalra (2014) found that majority of the respondents (83.33%) reported that linkages with line departments and regularity in savings (75%) were the major strengthening points while half of the respondents observed group crisis and non-cooperation of the family members as the major weaknesses that hindered the faithful performance of the group. Another study conducted by Shettar (2015) reveals that women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

2. Material and Methods

The present study was conducted in Jalandhar district of Punjab state in 2014. Two groups viz., Mian mamli and Nari Shakti formed by promoting agency (PAHAL) were selected for the collection of required information for the study. Case study method was used to get in-depth and clear insights on overall quality of life of SHG members. The data were collected with the help of interview schedule and analysed with the help of frequency and percentages.

3. Results and Discussion

The data in Table 1 revealed that 51.43% of the members

Table 1: Profile of the members of self-help groups (SHGs) in Punjab

Socio-personal characteristics	Cat	Mian Mamli (n=20)		Nari Shakti (n=15)		Overall (n=35)	
		Fre	Per	Fre	Per	Fre	Per
Age (years)	25–35	11	55	7	46.67	18	51.43
	36–45	7	35	5	33.33	12	34.29
	46–55	2	10	3	20	5	14.29
Education	Illiterate	1	5	4	26.67	5	14.29
	Primary	1	5	2	13.33	3	8.57
	Middle	2	10	6	40	8	22.86
Occupation of family	Matric	16	80	3	20	19	54.29
	Labour	14	70	12	80	26	74.29
	Artisans	6	30	3	20	9	25.71
Caste	General	5	25	2	13.33	7	20
	SC	11	55	12	80	23	65.71
	BC	4	20	1	6.67	5	14.29
Family type	Nuclear	16	80	11	73.33	27	77.14
	Joint	4	20	4	26.67	8	22.86
Family size	4–6	14	70	12	80	26	74.29
	6–8	6	30	3	20	9	25.71
Family income (₹ annum ⁻¹)	Upto ₹ 65000	12	60	7	46.67	19	54.29
	₹ 65000–110000	7	35	6	40	13	37.14
	Above ₹ 110000	1	5	2	13.33	3	8.57

Cat: Category; Fre: Frequency; Per: Percentage (%);

belonged to the age group of 25–35 years. This may be due to the reason that young women are energetic and having strong urge to achieve their goal, there-in participating actively in the group. However 34.29% of the members belonged to the age group of 36–45 years while 14.29% of the members belonged to the age group of 46–55 years. Regarding education, more than 50% of the members (54.29%) were literate having educational qualification up to Matric while 22.86% of the members were studied up to middle level. Majority of the members were labourers whereas 25.71% members were artisans (painters, carpenters etc.).

Further look at Table 1 revealed that majority (65.71%) of

the members of group belonged to SC category. It may be to the reason that these women were poor and joined the group to improve their economic conditions. These results were in conformity with those of Sharma et al. (2012), Gupta and Singh (2012); Lokhande (2013). 20% and 14% member's belonged to general and backward category. An overview of the family type revealed that majority (77.14%) of the member's belonged to nuclear family whereas 22.86% of the members belonged to joint family. Regarding family size, 74.29% members had a family size of 4–6 members while 25.71% had a family size of 6–8 members.

Family income was measured in rupees per annum and data revealed that most of members (54.29%) of these groups earned up to ₹ 65/- thousand annum⁻¹. This may be too due to the reason that most of the members of self-help groups belonged to poor families. More than one-third members earned in the range of ₹ 6500–110000/- while only 8.57% members earned more than ₹ 110000/- annum⁻¹.

