

*Rural Development - Self Help Group Success Story***Abstract**

Self help groups (SHGs) have been instrumental in women empowerment by enabling them to work together. Members engaged in development activities have the potential to empower them through the capacity building that underpin sustainable agriculture. The findings of the study revealed that women who never used to step outside the four walls of their home is now becoming business women and supplementing their family income. The results indicated that majority of the respondents were young, matriculates, labourers, belonged to SC category, had family size of 4-6 members and earned up to Rs. 65000 per annum. The economic benefits gained from enrolling in the groups were received higher price of their products instead of selling individually (93.33%), understood banking operations to avail credit facility (80%). A large number of women in Punjab developed courage to think independently (96.67%), understood group activities (93.33%) and managed group activities (83.33%) after joining the group. Furthermore the social empowerment of the members in terms of team spirit (96.67%), talking freely within family (86.66%), confidence in dealing with people (93.33%) were enhanced. It indicates that self help groups bring economic upliftment, leadership skills in managing the group and inculcate great confidence in the members of selected groups to succeed in their day to day life.

Keywords : Self help group, Empowerment

Introduction

NABARD (1997) defines SHGs as “small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members’ decision”. Most SHGs in India have 10 to 20 members, who can be either only men, or only women, or only youth, or a mix of these. As women’s SHGs have been promoted by a wide range of government and nongovernmental agencies, they now make up 90% of all SHGs. As Indian women do not generally have the same opportunities to migrate for wage work as men due to social obligations and taboos, it is particularly important for women to improve employment and income earning opportunities in situ, and in a way that is compatible with their role in child care.

Self-help groups are mostly informal group where members pool savings as a thrift deposit. The groups have common perception of need and improvise towards collective activity. Many such groups formed around specific production activities, promote saving among members and use the pooled resources to meet the various credit needs of members. Where funds generation is low in the initial phases due to low saving capacities, this is supplemented by external resources. Thus self help groups have been able to provide primitive banking service to its members that are cost effective, inflexible and without defaults, based on local requirement. Self help group have also evolved their own characteristics of functioning. Self-help group approach, in the recent years has been rightly recognized as the best way of socio-economic empowerment of people living below poverty line in India and elsewhere. Self help groups can act as an empowerment resource centers for the women members, percolating the benefits to the society. Empowerment of women through self help groups has benefited not only the individual women but also her family and community as a whole. It is true that the poor status of Indian women in villages can be transformed with the help of self help groups. SHGs are the real pathfinders in the life of rural Indian women (Kumar 2005, Panda 2008, Minimol and Makesh 2012).

Materials and methods

The present study was conducted in Punjab state. The group named ‘Sada Shiv Modern’ was purposively selected as this group is functioning very well and able to get a grant of Rs.77 Lakh by the Chief Minister of Punjab and act as role model for other functioning groups of Punjab. In depth study was undertaken. The data were collected with the help of interview schedule and analysed with the help of frequency and percentages.

Results and conclusion

Socio-personal characteristics of the respondents

The comprehensive information about traits of the respondents pertaining to age, education, occupation, caste, family type, family size and family income, social participation, extension contacts and mass media exposure are presented in Table 1. The probe into data revealed that majority of the members (56.67%) belonged to the age group of 25-35 years. This may be due to the reason that young women are energetic and having strong urge to achieve their goal, there-in participating actively in the group. One-third respondents belonged to the age group of 36-45 years while ten per cent respondents belonged to the age group of 46-55 years.

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Table 1: Profile of the members of SadaShiv Modern self help group (SHG) in Punjab (n=30)

Socio-personal characteristics	Category	F	Percentage
Age (years)	25-35	17	56.67
	36-45	10	33.33
	46-55	3	10.00
Education	Illiterate	1	3.33
	Primary	2	6.67
	Middle	3	10.00
	Matric	23	76.67
	Graduate	1	3.33
Occupation of family	Labour	23	76.67
	Artisans	6	20.00
	Business	1	3.33
Caste	General	3	10.00
	SC	22	73.33
	BC	5	16.67
Family type	Nuclear	24	80.00
	Joint	6	20.00
Family size	4-6	20	66.67
	6-8	10	33.33
Family income (Rs/annum)	Upto Rs.65000	14	46.6
	65000-110000	10	33.33
	Above 110000	6	20.00

The data presented in Table1 reported that majority of the respondents (76.67%) were literate having educational qualification up to Matric. The findings were in line with the study conducted by Bora (2002), Rangi *et al* (2002). Contrarily, Prita (2001), Suriakanthi (2000) Savitha (2004) Geethamma (2007) Sharma *et al* (2012), Singh and Kaur (2012) reported that respondents in their study were illiterate.

