

## IMPACT OF WOMEN SELF HELP GROUPS IN CHANGING SOCIO-ECONOMIC STATUS OF RURAL FAMILIES IN BIKANER DISTRICT OF RAJASTHAN

Anita Singh\*, S.K. Sharma\*\* and Chitra Henry\*\*\*

### ABSTRACT

The study was conducted in Bikaner district of Rajasthan where seven agencies were running SHGs. Thirty (30) SHGs were selected from the agencies for the study purpose by using the proportional allocation technique. A sample comprising of three hundred (300) women (150 beneficiaries and 150 non-beneficiaries) was drawn by using random sampling technique. An interview schedule was prepared and data were collected by personal interview method. The data so collected were classified, tabulated and analyzed. The findings research that SHGs had a significant influence in changing socio-economic status of the beneficiaries. The additional monthly income of the beneficiaries also increased significantly as a result of enterprises taken in SHGs.

### INTRODUCTION

The Self-help group is an alternative approach to achieve the objectives of the rural development. SHG is a viable organized setup to disburse micro-credit to the rural women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women can be fulfilled totally through SHG. This has reduced the dependence on moneylenders and also resulted in empowerment benefits of women. Since inception of SHG, various agencies devoted special attention for establishment of these SHG and claiming great success. Whether these SHG's have really made a impact on the life of the rural women or not. Therefore, the investigation was undertaken "to find the Impact of the SHG in changing the socio-economic status of the rural families in Bikaner district of Rajasthan".

### RESEARCH METHODOLOGY

The study was conducted in Bikaner district of Rajasthan. A sample of three hundred rural women (150 beneficiaries and 150 non-beneficiaries) was drawn from 30 selected SHGs by using random sampling technique. Data were collected by personal interview method by the investigator. The data so collected were tabulated and analyzed by applying appropriate statistical tools.

### RESULTS AND DISCUSSION

Based on the scores obtained by the respondents mean score and standard deviation were computed and the respondents were categorized into three groups namely low, medium and high level. The data regarding SES level of beneficiaries and non-beneficiaries have been presented in Table 1.

**Table 1. Percentage distribution of beneficiary and non-beneficiary respondents under different Socio-economic Status (SES) level**

Category	Beneficiaries	Non-beneficiaries	Total
	$n_1 = 150$	$n_2 = 150$	$n_3 = 300$
Low (< 21)	Nil (0.00)	07 (4.67)	07 (2.40)
Medium (21 to 53)	132 (88.00)	138 (92.00)	270 (90.00)
High (> 53)	18 (12.00)	05 (3.33)	23 (7.60)

Figures in parentheses are percentages

\* Assistant Professor, ASC-DEC , SKRAU, Bikaner.

\*\* Dy. Director, DEE , SKRAU, Bikaner.

\*\*\* Assistant Professor, IABM, SKRAU, Bikaner.

It is evident from Table 1 that 92.00 per cent non-beneficiaries and 88.00 per cent beneficiaries were from medium socio-economic status. While 12.00 per cent of beneficiaries and 3.33 per cent of non-beneficiaries were from high level of SES. Only 4.67 per cent of non-beneficiary respondents were from low SES level. It was interesting to note that none of the beneficiaries belonged to low SES level.

Hence, it may be deduced that majority of

beneficiary and non-beneficiary respondents were having medium SES level.

Further, in order to find out the impact of SHG on socio-economic status of beneficiaries as compared to non-beneficiaries, standard normal deviate test i.e. 'Z' test was applied. It was tried to find out, whether there is significant difference in SES of both the categories or not. The data about this aspect have been presented in Table 2.