A scrutiny of the data in Table 2 indicated that a large majority (91.43%) had low level of social participation. The reason could

Table 2: Distribution of the respondents based on their social participation, extension contacts and mass media exposure

Socio- per- sonal charac- teristics	Cat	Mian Mamli (n=20)		Nari Shakti (n=15)		Overall (n=35)	
		Fre	Per	Fre	Per	Fre	Per
Social partici- pation	Low (0–2)	17	85	15	100	32	91.43
	Medium (2–4)	2	10	-	-	2	5.71
Exten- sion contacts	High (4–6)	1	5	-	-	1	2.86
	Low (0–2)	1	5	1	6.67	2	5.71
	Medium (2–4)	10	50	1	6.67	11	31.43
	High (4–6)	9	45	13	86.66	22	62.86
Mass media expo- sure	Low (0–2)	7	35	3	20	10	28.57
	Medium (2–4)	11	55	12	80	23	65.71
	High (4–6)	2	10	-	-	2	5.71

be that most of these members belonged to schedule caste family and not interested in becoming member of Panchayat, Mahila mandals, NGOs and Welfare societies.

It can be further noted that frequency of contact made by the members (62.86%) with the extension personnel was 'high' in the group whereas 31.43% and 5.71% members was found to be 'medium' and 'low' for seeking information regarding self-help groups. Mass media exposure to gain information

regarding development work being carried out by different agencies and groups was found to be medium (6%) followed by low (28.57%) and high (5.71%) respectively.

PAHAL (NGO) took initiative to serve the needy people with the collaboration of NABARD, Pahal, in the field of socio-economic development of the marginalized sections of the people were successful in forming large number of self-help groups. We identified two self-help groups i.e., Mian Mamli and Nari Shakti established in 2012 and 2013 respectively. These groups started voluntarily with 15 active members in the Mian Mamli (2012); Nari Shakti (2013) with aim to socialize and achieve economic self-sufficiency. These groups adopted various income generating activities to achieve financial self-reliance like decorative candle making, surf making, pickle formation and preparation of mango chuney. The leader controlled all the group activity was selected by election (Mian mamli) and with the consent of group members (Nari shakti) for a period of one year.

Meetings of mian mamli self-help group were observed to be common phenomena which was conducted fortnightly at gurudwara while nari shakti SHG conducted four meetings in a month at temple. Attendance of group members to discuss group activities was 85% in Mian mamli and 90% in Nari shakti. The penalty of ₹ 10 were imposed to absentee in meetings in Nari shakti group. The record of their meetings was complete and up to date. Nari Shakti took loan of ₹ 40,000/- from Central Co-operative bank, Jalandhar at 2% rate of interest per month for purchase of raw materials. There were regular transactions between the bank and the group. Micro-credit not only helped rural people attain improved economic status but also led to social cohesion and women's empowerment (Gupta and Singh, 2012; Kalra et al., 2012). The major strengths of these groups were its ability to unite and market the products collectively. One of the basic principles of SHGs is that even the very poor may save small amounts. Regarding mobilization of financial resources, monthly savings of ₹ 100 were kept together in the Bank in the name of SHG which could be used by the women members for inter loaning among the members in times of emergencies (Table 3).

Training is concerned with developing a particular skill among members of self-help groups to a desired standard by instruction and practice. It is noticed from Table 4 that PAHAL conducted training on candle making whereas KVK, Jalandhar gave training to members of self-help groups on detergent making, processing of seasonal fruits and vegetables.

The data in Table 5 revealed that a large majority (94.28%) of the members joined the group for a reason to supplement family income and to develop social ties. Furthermore 82.87% of the members joined the group to avail economic benefit, to develop habit of savings and to get easy access for credit. The others reasons for enrolling as a member of self-help groups

Table 3: General information of the self-help groups of Punjab

Name of group	Mian mamli	Nari shakti
Year of establishment	2012	2013
Year of registration	2012	2013
Formation of group	PAHAL (NGO)	PAHAL (NGO)
Group size	2012 13 2013 15	20 15
Reasons for discontinuance		Non-payment by the members Non-cooperation of family
Entrepreneurial activity	Candle making, surf making	Candle making, pickle formation and mango chutney
Selection of leader	Election	Consensus
Term of leader	One year	One year
Membership fee		
Venue of meeting	Gurdwara	Temple
Duration	Fortnightly	4 meetings in a month
Attendance (n=10)	85%	90%
Action taken for not attending meeting	No action taken	Fine of ₹ 10/meeting
Record of meeting	Complete and up to date	Complete and up to date
Maintenance of record	Group leader	Group leader
Purpose of loan	—	Purchase of raw materials
Amount of loan taken for group	—	₹ 40,000/-
Name of bank	—	Central Co-operative Bank, Jalandhar
Rate of interest of bank	—	2% per month
Payment of instalment	—	Regularly
Getting of loan	—	Easily
Loan utilized for said purpose	—	Yes
Inter loaning	2% rate of interest	2% rate of interest
Marketing of products	Collectively	Collectively
Nature of production	demand basis	demand basis
Monthly saving of the group	₹ 100 member ⁻¹	₹ 100 member ⁻¹