A scrutiny of the data revealed that more than seventy per cent of the family members of the group were labourers whereas twenty per cent respondents were artisans (painters, carpenters etc.)

Caste was categorised into three categories i.e. General, Scheduled caste (SC) and Backward class (BC). More than 2/3rd members of group belonged to SC category. It may be to the reason that these women were poor and joined the group to improve their economic conditions These results were in conformity with those of Sharma *et al* (2012), Gupta and Singh (2012) and Lokhande (2013). About seventeen and ten per cent respondents belonged to BC and General category.

An overview of the family type publicized that majority (74%) of the respondent's belonged to nuclear family whereas twenty per cent of the respondents belonged to joint family. It is attributed to the fact that joint family is losing its importance and people are more likely to live independently. Moreover, farms in Punjab are increasingly and getting smaller mainly due to division of land by inheritance, expansion of town and cities, industrial development and breaking of larger traditional family structure into smaller. The results were in track with the findings of Latha and Chandrakumar (2012), Kalra *et al* (2012), Khangjarakpam (2013), Sharmila (2014) and Baite (2014).

Regarding family size, two-third members had a family size of 4-6 members while one-third members had a family size of 6-8 members. The findings of Khangjarakpam (2013), Baite (2014) and Kasthuri *et al* (2014) also found family size of 6-8 members.

Further look at Table 1 revealed that majority of members (46.66%) of this group earned up to Rs.65 thousand per annum. This may be to due to the reason that most of the members of self help groups belonged to poor families. The results were supported by the findings of Sharma *et al* (2012), Kondal (2014) and Sharmila (2014). One-third respondents earned in the range of Rs.6500-110000/- . only twenty per cent respondents earned more than Rs.110000/-per annum.

A scrutiny of the data in Table 2 indicated that major portion (60%) of members of sada shiv modern had high level of social participation. This may be due to reason that most of the respondents were member of Panchayat, Mahila mandals, NGOs and Welfare societies. The results were supported with the findings of Baite (2014) and Kalra *et al* (2012) who reported that majority of the respondents had high level of social participation.

Table 2: Distribution of the respondents based on their social participation, mass media exposure, extension contacts

n=30

Socio-personal Characteristics	Category	f	Percentage
Social participation	Low (0-2)	4	13.33
	Medium (2-4)	8	26.67
	High (4-6)	18	60.00
Extension contacts	Low (0-2)	5	16.66
	Medium (2-4)	20	66.67
	High (4-6)	5	16.66
Mass media exposure	Low (0-2)	4	13.33
	Medium (2-4)	18	60.00
	High (4-6)	8	26.67

It can be also noted from the Table 2 that frequency of contact made by the respondents

(66.66%) with the extension personnel was 'medium' in the group whereas about seventeen members was found to be 'high' and 'low' for seeking information regarding self help groups.

Mass media exposure to gain information regarding development work being carried out by different agencies and groups was found to be medium (60%) followed by high (26.67%) and low (13.33%) respectively.

General information of Sada Shiv Modern is presented in Table 3. The table showed that Sada Shiv Modern (2003) with aim to socialize and achieve economic self-sufficiency were established in the year 2003 with the help of Shubh Karman Society. The group adopted various

114 income generating activities to achieve financial self-reliance like pickle formation in the first year
 115 and squash making after three years. Presently SSM entered in to new business by taking up
 116 processing of fruits and vegetables,
 117

