A COMPARATIVE STUDY OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN HIMACHAL PRADESH WITH ADJOINING STATES

*DR. MANISH KHANNA **SANDESH KUMARI

* ASSISTANT PROFFESOR CAREER POINT UNIVERSITY KOTA RAJASTHAN
** RESEARCH SCHOLAR, DEPARTMENT OF COMMERCE AND MANAGEMENT CAREER POINT UNIVERSITY, KOTA RAJASTHAN

ABSTRACT

Women empowerment is budding as a key challenge for all communities of a country especially in India. In a number of countries, women have to fight for their rights and using values. Women empowerment is the vital tool to expand women’s ability to have resources and to make strategic life choice. Women constitute 49.28% of the Himachal Pradesh total population and directly or indirectly they are contributing towards the economic development of the state. Government had also taken various initiatives for the development of the women and encourages people to accept girl child and this also improves the sex ratio of the state. This paper attempts to compare the status of the women in Himachal Pradesh with its adjoining state by using different parameter based on secondary data. The study reveals that the government schemes in Himachal Pradesh than other states in terms of education, employability and income. The conclusion is that it was only because high literacy rate 31% of women is employed in the state in comparison to other states.

Key words: women empowerment, budding, sex ratio, education.

INTRODUCTION

Swami Vivekananda views on women education,”educate your women first and leave them to themselves; then they will tell you what reforms are necessary for them this golden quotes of swami Vivekananda explain how significant female literacy is, unless the gap between males females literacy is shortened it is very difficult to shove and propel national development women education is very important in our country. Development of society is dependent on the welfare and empowerment of the women. To empower women means to authorize power or increase the overall position status and condition of women in every sphere of life. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being.

The current population of Himachal Pradesh is 6.856 millions and women constitutes 49.28% of the total populations per 2011 census but Himachal Pradesh has shown improvement in sex ration i.e. from 896to 972 during 2001to 2011census literacy rate is almost 83%.By mean of this employment rate among the women also to increased and they are able to take their own decision.

1.1 ISSUES AND PROBLEMS FACED BY WOMEN IN INDIA

There are various issues and problems which women generally face in the society in India. Some of problems are mentioned and described as below:

1. Selective abortion and female infanticide. It is the most common practice for years in India. After the foetal sex determination and sex selective abortion by the medical professionals.
2. Sexual harassment: it is the form of sexual exploitation of a girl child at home, streets, public places, transports, offices etc by the family member’s neighbours friends and relatives.
3. Dowry and bride burning; it is another problem generally faced by women of lower, middle class family during or after the marriage.
4. Disparity in education; the level of women education is less the men still in the modern age.
5. Domestic violence; it is like endemic and widespread disease affects almost 70% of Indian women and child development official.
6. Girls have no property rights like boys forever.
7. Child marriages; early marriage of the girls by their parents in order to be escaped from dowry
8. Inadequate nutrition; inadequate nutrition in the childhood affects women in their later life especially women.
9. Status of widow; widows are considered as worthless in the Indian society.

1.2 VARIOUS SCHEMS LAUNCHED BY HIMACHAL PRADESH GOVERNMENT AND CENTRE GOVERNMENT FOR THE WELLFARE OF WOMEN RESIDING IN H.P(INDIA)

1.2.1 STATE SPONSORED SCHEMES

1. BETI HAI ANMOL YOJNA: This scheme is for girls of BPL families up to two girl children. After their birth, the department deposits rupees 10,000 per girl child in the post office/bank account. These girls get scholarship ranging from Rs.300 to Rs 1200 from first to 12th class for their books/dress.

2. MUKHYA MANTRI KANYADAN YOJNA: In this scheme girl who are orphan or whose father is physically/mentally incapacitated or bed ridden can get rupees 25000 grant for their marriage.

3. SELF EMPLOYMENT ASSISTANCE FOR WOMEN: In this scheme women are granted rupees 2500 for establishing any project or venture who have annual income not more than 35000 per annum.

4. MAHILA VIKAS NIGAM: This scheme provides self employment to the women by providing loan on subsidised interest rate.

5. RE-MARRIAGE SCHEME: This scheme is to rehabilitee the widow. in this schemes rs.50000 grant is providing to widow on her remarriage.

