

Impact Assessment of Perception of Women after Joining Self Help Group (SHG): A Study of Mathura District (UP), India

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ABSTRACT

Self-help groups in India represent one of the most important phenomena to surface in decades, given their scale as a platform for poor people's development. Many organizations in India, including non-governmental organizations (NGOs), community-based organizations, and local and national government bodies, now recognize the enormous potential of SHGs. The activity for which the SHG movement is most widely known is the rapid growth of rural bank-SHG linkages to support SHG borrowing. Such government and non-government support to SHGs over the past decade has emphasized progressive outreach to large numbers of poor, rural Self-Help Groups. And, like the development of the microfinance sector globally since the Grameen Bank's pioneering start more than 30 years ago, the movement to support SHGs access to financial services has matured rapidly. This paper has discussed growth of SHGs in India and the SWOT analysis of the SHG operating in the Mathura district set up by NIRPHARD undying effort by its team which have learning attitude and it also shows the how the life of the SHG members had been changed by joining it, which resulted in increased in their financial status which build their self confidence in turn and overall society.

Key words: Self Help Group (SHG), NGO, NIRPHAD, Grameen Bank

INTRODUCTION

Women in most societies are subject to discrimination. The UN Convention on the Elimination of All Forms of Discrimination against women. The convention makes it binding on the consenting nations of the world to take corrective action to have to have gender just laws, end violence against women, as well as give women equal property rights, opportunities in education, access to health care, work opportunities, wages and end customs that are derogatory to women. The formation of women's Self Help Groups has emerged since the seventies in Bangladesh and since the early nineties in India-predominantly in the southern states. The groups typically have a membership of between five and twenty members and are informal associations of women. The women elect their leaders on democratic principles, save money, lend to each other and take higher order loans from financial institutions. They grow into change agents in their own village societies.

The earlier attempts at provision of credit to the poor under programs like the Integrated Rural Development Program (IRDP) have massive defaults to sixty percent (Comptroller and Auditor General, 2003) and were judged to be unsuccessful. The provision of credit to women borrowers in groups, even though women had little or no collateral, leads to over 90 percent recovery of the loans given. The group members acted as guarantee for the group's loans and peer pressure ensured that the loans were repaid.

Group Theory and what makes groups survive and work together has been discussed in this paper. What constitutes empowerment and how empowerment can be achieved, has also been discussed. Women generally face several traumas in life by virtue of their secondary status in society. The culture of silence that is prevalent among this suffering manifold. There are social taboos against women expressing their sorrow or narrating their household problems to the outsider. Self Help Groups have emerged as Support Groups to bring about

women's solidarity in facing all kinds of problems in their domestic environment. This has led to the increasing empowerment of women, releasing them from their anguish and helping them to resist injustice. Several studies that have examined these issues have been reviewed in this paper. The problems involved in impact analysis have also been briefly touched upon.

ABOUT SELF HELP GROUPS (SHGS)

Self Help Groups have emerged as a means of providing poor people with the credit that they need to emerge from poverty. These groups were formed to help women meet their needs for friendly credit. The groups initially draw on their own savings at an interest fixed by themselves to lend within the group and later get linked to the formal credit system. The Grameen Bank was started in 1976 by Professor Mohammed Yunus in response to this need for capital by the poor. Later in 1983 it was converted into a statutory body by an ordinance of the government of Bangladesh. The Grameen Bank disbursed loans to groups consisting of five women; six to eight groups formed a centre. (Misra, 2003) The Grameen Bank used group guarantees, developed compulsory savings mobilization among the groups of poor people and had decentralized, cost effective operations for lending to the poor (Mc Guire and Conroy, 2000)

Self Help Groups also emerged in India. Groups were formed in MYRADA in 1984-85 and were initially called Credit Management Groups. In 1987 NABARD Sanctioned a grant to MYRADA for the institutional capacity building of the SHGs and to match the group savings. In fact several NGO's notably PRADHAN working in Rajasthan and Tamil Nadu realized that the IRDP system of provision or credit to the poor was ruining the banks as well as the poor. They experimented with lending to groups and persuaded banks to lend to such groups.

