

Impact of Self Help Group on Women SHG Members

Mrs Christina Parmar^{*1}, Dr. Mrs. Bigi Thomas²

¹ Faculty, University and institute of advance research , Puri foundation, Gandhinagar, Gujarat

²Senior Faculty, Department of social work, Sardar Patel University, V.V Nagar, Gujarat.

***Corresponding Author:**

Mrs Christina Parmar.

Email: chris20msw@gmail.com

Abstract: The present study illustrates the impact of self help group among women SHG members of Anand district. The women SHG members under this study are organized by Kaira Social Service Society and 320 samples were selected for the study. The study documented that after joining SHG, the members have developed their knowledge, purchasing power and ability to raise their housing conditions with house hold assets. At the same time members became aware about how to avail various benefits from government & local institutions. A change is also found in their decision-making capacity, life style, behavior and perception of people towards them. Thus women have ascended their position in their families, society and other fields.

Keywords: Knowledge, Women, Impact, Self Help Group

INTRODUCTION

“SELF HELP IS THE BEST HELP”

“Saving which is as crucial as loan for the economically active rural poor remain completely untapped as organized retail banking does not teach them.” [1].

“Self-help groups” also known as mutual aid groups— which are composed of peers who share a similar mental, emotional, or physical problem, or who are interested in a local issue, such as education or parenting[2-4]. Historically, people banded together to improve their chances for survival by pooling their social and economic resources; however, contemporary groups are more likely to organize around a theme or problem. Most self-help groups are voluntary, non-profit associations open to anyone with a similar need or interest; however, spin-off groups also exist to meet the needs of particular types of people; for example, the elderly, women, or Hispanics. Usually, groups are led by peers, have an informal structure, and are free (except for small donations to cover meeting expenses). However, professionals of various kinds lead some self-help groups.

Self help group (SHG) is a small voluntary association of poor people, preferably from the same socio economic background. They come together for the purpose of solving their common problems through self help and mutual help. The self help group promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the

self help group usually, the number of members in one self help group does not exceed twenty.

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but world over[5-6]. "Women self-help groups are increasingly being used as tool for various developmental interventions. Credit and its delivery through self-help groups have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point, and an instrument to operationalise other aspects of group dynamics and management, also caters to the need for social intermediation of these groups. A self-help group is conceived as a sustainable people's institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes.

Through organizing informal self-help groups (SHGs), rural women in India are provided credit and extension support for various production-oriented income generating activities. These activities usually include garment making, embroidery, food processing,

bee keeping, basketry, gem cutting, weaving, and knitting. SHGs are self-governed, with decisions about production and marketing taken collectively, although the group leader is responsible for identifying potential marketing centers and consumers. These groups represent a new culture in rural development, breaking with traditional bureaucracy and top-down management.

Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. Studies on the development of informal women's groups in India, shows how it is possible to avoid the 'top-down management' and bureaucracy that often contribute to the failure of other schemes. Informal self-help groups in rural areas serve to empower women, and provide a basis for the provision of credit and other support for various production and income-generation activities. According to a survey conducted by Centre for Bharatiya Marketing Development (CBMD), the highest number of SHGs is found in the southern states. On average southern states constitutes 65% SHGs, eastern 13%, central 11%, northern 5% and western 6% at the national scene. Andhra Pradesh, followed by Tamilnadu, has the highest number of women SHGs working independently and setting up a micro enterprise, which helps in income generation [7].

IMPACT OF SELF HELP GROUPS

With the structure and model of self help groups and self help group Bank Linkage firmly established, the nature of the impacts of self help groups can be more closely examined and evaluated. The published estimates from NABARD state that, by March 31, 2005, 1.6 million self help groups have benefited from approximately Rs 69 billion in financing[8]. There is no doubt that there has been greater outreach of financial services to the poor through self help groups. While the outreach has been good in South India it has been limited in the rest of the country.

In addition to the financial analysis of self help groups, the non-financial areas such as social security and gender dynamics are also affected by the self help group movement. Indeed, poverty reduction is much less an issue of numbers but rather ideas and concepts. The role of self help groups is both as an inspiration and as a financier. Impoverished women develop greater language and financial skills through the self help group which provides the building blocks for higher levels of confidence to engage the world. Also, the self help group sometimes finances the campaign of its members that stand for election.

Self help groups not only empower its members but also wield a powerful political role as a group as well. At local village meetings, the leaders of

self help groups are often invited to attend and speak [9].

The impact of self help groups on social harmony has also been mixed. While it has been observed that in groups with mixed membership had group leaders that came from a variety of the social groups. In the vast majority of instances, groups' leaders were almost exclusively from the dominant social groups' category. This demonstrates a lack of equality and unity across caste divisions. Given the relatively young history of self help groups, it is to be expected that their impact on bridging centuries old divisions would be slow.