118 **Table 3: General information of the self help group of Punjab**

Name of group	Sada Shiv Modern, Hoshiarpur	
Year of establishment	2003	
Year of registration	2003	
Formation of group	Shubh Karman Society	
Group size	2003	35
	2013	30
Reasons for discontinuance	Lack of interest, less profit	
Entrepreneurial activities	2003	Pickle formation
	2006	Squash
	2013	Aloe vera Products, Bael Squash, Harar juice, murabba
Selection of leader	Consensus	
Term of leader	Two years	
Venue of meeting	Panchayat room	
Duration	Once in a month	
Attendance (n=10)	95%	
Action taken for not attending meeting	Member should leave the group (not attending 3 meetings)	
Record of meeting	Complete and up to date	
Maintenance of record	Secretary	
Purpose of loan	Purchase of raw materials	
Amount of loan taken for group	Rs.1.5 lakh	
Name of bank	Punjab Grameen Bank, Amloh	
Rate of interest of bank	10% annually	
Payment of instalment	Regularly	
Getting of loan	Easily	
Loan utilized for said purpose	Yes	
Interloaning	2% rate of interest and 3% outsiders	
Marketing of products	Collectively	
Nature of production	Continuous basis	
Monthly saving of the group	Rs.100/member	
Seminars/ Workshop/Kisan melas	* Participated in Kisan Mela, PAU, Ldh	
Awards	*Guest of Honour presented by The UNATI Co-op, Talwara *Award of Honour,BY State Level Model Agency, Punjab	

	* First Prize, Stall Competition, Kisan Mela 2013 * Award of Honour, BY NR HM, Hoshiarpur, * Award of Honour by SBI, Hoshiarpur *Grant Fund of Rs 77 lakh by Chief Minister, Punjab
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 120 various aloe-vera products and linked them with various extension personnel of KVKs and PAU,
 121 Ludhiana.

122 As head of the family is required to manage the home, similarly a good leader is essential in
 123 smooth functioning of the self help group. Regarding the selection of leader in the group, the leader
 124 was selected for a period of two years with the consent of all the members of the group. Conducting
 125 meetings at specified time and venue is of crucial importance. Properly conducted meetings by the
 126 leader produced positive results and good decisions. Meetings were conducted at panchayat room.
 127 Members absent consecutively for three meetings were expelled out from the group. The record of
 128 their meetings was found to be complete and upto date.

129 There were regular transactions between the bank and the group. The group deposited
 130 their savings every month and withdrew them when required. With financial support from the
 131 banks, the Self help group diversified from traditional agriculture and took up income generating
 132 activities. The group took loan for purchase of raw materials and paid the installments of loan
 133 regularly. Micro-credit is a small financial loan made to poverty-stricken individuals seeking to
 134 start their own business. Micro-credit not only helped rural people attain improved economic
 135 status but also led to social cohesion and women's empowerment. The group pooled a monthly
 136 saving of Rs.100 and re-lend within group on rotational and need basis at 2 per cent rate of
 137 interest.

138 Sada Shiv Modern participated in various *Kisan melas* and got award of honour from
 139 State Level Model Agency, Punjab and National Horticulture Mission, Hoshiarpur. For its
 140 excellent performance in exhibition held at Delhi, the group was awarded a grant of Rs.77 Lakh
 141 by the Chief Minister of Punjab. Panda (2008) revealed that timely provision of grants and aids
 142 helps build adequate infrastructure that would eventually streamline various activities of groups.
 143 At present, the group is in progress of building infrastructure in Talwara district of Hoshiarpur
 144 which was a big achievement for all the members of SSM group.

145 The training attended by the members of sada shiv modern group presented in Table 4
 146 revealed that majority (66.67%) of the members of the group attended training on 'women

empowerment through income generating activities' conducted by Shubh Karman Society followed by 46.66 and 33.33 percent who attended training on preparation of pickles and preparation of squashes respectively conducted by KVK, Gurdaspur.

