

CHAPTER - 7

MAJOR FINDINGS AND IMPACT OF SHGs

Women are integral part of every society. We can't think about a society without women. So the place of women in the society is one of the fundamental aspects of any civilization, ancient or modern, because the relationship between men and women is so vital that it effects almost every aspect of man's society. Individually a woman is not only weak in socio-economic term but also lacks access to the knowledge and information, which are the most important component of today's development process. However in a group they are empowered to overcome many of these weaknesses. Hence there are needs for SHGs. The concept of SHGs is not a new thing. SHG play a major role in poverty alleviation in rural areas and creates consciousness among the poor women who are neglected and ignored. Microfinance covers the socio-economic condition, educational attainment of the member's family, their supporting system, availability of funds and loans, training facilities and marketing process of products.

The process of women empowerment is conceptualized in terms of personal assessment, self-esteem, confidence, and ability to protect themselves as women attaining socio-political participation, economic independence and ownership of productive assets. For the empowerment of women, several programmes and schemes had been launched in the past few years by the Government of India in order to fulfill its vision of expanding women's horizons of autonomous decision making and control over resources, becoming equal partners to their men folk to achieve, "The ultimate goal of complete development". Several programmes and schemes have brought economic and social reforms, but not in a significant manner. This leads to search for alternative ways to serve the rural poor in general and rural women in particular. In such a search, the concept of women self-help group is praiseworthy and it is a new window for the development of the rural women.

SHGs are the brain child of Grameen Bank of Bangladesh. It was formed by Prof. Mohamed Yunus of Chittagong University in the year 1975. In 1986, the APRACA devised on a coordinated programme for the promotion of linkage between banks and SHGs for rural savings mobilization and credit delivery to the rural poor. In 1993, a step was taken in Thailand by opening a Bank for Agriculture and Agricultural

Co-operatives and allowed to provide loans for farm related activities. By 2002, more banks and finance companies were formed to help micro finance poverty alleviation programme. In 2003, Tanzania began pilot testing and providing access of micro credit to economically disadvantaged people using the village banking methodology. Grameen Bank model in Bangladesh has transformed into SHG to suit Indian conditions. India has recorded a tremendous growth of SHGs in different forms in different regions. Since the success rate is high in many places in India, the SHGs are considered as the real pathfinders in the lives of the rural Indian women.

An attempt is made to analyze the performance of the sample SHGs in Kamrup district. First, the profile of the sample SHGs is studied. In order to measure the performance of the SHGs in Kamrup District, various factors such as regularity in conducting the meetings, regularity in attendance, role of the NGOs in meetings, repayment performance, decision on financial transactions, utilization of common fund, increased rate of saving, awareness of rules and regulations and maintenance of books of accounts have been taken into account.

OBJECTIVES:

- (1) To study the Socio-economic condition and educational attainment of women in SHGs.
- (2) To analyze the sources of social support and motivational factor of members for joining to SHGs.
- (3) To study the extent of awareness of members regarding policies and programmes, schemes, funds and training opportunities.
- (4) To explore the personal and group problems and future plans for SHGs development.
- (5) To explore the scope of professional social work intervention for the effective functions of women SHGs.

FINDINGS

The following are the findings and recommendations of the studies:

- 19 (6.33%) sample members are less than 30 years of age, 191 (63.67%) belong to the age group of 30 to 40 years and 90 (30%) are in the age group of above 40 years. It is also evident from Table that majority of the members are in the age of 30 to 40 years.
- Out of 300 Self Help Groups, 288 (96%) of them are Hindu, followed by 8 (2.67%) and 4 (1.33%) from Muslim and Christian respectively.
- Out of 300 respondents, 95 (31.67%) of the respondents came from Scheduled Tribe category, followed by 80 (26.67%) of them from general category, 72 (24%) are Scheduled Caste and 53 (17.67%) constituted of OBC.
- An overwhelming number of members, 255 out of 300, are married and they constitute 85 percent. 18 (6%) are found to be single and 27 (9%) are widow. No case of the members in the category of divorce in the SHGs under survey was found. So, the importance of the table is that married people are in the majority among SHG members.
- 218 (72.67%) members belongs to the nuclear family, 55 (18.33%) belongs to the joint family and 27 (9%) belongs from the extended family. According to the chart, majority of the members belonged to the nuclear family. It may be reason that belonging to the nuclear family might help the members to earn handsome money as both parents work to provide financial stability for the household, creating a larger cash flow to supply the basic family needs of housing, food and healthcare. Nuclear families tend to establish stronger bonds as they work together and rely on one another to overcome challenges. Children witness their parents' supportive and loving relationships, which helps them learn how to interact appropriately. Nuclear families tend to be more resilient when faced with obstacles, as they learn to problem solve together and support each other emotionally.
- Under matric Women respondents 82% have the highest participation level in Self Help Group activity in the Kamrup District, followed by 6.67% from