SHGs are a media for the development of savings habit among the women folk. It mobilizes a large quantum of resources. It is a window for better technology and skill up gradation. It helps to increase an income of the family. The SHGs collective action and solidarity are important empowering mechanisms. Moreover, the Government and Bankers are giving whole-hearted support for providing credit either directly or through NGOs. This helps to develop the entrepreneur skill of the women in our country.

The objectives of the study are

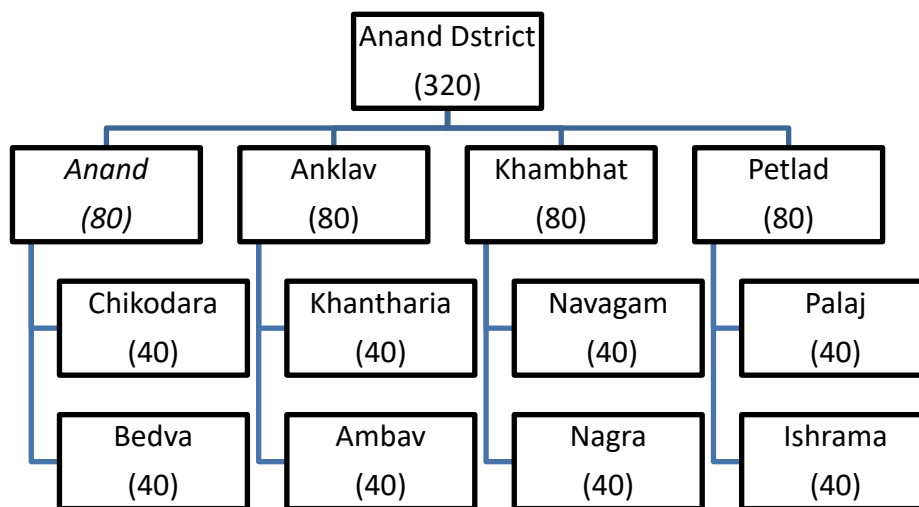
- To study knowledge, practices & impact of Self Help Group among women SHG members.
- To assess the impact of SHG on income, expenditure, saving pattern, house hold assets and facilities of the members.
- To find out the impact of SHG in developing & empowering women.
- To make suitable suggestions for the development of self help groups based on findings of the study.

The hypotheses of the study are

- There is positive impact SHGs have on the socio-economic status of the women members.
- There is a significant difference in the development and empowerment of women before & after becoming SHG members.
- There is a significant difference in the housing condition of respondents before & after becoming SHG members.
- There is a significant difference in the values of respondents before & after becoming SHG members.
- There is a significant difference in the life style of women before & after becoming SHG members.

METHODOLOGY

The present study is concerned with the impact of self help group among women SHG members. This



A strata of 80 samples from each Talukas was decided and care was taken to include 40 samples from above mentioned villages of each block. The universe of the study was 1948 women SHG members organized by Kaira Social Service Society, 320 samples were selected with the help of stratified sampling method.

Tool for data collection

The researcher has used Interview schedule for data collection. The researcher had prepared a structured interview schedule and information had been collected by dividing this schedule into the following four sections.

1. Primary Information
2. Knowledge of SHG.
3. Economic Impact of SHG
4. Social impact of SHG.

MAJOR FINDINGS AND CONCLUSIONS

Majority of the respondents under this study belong to the middle and young age group and are found active in their socio-economic development. Most of them are Christians and majority has undergone secondary level education and most of them are married and house wives. It is inferred from this study that majority of the respondents belong to nuclear family of 4-7 members, are having annual income between Rs21000 to 30000.

Referring to their knowledge it is revealed that majority of respondents are highly knowledgeable about different aspects of their SHG such as name of SHG, name of group leader ,deputy leader, total members of SHG, time of SHG meeting, rate of bank loan, amount of saving, objectives of SHG etc. Also they were aware about minimum and maximum member of members required to form SHG, requiring members in case of disablement, year of SHG movement and schemes

pertaining to gain different benefits. At the same time many did not have any idea about the founder of self help group and name of country in which SHG has been established first time. Majority of the members have approached the SHG by its members, majority have undergone IGA and SHG training, NGO exposure visit, SHG meeting etc. Most of the respondents have taken bank loans through which they have expanded their standard of lives. It opined that the SHG has the ability to transcend knowledge of self-dependency to self reliance through mobilization awareness & economic intervention[10].

After joining SHG, the members have developed their purchasing power by earning and also developed ability to raise their housing condition with house-holds assets, such as TV, cooking gas, fan, refrigerator, mixture, mobile, CD/DVD players, vehicle like scooter, motor cycle, auto rickshaw etc. Apart from this they have acquired various facilities like water, electricity, bathroom, sanitation etc. Simultaneously they have become aware about the various schemes and benefits of government and local social institutions for the welfare of people. Majority claimed that they had savings.