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STAGES IN GROUP DEVELOPMENT

Studies conducted have suggested that groups move through stages but that these are not constant across different groups. Groups are shown to be in four stages:

- Group Formation - 0-6 months
- Group stabilization - 7-12 months
- Self reliance - 13-18 months
- Institutionalization - 19-24 months

This stage continues till the group as under (MAVIM: Training module for Self Help Groups, 2002)

Table 1

Saving Group Formation stage	0 to six months
Savings and Help Group Linkage to financial institution	Six months to one year.
Micro-Credit Group Stabilization period	One year to thirty months
Income Generation Self Help Group Growth period	Thirty months to forty eight months
Mutual Help Group	Beyond forty eight months.

Misra (2003) categorizes these stages as:

- Formation - Where the formation revolves around the solution of a common problem-hence discordant member should not become part of the same group, as it leads to waste of time and energy in resolving the disputes.
- Stormative - When the group struggles to cohere. Some members who cannot co-exist with others may have to leave. Thus the first few months will see this transition.
- Normative - After the group settle down, it will decide on issues relating to transaction of business such as how much to save, when should a bank account be opened who should keep a record of the meeting, etc.
- Performative - This is gained once the loan cycle has been completed and the NGO and SHG both gain stability. The group expands its programs.

GROWTH OF SHG IN INDIA

The SHG bank Linkage project is expected to be advantages to the banking sector from both the angles of fulfillment of social goals (like reaching out the poor) and achieving operational efficiency (by externalizing part of their transaction cost). The improvement of the SHG bank Linkage programme is seen in Table. In the initial period i.e. in 1992-93, just 255 SHGs were linked to banks with Rs.2.89 million as refinance from Nabard. In a span of one and half decade in expanded rapidly. In 2006-07, 20, 24,973 SHGs have been linked with the banks with refinancing of Rs.1, 80,407 million.

So Far as spatial outreach of the SHG bank Linkage is concerned the programme covered 583 districts in 31 states/UTs. The state wise SHG bank Linkage data shows that the programme is skewed in favor of the southern states, particularly Andhra Pradesh. This state alone accounts for 26.2 percent of total SHGs formed and 38.1 percent of the total credit, while the North-East and Northern region together constitutes 8.7 percent of the total programme. This imbalance is an issue that requires serious attention. It needs sustained efforts in other regions where there is a latent demand for microfinance services.

SHG FEDERATIONS

Since CFOs will be a federation of VDCs at cluster level and in turn a VDC is also a federation SHGs, so it is essential to understand the various aspects of SHG federation.

According to dictionary, the meaning of federation is an association of autonomous bodies uniting together for a common perceived benefit. A federation is an association of primary organizations. Primary organizations may federate to realize economies of scale or to gain strength as an interest group.

Like in the given case VDC is a federation of SHGs that are the primary groups. A VDC is a village level federation of SHGs. In case of CFO, VDCs will be the primary entities and a CFO will be a cluster level federation of VDCs.

NEED OF SHG FEDERATIONS

The emergence and need of SHG federations lies in the limitations that are faced by SHGs. The limitation of SHGs which gave rise to SHG Federation Is As Follows:

- **Inability to take up larger issues of gender and social inequality and women empowerment, etc:** It is a well known and established fact that micro-finance is a necessary but not sufficient condition for the promotion of livelihoods. Livelihood promotions need procurement of inputs, organizing many support services and marketing of output. A small group of 10 to 20 members, illiterate and uninformed, cannot take up these complex tasks.

- **Inability to Address the Larger Issues:** Though SHGs have contributed to social issues like women's mobility, interactions with the outside world, access to financial resources, and leadership qualities, to some extent they are unable to address the issues like women empowerment and social and gender equity.
- **Promoters Limitations:** Any outside agency has limitations to get involved in community development work perpetually and at an ever increasing scale. The limitations include staff, financial resources, etc. Further facilitation by outside agencies is more expensive. As a result the promoters reduce their level of support at some point of time. This result in the quality of SHGs is coming down with age. Even in new areas, where the program is implemented in a target-oriented approach quality is suffering.
- **Inability of Bankers to Understand and Accommodate SHGs' Needs:** In many states and regions, particularly in under serviced states, banks are unable to understand fully the commercial importance of SHG lending and they feel that the SHG lending is being carried to fulfill the social obligations and/ or official targets. Even, when the banks realized the potentials of SHG, they could not attend the SHG needs as required because of staff shortage, mind set and procedural bottlenecks. The net result of different actions of banks is that groups face three big uncertainties