matric, 6.33% from under graduate, 3.67% from graduate and 1.33% from illiterate group.

- 298 (99.33%) of them experienced a better treatment as members in the SHGs, 2 (0.67%) of them have not experienced in any kind of treatment facilities.
- Maximum support from which women are working in the SHGs are because of their husband as 82 percent women are getting support from their husband to join in the group and undergo some activity for economic upliftment of the family, whereas 13.33 percent whole family is supporting to the women, 3 percent women are getting support from their son and self-motivated to join in the SHGs is only 1.33 percent.
- 85 percent of the members are married, 6 percent are single and 9 percent of the members are widows.
- 88 (29.33%) members having sanitary facilities within their houses but 212 (70.67%) members reported having no sanitary facilities in their houses.
- 203 (67.67%) members reported that they had water supply within their villages whereas 97(32.33%) members expressed that their villages having no water facilities.
- Only 59(19.67%) members have water facility within their residence whereas 241 (80.33%) members have no water connection within their houses.
- 284 (94.67%) members are sending their children to schools, 4 (1.33%) are not sending their children to schools and 12 (4%) have no child.
- 225 (75%) members expressed the opinion that they have adequate market facilities whereas 75 (25%) members expressed that they have no adequate market in their locality.
- 277 (92.33%) members protested against the husband beating his wife whereas 23 (7.67%) members did not protest against husband beating his wife.
- Out of the 300 members 180 (60%) members protested against gambling and drinking whereas 120 (40%) did not raise any protest.

- Out of the 300 sample members, only 220 (73.33%) members protested against the child labour while 80 (26.67%) did not raise any form of protest against the child labour.
- Only 287 (95.67%) members protested against female infanticide whereas 13 (4.33%) not protested against it.
- 120 (40%) members protested against dowry but 180 (60%) members not protested against the demand for dowry.
- Out of 300 respondents 298 (99.33%) live in their own houses and the remaining 2 (0.67%) respectively occupy rented houses.
- 233(77.67%) members having Kaccha houses and 67 (22.33%) occupy Pucca houses.
- Out of 300 members 244 (81.33%) are having electricity facilities and 56 (18.67%) members do not have electricity facilities.
- 268 (89.33%) sample groups are existence in the year 2009 and before whereas 32 (10.67%) SHGs are formed after 2009 but before 2011.
- 57 (19%) groups are formed to improve social status, 109 (36.33%) formed to improve economic status, 34 (11.33%) formed to promote saving habit, 89 (29.67%) groups formed to obtain the financial support from the government, the NGOs and the financial institutions and another 11 (3.67%) groups are formed to initiate group activities.
- Out of 300 members, 58 (19.33%) are having account Assam Gramin Vikash Bank, 89 (29.67%) have account in State Bank of India and 153 (51%) have account in Bank of India.
- Out of 300 members, 273 (91%) respondents expressed that their economic improvement takes place after joining to SHGs but 27 (9%) expressed they dint find any changes after becoming the member of the group.
- Out of 300 respondents, 296 (98.67%) received loan from NGO or bank but only 4 (1.33%) has not received loan from NGO or bank.

