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Empowering women: Examining the performance and sustainability of self-help group in social systems

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Abstract

Self-Help Groups (SHGs) have been a significant social innovation to aid the impoverished in recent years, particularly those founded by women. There is no question that SHGs have the power to empower women to take the initiative and become independent and self-employed. In addition, they can serve as a forum for discussing social concerns and issues about women if they are sustainable. They may significantly contribute to women's empowerment to flourish and prosper in society. The diverse social and emotional problems that modern society faces may be handled by women in self-help groups, and they can contribute to the development of a strong and stable social structure. The first national conference of women, held in November 1981, promoted the idea that the country's general growth required the development of women entrepreneurs. SHGs formulation, performance and sustainability would be mandatory to reach such a goal.

Keywords: Self-help group, self-employed, performance, sustainability

Introduction

Women play a very important role in the economic development of India. They are making important contributions to economic growth. Now Indian women are increasingly active in areas that were previously considered a male domain. However, this development of women is quite low as far as decision-making and financial contribution in life are concerned. Entrepreneurship amongst women has been a recent concern. There has been a remarkable increase in women's awareness regarding their existence, their rights and their work situation. India have been adopted the Bangladesh's model in a modified form, has supported the formulation of SHGs across the country. As stated by NABARD, (1998) SHG is a small, economically homogeneous and cohesive group of rural poor voluntarily coming together with a few common purposes which include saving small amounts, contributing to a common fund that can meet their emergency needs on mutual help basis. In SHGs, the members have to take decisions in order to solve conflicts through collective leadership. The SHG members also can provide collateral-free loans with terms and conditions decided by the group. In India, these self-help groups are playing an important role to motivate women in various ways which include entrepreneurship through micro-finance. At present with supportive government policies and schemes, the number of SHGs in India has not only increased in the rural areas but also in the urban areas. Thus, now the movement of self-help-group formulation has spread out in India across the country. According to NRLM in U.P alone, there are 7,15,113 SHGs and 2,543 are those SHGs that have only 5 members. Also in Agra district, there are 15 blocks with a total SHGs count of 13,840. This study is an attempt to portray the real picture of a few selected SHGs and analyze their performance and sustainability.

Review of Literature

As stated by Shivakumar LN (2018) ^[5], even the small savings collected by rural women could generate the required resources which can wean the people away from the exploitation of money lenders. The study stated that poor people could save substantially through group efforts and SHGs could play a vital role in bringing women together. In another study by Gurumorthy (2018) ^[4], it was observed that reaching an SHG could become an important link for formal credit institutions as an entry point into the social network of villages.

Sivasubramanian MN (2017) [7], in his study stressed that the salient features of anti-poverty programs are framed under various schemes of government to bring growth. The reformed scheme of Swarna Jayanti Gram Swarozgar Yojana (SGSY) is centered on the concept of SHGs and the cluster approach for reaching out to the poor as an effective vehicle. It can be effective in poverty eradication only when the poor start contributing to the growth process through a process of social mobilization and a participatory approach.

Indian rural community has been following this tradition where some people come, use their resources for the betterment of the needy. Dwarki BR and Kumaesen B (2016), suggested that the SHG approach is nothing new for the Indians. SHG formulation empowers the villager to help themselves. The SHGs promote the participation of people to a noticeable degree and assist in the development of capacity building thus moving towards self-sustainability. Various NGOs and institutions linked with the SHGs support them and promote development action from outside the village.

A study by Selvi R and Shanmughun R (2016) [6] suggests that in Erode district the women have become self-dependent and economic decision-makers due to formulated SHGs. The author is of the opinion that in rural India women are confined within the four walls of their house and are dominated by males. Due to the momentum the SHGs have gained recently, there has been tremendous progress in the social and cultural environment in India. Women are now participating in various productive activities and are working just like men. The SHG movement in India has been working in the right direction, but it is necessary to empower more and more women in social, cultural, economic, political and legal matters, for the betterment of the nation.