OBJECTIVES OF THE STUDY

The objectives of the study are as under

- To study the structure, conduct and performance of SHGs promoted under the program;
- To quantify the changes in savings and borrowing pattern among group members due to the program;
- To study the impact of the program on level and composition of income as well as employment of the group member households and
- To assess the perception towards changes in the social conditions of member households due to their association with SHGs.

RESEARCH METHODOLOGY

The research work carried out is exploratory in nature. The study was conducted in Mathura district of Uttar Pradesh. It was almost impossible to cover the entire population as time was the curtailing factor, so the method of sampling survey was employed. the sampling used was convenient sampling because of population was large and geographically dispersed. The various sampling stages are as follows:

Stage 1: Sampling Frame- District Mathura

Stage 2: Simple Random sampling used to select the village.

Stage 3: Simple random sampling used to select one group from every selected district.

Stage 4: the chosen group member fills the question with the help of the NIRPHAD convener

DATA COLLECTION

Data was collected from both primary and secondary sources. Primary data was collected through the field visit to the two districts with the help of PFT members. Also the researcher administered questionnaire (which was close ended), interviewed and discussed various aspects of MPDPIP-II related to microfinance with many higher and field officers who are working in the department. members. Separate questionnaires were designed for SHGs with required pre-testing The interviewed members of NIRPHAD, particularly Coordinator of respective Task group to gain insight into the issues, problems and working of SHGs and VDCs Secondary data was collected through the visit to district offices and by studying various plans of NIRPHAD, through interaction with senior people from the department and district office. The related documents were reviewed for collection of socio economic data about the villagers and also of obtaining factual data about the villages. Secondary data was also collected with the help of various resources like Google and various research papers.

The respondents were interviewed for gaining insight to the regularity of SHG meetings, inter loaning amongst them, how SHG membership had affect them in their social, personal and financial fronts.

ABOUT NIRPHAD

Naujhil Integrated Rural Project for Health Development NIRPHAD is a charitable Institution (NGO) striving to improve the quality of life through a holistic approach of sustainable inter-sect oral development of the marginalized target groups (those below the poverty line) in the Districts of Mathura, Agra and its environs. NIRPHAD is in existence for last 30 years. Naujhil Integrated Rural Project for Health and Development (NIRPHAD) is an off- shoot of over 100 years of a health delivery system in District of Mathura, U.P, North India. The Methodist Episcopal Church of USA sent the first missionary to the orient- Dr. Clara A Swain in 1869- who started a hospital for women, in Bareilly, U.P. ("Palace of Healing" By Dorothy Clarke Wilson, McGraw-Hill, 1968 and Hodder & Stoughton, 1969).

CFC Hospital a sister institution, which was started about 100 years ago by Dr. Garwood at the request of the then British Resident, who had visited the holy city of Vrindavan and was deeply moved at the plight of the 5,000 widows who were 'donated' to the temple for the expiation of their sins, which they supposedly had committed. The widows' souls were expected to join the souls of their husbands when they died. Needless to say the widows were exploited in every way and had to eke out a living by begging for alms.