- 287 (95.67%) members have recorded good repayment while 13 (4.33%) members have recorded that they sometimes cannot repay loan on time due to some problem.
- 15 (5%) were engaged in farming i.e. cultivation and 59 (19.67%) in goatery business, 66 (22%) doing piggery, 11 (3.67%) were engaged in poultry, 54 (18%) are the shop owner, 20 (6.67%) are doing weaving and 75 (25%) were engaged in other occupations which include shop construction, beauty parlor, catering business, cattle rearing, worker in cloth meal, mushroom cultivation, fishery, vegetable seller, pickle preparation and Assamese sweet food making. So from the table it is difficult in this context to say from which area the SHG members were actively engaged in activities.
- 3 percent of the households have less than Rs. 5000 as income whereas 50 percent of the households have more than Rs. 5000 but less than Rs.10000, 29.67 percent of the households have the income of more than Rs.10,000 but less than Rs. 20,000 whereas 17.33 percent of the households have above Rs.20,000.
- 202 (67.33%) feel good playing dual role as they are happy that their income is added in family income and their economic improvement taking place, 58 (19.33%) are managing their role as they are bound in the situation but 40 (13.33%) are not at all liking to play dual role as some of them are sick, aged and not finding much economic improvement but still they are remaining in the group hoping it will change in their life style.
- 248 (82.67%) are taking decision in their family and of course their family listen too but 52 (17.33%) are not taking decision in their family matters.
- Out of 300 respondents, 250 (83.33%) respondents response are good, 33 (11%) members in-laws response are normal but 17 (5.67%) members in-laws response are bad.
- Out of 300 members, 299 (99.67%) are aware about Govt. supporting schemes for upliftment of SHGs but 1 (0.33%) is not aware of it.

- 49 (16.33%) were hesitant to talk before in the SHG, 55 (18.33%) talked only if they are asked, 62 (20.67%) expressed that they sometimes talk and 134 (44.67%) members freely talk in the SHGs.
- 172 (57.33 percent) members did not have any opportunity to meet officials in the SHGs. However, 128 (42.67 percent) members could meet more than one official. This indicates that association with the SHGs improves the self-confidence of the members by providing opportunities to meet the officials of different organizations.
- Out of 300 sample 169 (56.33 percent) have got chance to get training whereas, 131 (43.67 percent) has not given the scope for training.
- Out of 169 members, only 128 (75.74 percent) have received training and 41 (24.26 percent) has not taken training due to various problems.
- 85 (66.41%) members got training about income generation activities, 35 (27.30%) got training for product making, 6 (4.69%) got training for maintenance of records, only 1 (0.78%) received training about conduct of meeting and 1 (0.78%) received training for others like marketing of product, book keeping, register maintenance etc.
- Out of 300 respondents, 20 (15.62%) respondents expressed the training programme is not useful for them, 30 (23.43%) expressed it was somewhat useful and 78 (60.93%) expressed the training programme was very useful for them.
- Irrespective of caste, education and income, respondents SHG members join into the Groups is getting loan from NGO or Bank is the main motto that means financial constraints as each and every member of SHG got the loan for the purpose of cultivation, agriculture, to start the new business, to run the ongoing business, children education, house construction and improvement of sanitary condition.
- Out of 300 members 295 (98.33%) are having the idea of fund but 5 (1.67%) have do not idea of fund.

- 186 (62%) save money in post office, 86 (28.67%) save in Bank and 28 (9.33%) save in the SHGs.
- Out of 300 respondents, 117 (39%) creates household durables whereas 183 (61%) creates consumer durables.
- out of 300 respondents, 289 (96.33%) are not facing problem in the SHGs but only 11 (3.67%) members share their problems like not literate, problems for repayment, less money given from NGO, problems of good market, training opportunities etc.
- Only 9 (3%) are facing problems whereas 291 (97%) SHG members says they are not facing any problem in the SHGs.
- Out of 300 respondents, 150 (50%) have the need of money, 12 (4%) want training and 138 (46%) don't have any need.
- Out of 300 sample, 258 (86 percent) women wants to remains in the same activity because they find the activity profitable one whereas 27 (9 percent) wants to take up new activity because they find the ongoing activity is not so profitable for them and 15 (5 percent) wants to continue the present activity along with the new activity to make some changes for more profit.