Table 4: Distribution of respondents based on training attended by them

Name of the self-help groups	Name of training	Duration	CB	Beneficiaries
Mian Mamli (n=20)	Candle making	2 days	PJ	11
	Detergent making	1 day	KJ	18
Nari Shakti (n=15)	Candle making	2 days	PJ	12
	Processing of seasonal fruits and vegetables	1 day	KJ	10

CB: Conducted by; PJ: Pahal, Jalandhar; KV: KVK, Jalandhar

were to repay old debts (71.42%), to overcome exploitation from money lenders (54.28%) and to get employment opportunities (51.42%).

For the improvement in standard of living, income acts as a major determinant. An overview of the monthly income in Table 6 revealed that as many as sixty five per cent of the members increased their income in the range of ₹ 1000–1500 month⁻¹ while 25% of the members increased their income in the range of ₹ 1500–2000 month⁻¹ before and after joining the groups. This shows that these two groups were efficient and grown up enough for applying continuous efforts to organise various entrepreneurial activities. The findings were in line with study conducted by Selvi and Shanmughun (2016) who

Table 5: Reasons for enrolling as a member of self-help groups

Reasons	Mian Mamli (n=20) f	Nari Shakti (n=15) f	Overall (n=35) f
Supplement family income	19 -95	14 -93.34	33 -94.28
Develop social ties	19 -95	14 -93.33	33 -94.28
Economic benefit	18 -90	11	29 -82.87
Easy access to credit	15 -75	14 -93.33	29 -82.87
Employment opportunities	9 -45	9 -60	18 -51.42
Overcome exploitation from money lenders	10 -50	9 -60	19 -54.28
Develop habit of savings	19 -95	10 -66.67	29 -82.87
Repay old debts	15 -75	10 -66.67	25 -71.42

Table 6: Income generation and monthly savings of women of various self-help groups

Increase in monthly income (₹ month ⁻¹)	Mian Mamli (n=20) f	Nari Shakti (n=15) f	Overall (n=35) f
500–1000	3 (15.00)	2 (13.33)	5 (14.28)
1000–1500	13 (65.00)	10 (66.67)	23 (65.71)
1500–2000	4 (20.00)	3 (20.00)	7 (20)
Increase in monthly savings (₹ month ⁻¹)			
50–100	9 (45.00)	6 (40.00)	15 (42.85)
100–150	7 (35.00)	7 (46.67)	14 (40)
150–200	4 (20.00)	2 (13.33)	6 (17.14)

reported that income of members has increased after joining self-help groups.

As regards to the mobilization of financial resources, savings has been given importance by the group members. It can be noted that 42.85% of the members increased monthly savings in the range of ₹ 50–100 while 40% of members increased monthly savings to the tune of ₹ 100–200. The results of the study pointed out that the incremental income not only enhanced the productive expenditure of family but also promoted the savings. The findings were supported by Sharma and Varma, 2008.

4. Conclusion

Self-help group is an important tool which helps the rural

women of Jalandhar district to acquire power for their self-supportive life. Thus formation of Mian mamli and Nari shakti self-help groups is a path breaking initiative that can transform the lives of number of families members of these groups. SHG approach has emerged as a successful strategy for women in present time. The study concluded that women play an important role in supplementing family income by adopting various entrepreneurial activities viz. candle and surf making, pickle formation and processing of fruits and vegetables etc.

5. Further Research

A wider study may be planned by taking into consideration groups of other regions of Punjab. An effort should be made to study the case of other groups formed by Pahal right from formation stage to self helping stage.

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