DATA ANALYSIS

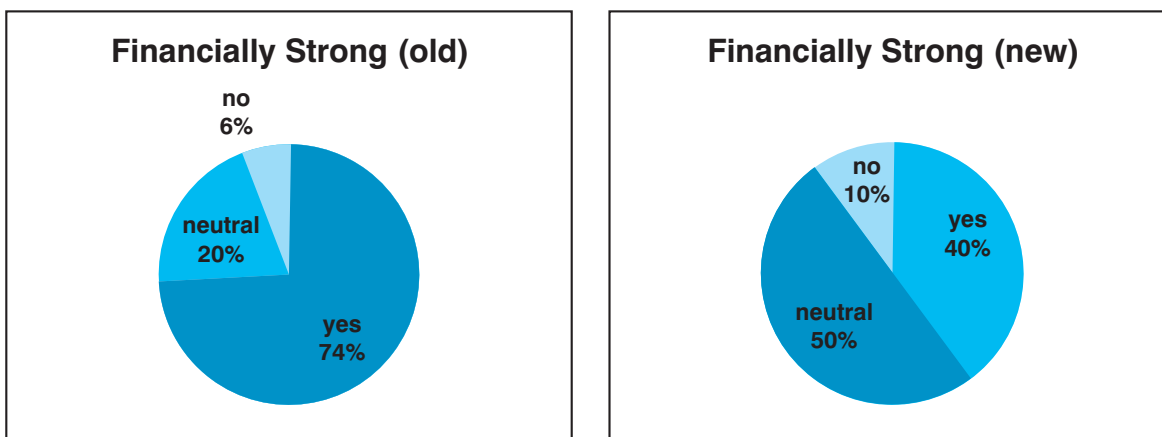
Women comprised a majority of the SHG members. The impact on empowerment was measured on various parameters of Self Confidence seen from self-worth and communication skills, Behavioral changes-seen from desire to protest against social evils, response to problem situations and family violence

The questionnaire framed in such a way to analysis three important factors

1. Financial stability
2. Personal growth
3. Social status

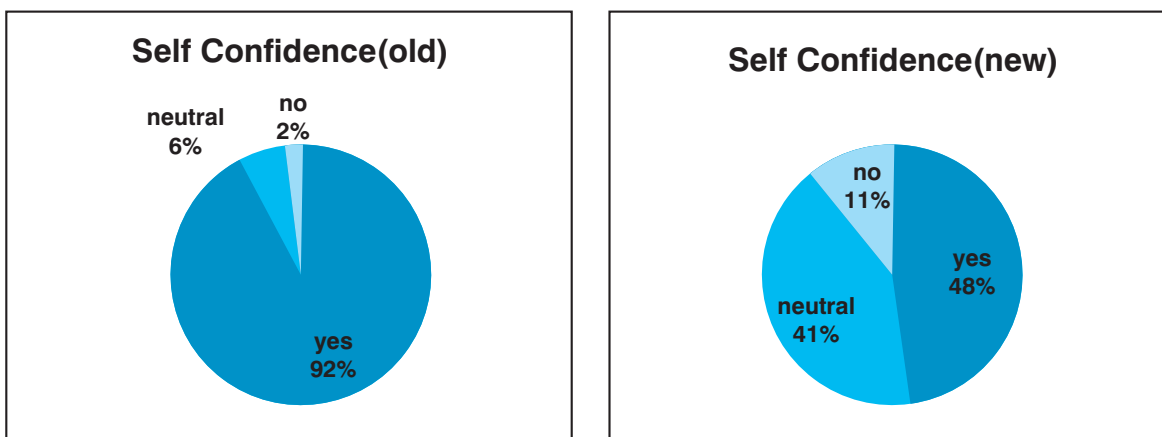
(a) FINANCIAL STRENGTH

The 74 % member are of older group > 1 year states the are financially stabile are higher and 20 5 think it does not have much of the effect. on the other hand in case of newly formed SHG only 40% state that they are strong and 50% found no effect o their financially status



