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Assessment of Training Needs Of Women of Self Help Groups of Udaipur District

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Abstract

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs to become an entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. SHGs become more or less a part and parcel of the society. But the real situation is entirely different as women became member of SHGs but they do not have knowledge about the functioning and other benefits of SHGs. Thus the present study was undertaken with an objective to identify the training needs of existing Self-help groups. The present study was conducted in 2 Blocks namely Badgoan and Gogunda of the Udaipur District. A total eight Self-help groups were selected from 8 villages for the study. The sample consisted 80 rural women SHG members. Interview technique was used for assessing the training needs. Findings shows that majority of the respondents had joined SHG almost four years ago and remaining were joined either one year or three years ago but they had poor knowledge about almost all the aspects of Self-help groups i.e. management and administration of self-help groups, financial management, micro enterprise development, awareness about social issues, development of networks and linkages and participation in democratic process. Thus there is need to provide trainings to members of SHG regarding all the facets of SHG so that they can avail all the benefits of the SHGs for their all-round development. This can pave the way to their empowerment that has been the ultimate aim of the Government.

Key words: Self Help Group, Training, Need Assessment

Introduction

Self-help groups (Self-help groups) are fast emerging as powerful tool of socio-economic empowerment of the poor in rural areas (Prusty S., Dr. Mohanty A. and Mishra B. 2015) [3]. Self-help group is a small democratically formed group of about 10-20 women from a homogenous class, who come together voluntary to attain collecting goals, social or economic. The women Self-help groups can enhance the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitize the women members to take active part in socio-economic progress of rural India. Beside all these benefits, Self-help groups are not functioning properly due to certain pitfalls in their working. The major impediments in the progress of the group are lack of knowledge about keeping records and diaries, maintaining financial records, bank transactions, various programmes and schemes of social and economic development. Other hurdles are lack of adequate technical support for taking up enterprise, irregularity of members in monthly meetings and irregularity in depositing money by members. Thus there is a need to enhance capacity of women members of SHGs regarding functioning of the Self-help groups so that they could manage the group effectively. This also will develop their interest in undertaking various activities like credit facilities, enterprise development and participation in democratic process which will definitely make them empowered. Keeping this in mind the present study was undertaken with an objective to identify the training needs of existing Self-help groups.

Methodology

The present study was conducted in 2 Blocks namely Badgoan and Gogunda of the Udaipur District. Four villages from each Block and one Self Help group from each village was selected on random basis. Thus the total eight Self-help groups were selected for the study. The sample consisted 80 rural women SHG members. Interview technique was used for assessing the training needs of self-help group members. Data was analysed by using frequency and percentage.

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Result and Discussion

Personal Information of Respondents

The personal information of the respondents indicated that a majority of the women were married, from the OBC caste, were middle aged, lived in a joint family, and were semi illiterate. The majority of women were married between the ages of 11 and 15.

Self Help Groups Information

General Information of Self-help Groups

The self-help group information revealed that out of eight SHGs, six were made by Government Department and two were formed by NGO namely Jagat, Udaipur. Data in Table 1 show that 47.5 percent respondents had a lot of experience by being a part of Self-help groups from last 4-6 years while 42.5 per cent respondent were member from less than one year.

Regarding the monthly meeting of Self-help groups it was observed that only 37.5 percent attended meeting regularly whereas 62.5 per cent were not regular in meeting as their monthly meeting was not held regularly. Further it was found that the Self-help groups made by NGOs were regularly organize monthly meeting and the all the groups of Anganwadi except one did not hold meeting regularly. Members of these groups deposit monthly savings to group leader or anganwadi worker whenever they had time. Members of groups of NGO were enforced penalties for being late or for absences in the meeting.

Data further indicate that most of the self-help groups saved 100 rupees a month. Although some started off saving less, those groups quickly increased their savings realizing the benefits from savings.