6. MOTHER-Teresa ASAHAYA Matri Sambal Yojna: This scheme is to provide financial assistance to widows for educating and looking after their children up to two children till they attain age of 18 years. In this scheme women get rupees 3000 per annum per child.

7. STATE HOME FOR WOMEN: State home is meant for housing destitute, widow and the women who are in moral danger. Department is running one state home at Mashobra in Shimla distt. These inmates get free residence and free diet.

8. VISHESH MAHILA UTHAAN YOJNA: A scheme namely” VISHESH MAHILA UTHAAN YOJNA ”HAS BEEN implemented in the state by the department vide notification no.SI&E A-E(2)-12/2011 Dated 18/08/2011 and women are provided vocational training under this scheme in selected ITIs of the states.

9. FINANCIAL ASSISTANCE AND SUPPORT SERVICE TO VICTIM OF RAPE SCHEME -2012Rape is one of the most violent forms of crimes against women, which not only impact her bodily integrity but in the long run, impairs her capacity to develop meaningful personal and social relationships, and affects her life and livelihood.

10. HIMACHAL PRADESH MAHILA VIKAS PROTSHAN YOJNA

Under this scheme a state level award for the person /organisation working for the development and empowerment of women in the field of health, education, sports, social service and art and culture is granted.

11. MATA SHABARI MAHILA SASHKTIKARN YOJNA

This scheme LPG gas connection is provided to the women who belong to BPL and SC family or whose income does not exceed rupees 35000 per annual..For gas connection subsidy of Rs. 1300/-per beneficiary is provided

2. REVIEW LITERATURE

Singh Ranbir, (2012)¹ paper title women entrepreneurship issues and challenges and empowerment through self help groups. He found self help groups movement in India has been working in the right direction, but it is necessary to further empowerment of women in social, economical, cultural and political for the interest of family in particular and the nation in general. According to him, women are now participating in all productive activities and are at par with men. Saving of self help groups was increased so their purchasing power also increases. Standard of living and empowerment improved.

Parkash M, (2013)² title of paper self help groups and women empowerment with special references to Jimmandiyur village Pochampalli Taluk. Income levels and saving pattern are increased women of the village after joining the SHGs. According to him the SHGs have been shown to be a cost effective way to help and meet the social and emotional need of individuals and their families.

3. RESEARCH METHODOLOGY

3.1 OBJECTIVES OF THE STUDY

1. To study the women empowerment through self help groups in the Himachal Pradesh.
2. To compare the position of women empowerment in Himachal Pradesh through self help groups with adjoining states.

3.2 RESEARCH DESIGN

The current study examines the status of women empowerment through self help groups in Himachal Pradesh as compared to the adjoining states (Punjab, Haryana and Uttrakhand). The present study determines the status of women empowerment in Himachal Pradesh as compare to adjoining states. Whole data for the purpose of study had been collected from secondary sources such as website of government of India and various articles published by department of economics statistics of...
Himachal Pradesh status of women empowerment was analysed on the basis of sex ratio, literacy rate, working women, and bank saving through SHGs.

3.3 TOOL AND TECHNIQUES

Data have been analysed with the help of statistical technique and for data analysis percent method is used.

Data Analysis and Interpretation

Table 1.1

<table>
<thead>
<tr>
<th>Name of State</th>
<th>Sex Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Himachal</td>
<td>972</td>
</tr>
<tr>
<td>Punjab</td>
<td>895</td>
</tr>
<tr>
<td>Haryana</td>
<td>879</td>
</tr>
<tr>
<td>Uttrakhand</td>
<td>963</td>
</tr>
</tbody>
</table>

Source: census of 2011.

Table 1.1 represents that H.P has highest sex ratio i.e. 972 followed by Uttrakhand i.e. 963 then Punjab and Haryana has lowest sex ratio of 879 female per 1000 male.