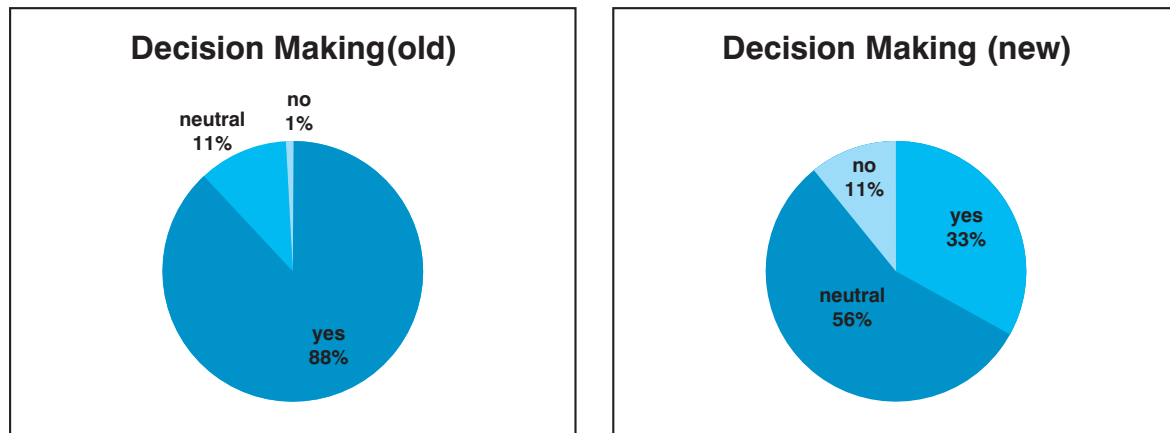
(b) SELF CONFIDENCE

The 92% member are of older group > 1 year states they have high self confidence and 6 % think it have no effect on them on the other hand the confidence is improve in the younger group by 48%. And 41% could on felt the effect on them it is due to new people the are interacting as soon as the increase their interaction with each other it will defiantly improve



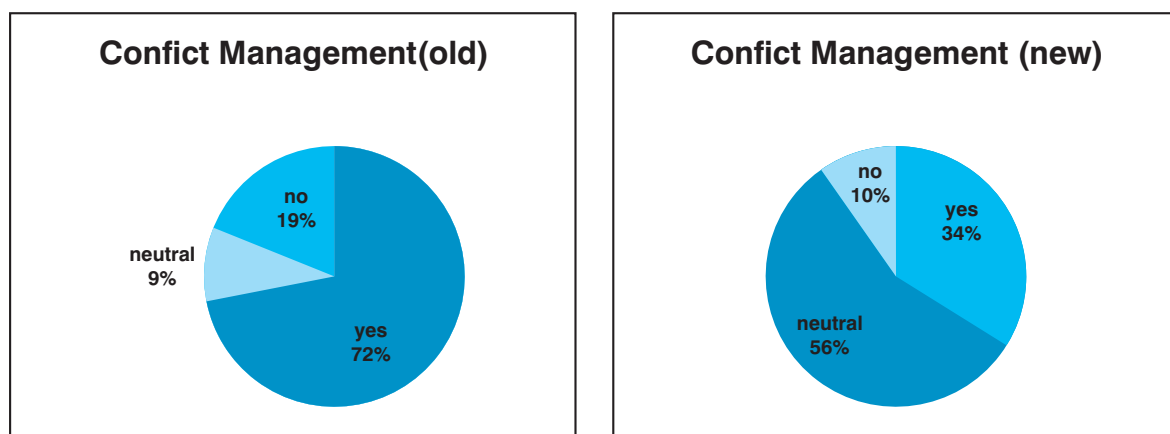
(c) CHANGE IN ROLE IN DECISION ABOUT SELF

88% percent of members in order groups reported that the control over their own lives had improved as compared to 56% percent of members of new groups.



(d) CONFLICT MANAGEMENT

As the group is place where always presence of different opinion and conflict resolution is an important character and the old shg group show 72% better control the conflict then the new group i:e 34% .it clearly show that after spending time people have better understanding with each other



To have a better understanding please refer to below table 2

Table 2 : Empowerment Levels

At family level :	
Before joining SHG	After joining SHG
1. Husband did not permit them to go out quarrel about meetings. 2. Did all housework, serving food to husband, feeding children, and washing cloths. 3. Were like slaves to husband. 4. In-laws ill treated them.	Now they are able to go where they want and get permission easily. Husband took their own meals, sometimes fed the children, or completed cooking. At least wash their own cloths. Do not depend on husband for money. They consult husband. In-laws speak nicely, share the work when they have to attend meetings.
At Community level :	
1. As women no respect in society. 2. Could not talk as equals to men. 3. Had a fear of society. 4. Lot of opposition in village to their forming SHG.	Now their opinions are valued on common issues. Now invented to Gram Sabha, given respect. Have taken up issues of violence against women, got culprits remanded. Men in the community are afraid of them. Now seen as getting things done from
At the level of govt. functionaries :	
1. Very scared of going to govt. officers. Only men did. Women did not know what they did when they went. 2. They would go to govt. offices and wait to be called. Often they were asked to come another day.	Now they go to govt. offices. They know where to go, for what work Now they meet important officials like BDO, Collector. Their work is done quickly. Now they understand banking procedures Govt. officials contact them to implement schemes in health, education, etc.