There is no doubt that poverty cannot be managed by the government alone however, Ghosh (2015) [3], pointed out there are many areas where government needs collaboration and cooperation from NGOs. These organizations can create opportunity, facilitate, empower and provide security to the poor.

A study by Devi S (2014) [1] suggests that the ability to generate and control income can further empower poor women. The study indicated that credit extended to women had a significant impact on their family's quality of life and that the microfinance providers intended to involve the husbands of their female clients when talking about business because they believed that his support was vital. The study however suggested that any plan to fight poverty cannot succeed if it is focused on one gender thus men needed to be included in this activity.

Objectives

1. To analyse the status of formulated selected SHGs.
2. To study the performance pattern of these SHGs.
3. To suggest ways to sustain the women's SHGs.

Methodology

The present study is based on both primary and secondary data. The secondary data was collected from research papers, government websites and print media reports. Primary data was collected through personal interviews with the group members of SHGs. The sample was selected from Uttar Pradesh (UP) and Madhya Pradesh (MP). In UP Agra district was selected while in MP Harda district was selected for the study. A sample of 210 SHGs was selected and a survey using a self-designed questionnaire related to the performance of these groups was carried out. The questionnaire included

questions related to knowing the profile of its members, the reasons for joining the SHGs and the activities carried out by the SHG members as well as the occupation of the women. The received information was analyzed.

Results

The survey revealed interesting facts related to the selected SHGs

- Out of the selected SHGs, 48% of women respondents lie within the 18-30 age group. They are young, enterprising and want to do something.
- Only 18% of the SHG members fall from 41- 50 age group. Also, 52% of the respondents belong to joint families and have various family responsibilities to bear yet, they intend to move ahead and have the intention to earn some revenue by joining the SHGs.
- Out of the selected sample, 39% of the women had Primary education and 15% of the SHG members are educated up to the secondary level. Only 16% of the surveyed group were illiterate.
- It was interesting to note that 35% of the respondents joined the SHGs because they knew that they would get credit easily. The respondents were aware that seed money was given to each SHG formulated, however the members informed that this amount received by the members of SHGs was just for their personal use and not to be returned. Hence, many members acknowledged that registering for an SHG was a mode of getting this money. In a few SHGs, the members save some small amount every month the ten members club their amount and one of them get a larger amount in one go. In the survey 25% of the respondents stated that due to SHGs membership, they could buy big items for their family and meet their household expenses (table 1.1). Only 15% of the members felt that SHGs could be a mode of initiating a business.

Table 1: Reasons for Joining an SHG

S. No	Reason	No. of Members	% of Members
1.	To start business	32	15.23
2.	To promote savings	37	17.61
3.	To get credit	79	37.61
4.	To meet household expenses	53	25.23
5.	To strengthen the leadership quality	9	4.28
6.	Any other reason	0	0
Total		210	100

Interestingly, all the 210 SHGs had got the seed money (government scheme amount of Rs 10,000/ per SHG), but very few of them utilized the received amount for initiating any activity.

The survey suggested that out of 210 selected SHGs, only 10 SHGs (21%) were carrying out some activities, the details of the activities carried out by the SHGs are given in table 1.2.

When asked about the occupation of the SHG members, the survey revealed that 6% of the SHG members were involved in pickle making and spices making. While remaining 4% were involved in agarbatti making and basket making. Even for these items the participants suggested that they have been facing issues related to the unavailability of market and there is low demand for these products. Due to popular brands available in the market, they sold their items at much lower price to dispose of their product. The groups where no activity was being undertaken had distributed the seed money within

each member (Rs 1000/= per member) and utilized it for their personal family expenses.

According to data 79% of SHGs were not doing any activity for livelihood. So Intervention a related to sewing provided to 10 SHGs.