**Table 2. Comparison between Socio-economic Status (SES) level of beneficiaries and non-beneficiaries**

S. No.	Categories	Mean score	Variance	Calculated value of 'Z'
1.	Beneficiaries ( $n_1 = 150$ )	41.23	273	4.98**
2.	Non-beneficiaries ( $n_2 = 150$ )	32.24	215	

\*\* Significant at 1 per cent level of significance

It may be seen from the table that the computed value of 'Z' i.e. 4.98 was statistically significant at 1 per cent level of significance which means that there was a significant difference between SES of both the categories and SHG's had a significant influence in changing socio-economic status of beneficiaries. It may be said that SHG's had helped the beneficiaries in raising SES in the community. This had reflected the impact of SHGs on the rural people (Singh, 2002 and Kaur, 2005).

The ultimate aim of SHGs is to raise income of the rural families. In this study an attempt has also been made to measure increase in additional monthly income due to participation in SHG programme on the basis of perception of the respondents. For this purpose the respondents were asked about increase in their additional monthly income after joining SHG. Income of beneficiaries was classified into six income groups and presented in Table 3.

**Table 3. Impact of SHGs in terms of increase in additional monthly income of beneficiaries (n = 150)**

S. No.	Income group (in Rs.)	Before joining SHG		After joining SHG	
		Number of beneficiaries	Percentage	Number of beneficiaries	Percentage
1.	Less than 500	116	77.40	69	46.00
2.	500 to 800	21	14.00	50	33.40
3.	801 to 1100	10	6.60	23	15.30
4.	1101 to 1400	02	1.30	03	2.00
5.	1401 to 1700	01	0.70	03	2.00
6.	1701 & above	Nil	0.00	02	1.30
<b>Total</b>		<b>150</b>	<b>100.00</b>	<b>150</b>	<b>100.00</b>

Analyses of data in Table 3 reveal that there were 77.40 per cent beneficiaries in the lowest income group before joining the SHG. However, after joining the SHG the income of the beneficiaries has raised and hence the percentage of beneficiaries in the lowest income group was decreased from 77.40 to 46.00 per cent. On account of increase in the income of beneficiaries, they jumped to the proximal upper income groups. It may be seen in the table that there were 14 per cent beneficiaries in the income group of Rs. 500 to Rs. 800 before joining SHG which has increased to 33.40 per cent after joining SHG. Similar

kind of observation may be made in all the income groups. None of beneficiary was there in the income group of Rs. 1701 & above before joining SHG but there were 1.30 per cent beneficiaries in this income group after joining SHG.

It is evident from the above description that there was an increase in the additional monthly income of beneficiaries after joining SHG. Whether this increase in income was significant or not. For this purpose 'Z' test was applied. The data have been presented in Table 4.

**Table 4. Comparison of monthly additional income of beneficiaries before and after joining Self-Help Groups (SHG)**

(n = 150)				
S. No.	Income of beneficiaries	Mean Score	Variance	'Z' value
1.	Before joining SHG	331.82	100140.76	
2.	After joining SHG	611.82	190222.10	6.36**

\*\* Significant at 1 per cent level of significance

The data in Table 4 indicated that the calculated 'Z' value was 6.36 which was significant at 1 per cent level of significance. This shows that there was significant difference in the monthly additional income of the beneficiaries before and after joining SHG. It was the indication of positive impact of SHG in rural area (Rao, 2003 and Kaur, 2005).

Findings in this part revealed that there had been a positive impact of SHGs in raising the SES of beneficiaries as compared to non-beneficiaries and also the significant increase in additional monthly income of beneficiaries after joining SHG. Despite the facts that majority of the respondent was illiterate, they could think about generating additional monthly income and joining SHG's to provide support to their families. Consequently they could be able to earn more through participation in SHG and develop their SES.

Further it is pertinent to point out that in the category of less than Rs. 500 income group there were respondents who were not earning at all. The SHGs have made impact on this group also and encouraged rural women to undertake earning enterprises supported by SHGs. This aspect requires further investigation and available literature is lacking on this part.

## CONCLUSION

Above narrated results indicated that the self help groups had produced a positive impact in terms of raising socio-economic status of rural women. Apart from it the additional monthly income of the beneficiaries has also been increased significantly as a result of enterprises taken in SHGs. It may be said that the SHGs have provided employment opportunities to rural women which inturn helped them in empowerment also.

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