CONCLUSIONS

The evidence of women's empowerment through Self-Help Groups provides a varied picture. The women in empowerment and in a better position to negotiate the use of the loans taken by them, take up gainful activity and participate in the marketing of their products. However there is a need for a more in-depth analysis of the SHGs in India in order to ascertain whether the increase in women's access to credit has had similar negative impacts in increasing their susceptibility to violence within the family. In-depth gender studies need to be conducted in order to ascertain whether there is an undercurrent of resentment among men as a result of the great importance being given to women in the formation of SHGs and their better access to credit.

The overall multi-facted development for women by SEWA can be contrasted with the now harsh reports reemerging about the Grameen Bank, especially in its recovery style. The difference seems to be that SEWA is an organization run by women, for women, while the Grameen Bank seems to have emerged as an organization run by men through loans in women's names. Since men are the real beneficiaries, using most of the loans in the Grameen transactions, it is not unsurprising that empowerment of women, their mobility and emergence in the market place as in transacting their own business is not as prominent. Rather women, who have bettered themselves a little, prefer to withdraw to the shell of home based activity, leaving the 'outside' world to be transacted by men, without violating the traditionally held norms of women being part of the private space within the household, rather than part of the public space outside it. Kabeer's study is significant in her conclusion that it is mainly women who are estranged from their husbands, who seek to carve out assets in their own name with the loans they have taken, thus effecting a divorce within the marriage, while other women having more empathy with their husbands, prefer to buy an uneasy peace by letting the men use the loans in their names. This has albeit enhanced their own bargaining position within the household and led to a sort of empowerment, in that their household status was not as tenuous as prior to the loan taking. The definitions of empowerment thus vary within different social context and stages of development, hence any analysis of the effect on empowerment of women cannot be comparative but has to look at the effect it has on them in their own context and milieu.

The importance of the process of Group formation and the development of Groups ethos in building sustainable Self-Help Groups clearly seem to emerge as a necessary factor for the success of Self-Help Groups. However it is not only the provision of credit which leads to the empowerment of the members of the groups, but the sustained inputs in conscientisation of the women and raising their level of awareness by means of sustained capacity building. The solidarity and strength obtained from being together with other women

placed in similar circumstances is a powerful factor in empowering the women and building their sense of self worth and self-confidence. The SHGs act as a support group developing courage and offering mutual solace and comfort to the members. It is when training in accounts and managerial inputs are given, that the availability of Credit leads to the setting up of successful ventures. This success in turn leads to a growth of their confidence and improves their status at home and in the community.

SUGGESTIONS AND RECOMMENDATIONS

i) During the implementing phase the self help group should be provided with a start up kit consisting of

- SHG manual
- Record keeping book
- Rule book
- Bank address
- phone no. and address of local govt bodies
- A chart showing how to enter in record books with photos

ii) There is essential need of training department / hr department

The training provided is done by field worker which do have social connect and interpersonal skill ,but training level is low .there is steep requirement of trainer whose specialty is in learning and development which will lead to fast maturity of shg and will better for sustenance of SHG

iii) Women specific trade fair

during festive occasions a fair specially for the women can be started which will motivate them and showcase their talent as well as other women will have inclined motive to start their igp programs. This will also raise their social status

iv) The savings could be divided into two part

- Fixed
- Rotating

The fixed percentage of their saving will not be touched only the rotating money will be put on loan so that integrity of the SHG is kept ,and the faith of the member will be strong on SHG

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WEBSITES

www.nabard.com
www.nirphard.com
www.ssrn.com

APPENDIX



Name : Hukam Singh
Job : Farmer
He Stated Farming of Amla Long Back Which help him to earn 2.5 Lac/Year After Making it Morabba. He is also the persons who is providing drinking water in the village at their doorstep.



Name : Sunita
Work : Stone Carving
Earning : 300/Day
Employee: 5
Daily Output: 25Pcs