Table 1.2

<table>
<thead>
<tr>
<th>Name of State</th>
<th>Female Literacy</th>
<th>Male literacy</th>
<th>Total</th>
<th>%age of female literacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Himachal</td>
<td>2287146</td>
<td>2752590</td>
<td>5039736</td>
<td>45.38</td>
</tr>
<tr>
<td>Punjab</td>
<td>8271081</td>
<td>10436056</td>
<td>18707137</td>
<td>44.21</td>
</tr>
<tr>
<td>Haryana</td>
<td>16804921</td>
<td>9794067</td>
<td>26598988</td>
<td>40.99</td>
</tr>
<tr>
<td>Uttrakhand</td>
<td>3017245</td>
<td>3863708</td>
<td>6880953</td>
<td>43.84</td>
</tr>
</tbody>
</table>

Source: census of 2011.

From table 1.2 it has been found that H.P has highest female literacy ratio than Punjab, Uttrakhand and Haryana have lowest female literacy rate.

Table 1.3

<table>
<thead>
<tr>
<th>Name of State</th>
<th>Female employee</th>
<th>Male Employee</th>
<th>Total</th>
<th>%age of female employee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Himachal</td>
<td>623512</td>
<td>1438989</td>
<td>2062501</td>
<td>30.23</td>
</tr>
<tr>
<td>Punjab</td>
<td>1186305</td>
<td>726463</td>
<td>1912768</td>
<td>14.03</td>
</tr>
<tr>
<td>Haryana</td>
<td>1154683</td>
<td>5860600</td>
<td>7015283</td>
<td>16.24</td>
</tr>
<tr>
<td>Uttrakhand</td>
<td>799864</td>
<td>2080760</td>
<td>2870624</td>
<td>27.86</td>
</tr>
</tbody>
</table>

Source: census of 2011.

It has been observed from the table, female employment rate in H.P is highest in comparison to other states.

Table 1.4

<table>
<thead>
<tr>
<th>Name of State</th>
<th>SHGs</th>
<th>Saving in Lakh</th>
<th>% of SHGs</th>
<th>% of savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Himachal</td>
<td>37634</td>
<td>2732.43</td>
<td>0.51</td>
<td>0.28</td>
</tr>
<tr>
<td>Punjab</td>
<td>23041</td>
<td>2283.98</td>
<td>0.31</td>
<td>0.23</td>
</tr>
<tr>
<td>Haryana</td>
<td>43029</td>
<td>4539.47</td>
<td>0.58</td>
<td>0.46</td>
</tr>
<tr>
<td>Uttrakhand</td>
<td>37294</td>
<td>3903.04</td>
<td>0.50</td>
<td>0.39</td>
</tr>
</tbody>
</table>

Source: NABARD: - Status of microfinance in India. 2013-14.
It has been observed from the above table that in Himachal Pradesh saving percentage in banks through SHGs is also appreciable i.e. 0.28% this shows the social and economical status of women of Himachal Pradesh. Bank is highest saving through SHGs Haryana is highest i.e. 0.46%.

4. **FINDINGS**

1. H.P has highest sex ratio i.e. 972 followed by Uttrakhand i.e. 963 then Punjab and Haryana has lowest sex ratio of 879 female per 1000 male

2. it has found that H.P has highest female literacy ratio than Punjab,Uttrakhand and Haryana have lowest female literacy rate

3. It has been observed from the data female employment rate in H.P is highest in comparison to other states.

4. Himachal Pradesh saving percentage in banks through SHGs is also appreciable i.e. 0.28% this shows the social and economical status of women of Himachal Pradesh. Bank is highest saving through SHGs Haryana is highest i.e. 0.46%.

5. **SUGGESTION**

Incomes’ saving in bank through self help groups in H.P is less than other states but it is appreciable, because geographical condition of H.P. is very tough. Each and every member could not go to the bank and deposits their weekly and monthly savings in the banks. Because banks are far away from their home so, govt. should have take some initiative in the rural areas of H.P. like open new branches of banks in the unreached area, some awareness and skill development ,motivational and bank linkage programme (BLP) should organised by govt. and NGOs for women welfare.

6. **CONCLUSION**

Women of Himachal Pradesh are more empowered as compare to other adjoining states. In H.P literacy rate, sex ratio, employment rate is highest than other states.Himachal Pradesh government launched so many schemes for women movement in case of education, employment and health care etc. A person are aware with the Bank Linkage Programme (BLP) and have knowledge of bank policies and anticipating it would be give better result in the saving through self help groups in banks

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