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Table 4: Distribution of respondents based on training attended by them

Name of training	Duration	Conducted by	Beneficiaries	Percentage
Women empowerment through income generating activities	1 day	Shubh Karman Society	20	66.67
Preparation of pickle	1 day	KVK, Gurdaspur	14	46.66
Preparation of squashes	1 day	KVK, Gurdaspur	10	33.33

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The perusal of data given in Table 5 revealed that a large majority of the respondents (93.33%) joined the group to supplement family income and for getting economic opportunities. It indicated that promotion of self help groups provided employment to large number of people for economic upliftment. Further members joined the group for easy access to credit (66.67%), to overcome exploitation from money lenders (53.33%) and to develop social ties (50%). Findings of Geethamma (2007), Lakshmi and Vadivalagan (2011) and Kondal (2014) were in line with the present study who reported that members joined the groups for family support, to develop habits of savings, for employment opportunities, to avail credit facility thus improving financial conditions of the family.

Table 5: Reasons for enrolling as a member of self help groups

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Reasons	Frequency	Percentage
Supplement family income	28	93.33
Develop social ties	15	50
Easy access to credit	20	66.67
Employment opportunities	28	93.33
Overcome exploitation from money lenders	16	53.33
Develop habit of savings	14	46.66
Repay old debts	20	66.67

Utilization of free time	10	33.33

164 *Multiple response

165 **Economic empowerment of women self help groups**

166 An overview of the monthly income in Table 6 revealed that about half of the
 167 respondents increased their income in the range of Rs.1000-1500 per month before and after
 168 joining the group while one- fourth respondents increased their income in the range of Rs.500-
 169 1000 (26.67%) and Rs.1500-2000 (23.33%) per month before and after joining the group. This
 170 might be due to the fact that the group is functional and grown up enough for applying
 171 continuous efforts to organise various entrepreneurial activities. The results are in consonance
 172 with findings of (Geethamma 2007; Suja 2012 and Kondal 2014).

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174 **Table 6: Income generation and monthly savings of women of various self help groups**

Increase in monthly income (Rs/month)	Frequency	Percentage
500-1000	8	26.67
1000-1500	14	46.66
1500-2000	7	23.33
2000-2500	1	0.33
Increase in monthly savings(Rs/month)		
50-100	12	40.00
100-150	11	36.66
150-200	6	20.00
200-250	1	0.33

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176 As regards to the mobilization of financial resources, savings has been given importance
 177 by all members of the group. It can be noted from the data given in Table 6 that there was
 178 increase in monthly savings before and after joining the group. As many as forty per cent of

179 members had increased monthly savings to the tune of Rs.50-100 while nearly 37 per cent of
 180 members had increased monthly savings to the tune of Rs.100-150. The results of the study
 181 pointed out that the incremental income not only enhanced the productive expenditure of family
 182 but also promoted the savings. The findings were in tune with studies conducted by various
 183 researchers (Geethammaa 2007; Venkatesh and Kala 2010; Kondal 2014) who observed that
 184 there had been perceptible changes in living standard of SHG's members in terms of increase in
 185 income and savings as well.

186 An investigation regarding economic empowerment in Table 7 further reported that a large
 187 majority (93.33%) of the members received higher price of their products instead of selling
 188 individually while major portion (80%) had developed ability to understand banking operations
 189 after joining the group. The findings of Perumal (2005) and Bera (2011) found that the family
 190 expenditure has increased due to positive change in the self help group member's income. It is
 191 further depicted from the data in Table 7 that one-third members had increased the use of milk
 192 intake and could spare time for teaching child at home instead of sending to tuition.

193 **Table 7: Economic upliftment of women of different self help groups**
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S.no.	Aspects related to economic upliftment	Frequency	Percentage
1.	Investment on books	9	30.00
2.	Paying Fee timely	12	40.00
3.	Spare time for teaching child	10	33.33
4.	Increase use of milk intake	10	33.33
5.	Ability to understand banking operations	24	80.00
6.	Ability to go independently for market	28	93.33
7.	Received higher price for products	28	93.33
8.	Contributed money towards		
9.	Purchase of tractor	3	10.00
10.	Purchase of Tata Sumo/Bolero	1	3.33

a.	Purchase of A.C	1	3.33
b.	Purchased mobile phone	3	10.00

196 *Multiple response

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200 Managing the group is a special art, important for effective working of the groups.