Table 1: Distribution of respondents by the duration of self-help groups membership

| S. No. | Aspects | f (%) |
|--------|---|-----------|
| I | Duration of self-help groups membership | |
| | Less than 1 year | 34 (42.5) |
| | 1-3 year | 8 (10.0) |
| | 4-6 years | 38 (47.5) |
| II | Group Meetings | |
| | Regular | 30 (37.5) |
| | Irregular | 50 (62.5) |
| III | Monthly Savings | |
| | 50 | 20 (25.0) |
| | 100 and above | 60 (75.0) |

Loan from Self Help Group and Bank

Internal Lending

A total 65 respondents had taken loan from group for various purposes. Table 2 demonstrates all the respondents had taken loan from SHG for household purchases. The second most use was to education of their children (43.1%) and third most use was to expand their business (23.1%). The fourth and fifth most uses were for savings and construction of house.

Table 2: Distribution of respondents according to the purpose of internal lending

| S. No. | Purpose of Internal Lending | f (%) |
|--------|-----------------------------|-----------|
| 1. | Household purchases | 65 (100) |
| 2. | Education | 28 (43.1) |
| 3. | Expand Business | 15 (23.1) |
| 4. | Savings | 13 (20.0) |
| 5. | Construction of House | 2 (3.1) |

*Multiple responses

Loan from Bank

Out of eighty, only twenty three women had taken loan from bank. Table 3 indicates that the most of the women (60.9%) took loans from bank for treatment of diseases. The second most purpose was the marriage of their children as reported by 43.5 percent respondents. Almost 35 per cent women used loan for initiation of business, education for kids, and construction of their house. Members of NGO Self-help groups had initiated tailoring and nursery raising income generating activities and they had taken loan for buying sewing machines. The other purposes were helping their family (21.7%), repaying another loan (13.0%) and purchase of animal (13.0%).

Table 3: Distribution of respondents as per the loan taken from bank n=23

| S. No. | Purpose of Internal Lending | f (%) |
|--------|-----------------------------|-----------|
| 1. | Treatment of Disease | 14 (60.9) |
| 2. | Marriage of Children | 10 (43.5) |
| 3. | Initiation of Business | 8 (34.8) |
| 4. | Education for kids | 8 (34.8) |
| 5. | Construction of house | 8 (34.8) |
| 6. | Help Family | 5 (21.7) |
| 7. | Repay loan | 3 (13.0) |
| 8. | Animal Purchase | 3(13.0) |

* Multiple Responses

Involvement of self-help groups members in income generating activity

During investigation an effort was made to find out involvement of women in income generating activities. It was found that sixteen respondents of NGO Self-help groups had started income generating activities. Out of them eight had taken up stitching on individual basis and eight took nursery raising on group basis as an income generating activities. NGO had given training on stitching and nursery raising and also helped them to take loan from bank for buying sewing machines. They started these activities only a year ago. At the same time some of the women who are members of Anganwadi Self-help groups were involved in poshahar making activity and earned money. Poshahar making was not a regular income generating activity but they had contract with anganwadis which can be changed or stopped anytime.

Table 4: Involvement of self-help groups members in income generating activity

| S. No. | Income generating activities | f (%) |
|--------|------------------------------|------------|
| 1. | Stitching | 8 (10.0) |
| 2. | Nursery Raising | 8 (10.0) |
| 3. | Poshahar making | 15 (18.75) |

Existing Knowledge of the Respondents about Self - Help Group

Data in table 5 show that more than one fourth of the respondents (31.25%) had knowledge about selection of office bearer i.e. President, secretary and treasurer as they were involved the selection process. Remaining respondents (68.75%) did not follow the proper process of selecting their office bearer thus they were unaware about it. Their presidents were selected either by Anganwadi worker or other Government official. Data further show that only 22.5 per cent respondents knew about the formulation and updation of rules and regulation of self-help groups as most of them did not make any rule and regulation for their groups even till date. Only two Self-help groups which made by NGO had their

rules and regulation and they also update the rules timely. Regarding the organization of monthly meeting, only 18.75 per cent respondents had knowledge about how, where and when to conduct meeting. The reason for lack knowledge was irregularities in organization of monthly meeting. Handling of group conflicts is a challenging task which could be handled by 17.5 per cent respondents only. Remaining respondents expressed that they did not have any conflicts in their group yet so they did not have any idea about solving it. Meeting registers were maintained either by group president or group secretary or Anganwadi worker and sometimes they hired a person for this work, thus only 12.5 per cent respondents included presidents and secretary had knowledge about proper

maintenance of self-help groups registers.