The position of women has always been considered secondary but after joining SHG women have ascended their position in their families, societies and in other fields too. Participating in various meetings enabled members in their decision-making, life style, behavior and relation of community people towards them and their ideas are broad in case of birth of girl child now. Their perceptions regarding self help group is changed and become positive and they also believe that participation in SHG can surely enhance their knowledge in local policy making. At the same time they realized that their leadership competences and status as women also can be developed through SHGs.

While chi-square test under this study prove that the SHGs have a positive impact on the socio-economic status of the women members, t' tests prove that there is significant difference in the development,

empowerment, housing condition, values and life style of women respondents before & after becoming SHG members.

Table-1: Sshowing distribution of respondents by Socio-economic status

Socio-economic role	Before	After
Attending function	43	158
Making relation	88	190
Celebrate festival	266	235
Purchase assets	52	123
Distribution of work	88	136
Saving	160	251
Budget & record	151	280
Admission of children	96	184
Selection field for children	146	214
Participation in religion	180	112
Participation in development	100	250

	T test		Degree of freedom
T – test	Table value 2.228	Calculated value 3.4402	10

Table-2: Showing distribution of respondents by impact of SHG in developing SHG member

Development & empowerment	Before	After
Able to contribute in income	14	197
Skill up gradation	08	58
Understand gradation	01	18
Living standard improved	12	184
Better leadership and communication	00	58
Awareness of health	20	22

	T test		Degree of freedom
T – test	Table value 2.571	Calculated value 2.2260	5

Table-3: Showing distribution of respondents by impact of SHG on Changes values

Changes values	Before	After
Decision increased	36	188
Prestige increased in village	22	65
Prestige increased in joint work	118	305
Other	22	36

	T test		Degree of freedom
T – test	Table value 2.353	Calculated value 2.371	3

Table-4: Showing distribution of respondents by impact of SHG on house-hold facilities

house-hold facilities	Before	After
Water	133	179
Electricity	151	164
Bathroom	120	150
Toilet	74	144
Any other	00	114

	T test		Degree of freedom
T – test	Table value 2.132	Calculated value 4.3944	4

Table-4.1: showing distribution of respondents by impact of SHG on housing condition

Housing condition	Before	After
Kachha	160	103
Semi-pakka	97	128
Pakka	63	84

T – test	T test		Degree of freedom
	Table value	Calculated value	
	2.920	3.38	2

Table-5: Showing distribution of respondents by impact of SHG on life style

Life style	Before impact (x)	After impact (Y)
Food	188	230
Festival	88	190
Other	43	52

T – test	T test		Degree of freedom
	Table value	Calculated value	
	2.920	1.87	3

SUGGESTION

There should be special focus on certain important managerial skills development of the particular group such as leadership, accounting and bookkeeping, marketing mechanism, bargaining etc. As NGOs play very important role in the formation of SHGs and act as financial intermediaries, government and financial institutions shall provide adequate funds and incentives to those NGOs which are actively involved in linking SHGs with banks and take necessary steps for marketing the goods produced by the SHGs.

Attendance of members in group meeting has to be made compulsory and the animators of SHGs should create team spirit and co-operation in order to avoid misunderstandings among members. Regular saving habits must be encouraged by NGOs and NGOs must assess the needs of the inhabitants of the community through effective communication with SHG members. There is a dire need of awareness among women members about various schemes and services available for women.

The rate and interest can be reduced and numbers of installment for repayment can be increased and rotation and representation has to be made compulsory.

There must be a platform to discuss the problems with other SHG group members so that SHGs can help their members to learn to function collectively, enables them to secure skill in co-ordination, communication and meaningful discussion in common issues.

Efforts must be taken to know the specific social and economic environment of the SHG covering their living condition, resource available skills, market, attitudes of the people work culture, saving habits and their relation with outside world. The goal of SHG should not be restricted to micro credit. The members should also be involved in illuminating an awareness among the members regarding government schemes for the further development in the areas of politics and culture in the village.

SHGs must be proactive in multi disciplinary teams for better management like bankers, community organizations, layers, business professionals and so on. Women entrepreneurship should be laid ahead by improving further in the area of development in the group and constant guidance and support through the government and non-government programmers.

Employment and income generated training must be systematic after gaining certain kind of feasibility. Women are to be made realized that the term women empowerment is not restricted only to women's participation in the work and their earnings. Besides earnings women development programmes must include vital aspects such as accents management and marketing for further development. There should be the development of women but it must be in totality. There is need to plan carefully the legal inputs, ensuring that laws are analyzed from a gender perspective.

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