201 Managerial empowerment of members of self help groups is presented in Table 8. For measuring

202 managerial empowerment, various aspects were studied. Based on the opinion given by the

203 members of self help group. the data indicated that very high percentage of the members of the

204 group developed courage to think and act independently (96.67%), understood group goal

205 (93.33%), realized their potentials (90%), managed various activities of groups such as acquiring

206 finance, indentifying raw materials, marketing the produce (83.33%) and enhanced the ability to

207 take risk (80%). It shows that all these groups were actively involved in management process and

208 were responsible for different activities of the group

209 **Table 8: Managerial empowerment of women in different self help groups**

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Aspects related to managerial empowerment	Frequency	Percentage
Helped in input procurement	12	40.00
Proper use of time and resources	20	66.67
Enhanced the ability to take risk	24	80.00
Increased contacts with officials from different sources	10	33.33
Learnt to try new ventures	10	33.33
Improved performance in the task	20	66.67
Managed various activities of group (such as acquiring finance, identify raw material, market the produce.)	25	83.33
Realized ones unique potential	27	90.00
Abled to understand group goal	28	93.33

Developed courage to think and act independently	29	96.67
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211 *Multiple response

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213 It is quite clear from the data placed in Table 9 that majority of the respondents reported

214 **that** team spirit (96.67%), confidence in dealing with people (953.33%), confidence in talking

215 within family (86.66%), ability to aspired for a better future (83.33%) and developed social

216 relationships (80%) had been increased. **This** may be due to the fact that socialization in small

217 groups provides opportunities to express freely, develop team spirit, change the attitude of

218 member that are socially acceptable thereby increasing self confidence among the members of

219 self help groups. The results **were** in track with the findings of Singh and Kaur (2012), Murthy

220 (2013) and Kasthuri *et al* (2014) who also reported that self confidence of members of self help

221 groups **was** improved after joining the group. A small change was observed regarding organizing

222 social functions (3.33%) and social recognition (6.67%).

223 **Table 9: Social empowerment of women of different self help groups**

Aspects of social empowerment	Sada Shiv Modern (n=30)			
	Improved		Remained the same	
	f	%	f	%
Gained confidence in dealing with people	28	93.33	2	6.67
Gained confidence in dealing with different organizations	12	40.00	18	60.00
Gained confidence in talking within family	26	86.66	4	13.33
Shunning of inhibitions	20	66.67	10	33.33
Developed Leadership skill	25	83.33	5	16.67
Social relationships	24	80.00	6	20.00
Breaking societal taboos/values	15	50.00	15	50.00
Team spirit	29	96.67	1	3.33
Social recognition	2	6.67	28	93.33
Improvement in personal health	23	76.67	5	16.67

Ability to organize social functions	1	3.33	29	96.67
Ability to aspire to a better future	25	83.33	5	16.66
Power to influence	12	40.00	18	60.00
Free from cheating from money lenders	12	40.00	18	60.00

224 *Multiple response

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227 **Conclusion**

228 The self help group **was** engaged in different entrepreneurial activities that increased their
 229 income and developed habits of monthly saving in a group for interloaning. The leaders played a
 230 great role for smooth functioning of the group like conducting meetings, record keeping, loan
 231 repayment etc. The case study allowed for an in-depth observations within a real life context that
 232 enlightened their status and innovative techniques followed by them. These facts can be
 233 facilitated in forming, managing and evaluating the group. The promoting agencies also played
 234 an active role in facilitating and designing the group activities its development and sustenance,
 235 taking into consideration the factors in the process of group development. The study further
 236 highlighted that majority of the members of all the self help groups increased their income and
 237 savings in the range of Rs.1000-1500 and Rs.50-100 per month for the economic upliftment. The
 238 other economic benefits availed by the members from joining the group were received higher
 239 price for marketing the product collectively and understanding of banking operations. Among the
 240 managerial empowerment, courage to think and act independently, understood goal of group and
 241 realized their full potentials emerged as the major aspects derived by the respondents. It may be
 242 due to large contribution by all the members in group activities. It could be further indicated
 243 from the study that social empowerment in relation to team spirit, confidence in dealing with the
 244 people and talk freely within family were also promoted. The **study recommended** that
 245 economic, managerial and social aspects of self help groups are important for evaluating
 246 progress of any self help groups and these three are inter-related with each other and cumulative
 247 effects of these aspects need to be taken into consideration.

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