The findings clearly show that almost half of the respondents (47.5%) had knowledge about the finalization of rate of interest for inter lending of self-help groups. About 19 percent respondents also knew about the procedure of taking loan from bank and its repayment as they had taken loan from bank. Only 8.75 respondents had knowledge about the maintenance of financial records i.e. member pass book, financial self-help groups register. It is disheartening to note that only 6.25 per cent were aware about the grading process which is an essential step of linking the self-help groups with bank and sanctioning of loan.

Table 5: Existing knowledge about the functioning of Self Help Group

| S. No. | Aspects | F (%) |
|--------|--|------------|
| I | Management and administration of self-help groups | |
| | Formation and updation of rules and regulation | 18 (22.5) |
| | Selection of office bearers | 25 (31.25) |
| | Organisation of monthly meeting | 15 (18.75) |
| | Handling of group conflicts | 14 (17.5) |
| | Maintenance of self-help groups register | 10 (12.5) |
| II | Financial Management | |
| | Finalization of Rate of interest | 38 (47.5) |
| | Procedure of taking loan from bank | 15 (18.75) |
| | Repayment of loan | 15 (18.75) |
| | Maintenance of records | 7(8.75) |
| | Process of Grading | 5 (6.25) |
| IV | Micro enterprise Development | |
| | Acquisition of vocational skills | 15 (18.75) |
| | Initiation of micro-enterprises | 10 (12.5) |
| | Information on raw materials to prepare products | |
| | Marketing skills | 5 (6.25) |
| V | General Awareness | |
| | Social issue | 35 (43.75) |
| | Action of self-help groups for social issue | 15 (18.75) |
| | Issues of social harmony and social justice | 0 |
| | Laws related to women security, crime and violence against women | 7 (8.75) |
| | Various Government schemes for women, girls and children | 9 (11.25) |
| VI | Networks and Linkages | |
| | Linkage with Banks/ Other agencies | 12 (15.0) |
| | Linkage with voluntary organizations and training institution | 17 (21.25) |
| VII | Participation in Democratic Process | |
| | Gram Sabha | 9 (11.25) |
| | Ward Sabha | 3 (3.75) |

Self-help groups is very good platform for initiating any entrepreneurial activity. But it is very discouraging to note that most of the self-help group members did not know anything about the setting up of enterprise. It can be seen from the data that only 12.5 per cent women knew about how to start an entrepreneurial activity while 6.25 percent also had knowledge about the marketing skills. Only sixteen respondents were full-fledged involved in income generating activity (table 4).

About 44 percent respondents were aware about the social issues but only 18.75 percent also had knowledge to deal with these issues through Self-help groups. Government made many laws and schemes for the protection of women but the women are not aware about those laws and schemes which meant for them. It can be seen from the data that only 11.25 and 8.75 percent self-help groups members were aware about the Government Schemes and Laws respectively.

Very few respondents (15.0%) knew that the Self-help groups can be linked with NGOs and other developmental organization. Thus they did not avail any benefit by linking their self-help groups with any developmental organization.

The Government made many efforts to involve people in planning and decision making process. People can directly participate in governance through Gram Sabha and Ward Sabha but the Government efforts have gone in vein due to unawareness of the people. Data clearly show that only 11.25 and 3.75 per cent respondents knew about Gram Sabha and Ward Sabha.

Conclusion

On the basis of the finding it can be concluded that the self-help group members had poor knowledge about almost all the aspects of Self-help groups. Thus there is need to provide intensive training to them about proper functioning of Self-help groups which includes topics viz social and economic importance of Self-help groups, financial literacy and economic empowerment, bank linkages, income generating activities and entrepreneurship development, linkages with other institutions like the Panchayati Raj, Review of Schemes and Laws, and health and nutrition for women and children. Proper capacity building will definitely paves their way to

success and empowerment. Thus, quality and sustainability of SHGs should also be given importance in addition to formation of SHG.

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