Table 2: Activities carried out by the SHGs

S. No	Occupation Description	No of Members	SHGs involved
1.	Pickle making	30	3
2.	Agarbatti making	20	2
3.	Spices making	30	3
4.	Basket making	20	2
5	No activity	2000	200
Total		2100	210

An intervention to motivate and guide the SHGs to utilize the received amount in order to earn a livelihood was tried at Agra and at Rajaborari. Out of the total selected sample, many of the groups were just not willing to carry out any activity. In fact, some of them suggested that they joined the SHGs only

Table 3: Impact of Interventions on the selected SHGs

S. No.	Location of SHG	Number of SHG	Orders from various organisations	Items being produced
1.	Agra	2	Private organisations, hospitals, NGO	Mask, aprons, lab coats, apparels, bags etc
2.	Rajaborari	5	MP govt	Uniforms of schools, T-shirt printing,
3.	Rajaborari	3	Rajaborari Satsang Sabha	Spices

- Due to the interventions, the SHG members have started earning Rs 1500 - 8500/= per month depending on their inputs and efforts.

The study depicts that formulating SHGs is not the only way to move forward. The SHGs need handholding, motivation and some guidance to initiate the income generation activity and move it towards converting into a small-scale manufacturing set up which can then of course lead to the sustainability of the SHG.

The success stories of AMUL which employs 36 lakh people and Lijjat Papad which is benefitting 45,000 women even today started this way only, they too were initiated by small groups of women and hand-held to reach some level. We cannot deny the fact that sustainable women's SHGs can surely become a mode of livelihood for many. It should be well planned to involve women and families. It would help remove the drudgery and poverty of the people of the country. However, if performance and sustainability are not ensured, the efforts of SHG formulation would not give desired result.

Reviews suggest that SHGs would empower women, generate employment and bring revenue to families. Nevertheless, the whole process would be sustainable if and only if, not only women are involved, but also their family members are empowered and sensitized to support the whole activity. The father of a girl, husband of a wife, children and other family members would surely support the female member, if and only if, she is able to earn some amount of money for the family. Hence the performance is important for the sustainability of SHGs, financial independence of women, income generation for families and the Indian social system.

For establishing a sustainable SHG various social innovators or researchers can emerge from the population. The social innovator might be a self-motivated individual who would always find a reason and strength to carry out such a challenging task. Innovators would do so because they share a higher-order purpose in society. They would, therefore, always be intrinsically motivated to carry on, despite great

to get this money. Out of the sample, 2 SHGs at Agra and 8 SHGs at Rajaborari agreed to initiate some activities with their members and wanted to generate income for them. Following interventions were carried out for the 10 SHGs.

- Capacity Building in sewing and designing of apparel
- Teaching Regular record keeping
- Technological utilisation of special machines
- Organisational inputs
- Marketing inputs

The results of the interventions are briefed below:

All the 10 SHGs with 10 members each (100 women) showed improvement in their skills related to sewing. They could learn the latest technology and use it to produce high-quality garments. Repeated feedback and intermittent workshops were held which led to the production of apparels with remarkable quality. Due to this, the SHGs started getting orders from government and private organisations for producing a large quantity of apparel and other items (Table 3).

difficulties. Such ongoing, intrinsically motivated human beings leading towards perseverance, would ensure the sustainability of the SHGs.

Conclusion

There are promising schemes of government for establishing SHGs and for increasing livelihood for rural or urban women. A high percentage of SHGs are not fulfilling their objectives and are not performing as expected. Major portion of the revenue invested is flowing through perforations in the social system. There is a need for thinking and farsightedness, effective action and decisions to mobilize and manage the resources. The interventions in the study suggest that appropriate handholding is desired. Appropriate guidance, strong determination, self-confidence, preparedness to take risks, accepting changes at the right time and access as well as alertness to the latest scientific and technological inputs are the basic qualities, the rural or urban women need to possess for sustaining the SHG.

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