

SELF HELP GROUPS : FARM WOMEN'S PERCEPTIONS ABOUT ADVANTAGES AND PROBLEMS

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ABSTRACT

Empowerment of women is dynamic process enabling women to realize their full identity and power in all spheres of life. Despite the efforts of the government and NGO's rural women are not able to benefit from the schemes planned and implemented for them. Organizing women into effective Self- Help Group marks the beginning of the major process of empowerment. Hence an attempt has been made to study from women's perceptions about the advantages and problems of Self Help groups.

Key Words: Empowerment, Dynamic, Self Help groups

INTRODUCTION

Organizing women in to Self- Help Groups marks the beginning of a major process of empowering women. It is important and necessary to encourage women to organize themselves into effective Self Help Groups. Through formal trainings and interventions these groups can be empowered and enabled to be in the centre of development process. Empowerment of women is an active process enabling women to realize their full identity and power in all spheres of life and this is what is required in our country. It has been realized that women from rural areas have not been able to benefit from the schemes planned and implemented for them. Organizing women into SHGs is the only way to involve village women actively in the development process and also to draw attention to the potential of women's groups in helping rural women and enhancing poor women's access to available opportunities to income enhancement and self-reliance.

The concept of 'Self-Help Group needs to be understood prior to any intervention. The members are linked by a common bond like caste, sub-caste, blood, community, and place of origin or activity in their 'natural group' or 'affinity groups'. Forming Self-Help Group involves the coming together of people, who jointly decide the mission and values of the group, its goals and objectives and its rules and norms. For the members to formulate all of this and learn to function by these principles takes time. The SHGs usually come together with a primary activity such as savings and credit. This is the activity that is used to organise the group for mutual financial benefits when it first begins. Empowerment through SHG includes establishing individual identity, recognition in the society, self image developing capabilities and increasing self-esteem and self-

confidence. A group enables its members to achieve equality with men in society, to raise issues of concern and demand their rights. They also build up their leadership qualities, managerial abilities and decision-making capabilities. Some desirable changes occur in attitude and behaviour of farmwomen. They can also enhance their skills through trainings and awareness camps etc. Being a member of Self-Help Group they learn the good habit of regular savings. They can get loans at lower interest rates and at convenient terms and conditions. Ultimately all this leads to educational empowerment, technological empowerment and economic empowerment of farmwomen. The present study on empowerment of women through organisation of self help group was carried out in Delhi villages. The perception of women in the organised self help groups were compared with that of the control group.

METHODOLOGY

The present study was conducted in Najafgarh and Kanjhawala blocks of Delhi. The sample consisted of 600 farmwomen, drawn from 11-selected village of these blocks. The common response and variations were recorded. The data were analysed in terms of percentages. The villages were identified on the basis of women's participation in farm activities. These villages were:- Auchandi, Jaunti, Tatesar, Punjab khod from Kanjhawala block and Kharkhari Nahar, Pandwala Kalan, Ghumanheda, Rawata and Dhansa from Najafgarh Block.

Thirty six SHG's were formed in these villages in Nazafgarh block of Delhi under NATP Project entitled "Empowerment of Women in Agriculture". These groups consisted of 15 farmwomen members belonging to more or less similar social and economic backgrounds. The group members elected two members who were

1. Senior Scientist, 2. Principal scientist, 3. SRF's in Division of Agril. Ext., IARI, New Delhi. With due acknowledgement to NATP

perceived to have leadership qualities as the president and the secretary. They are responsible for managing the savings of the groups and handle the Bank accounts.

The experimental research design was followed. Data were collected using pre-tested semi structured interview schedule and interaction with the respondents (face to face). Initially pre experiment data were collected from 60 respondents of control village Dariyapur & Galibpur (one in each block) and 540 women of SHGs, which were formed after a number of visits, meetings and group discussions in the villages in order to motivate and mobilize the women to form Self Help Groups. Post data were again collected from the control and experimental groups and results are presented in Table 1&2.

RESULTS AND DISCUSSION

Table 1. Distribution of Respondents According to Perceived Advantages of SHG's.

S. No	Characters	Experimental Group		Control Group	
		Pre data %	Post data %	Pre data %	Post data %
1.	Awareness of basics functioning of SHG	5	92	3.33	3.33
2.	Economic security	21.67	95	18.33	20.00
3.	Loan can be obtained easily	19.16	90	11.66	10.00
4.	Proper management of resources	4.17	75	3.33	3.33
5.	Special recognitions in the village	1.67	60	3.33	5.0
6.	Big problems become small	0.83	72.03	1.66	1.66
7.	Training can be obtained	0	100	00	00
8.	Group members are like family members	4.17	76.11	5	6.67
9.	Festivals are celebrated together	0	25	0	0

The data on awareness and perceived advantages of a self help group collected prior to the start of the study from the selected experimental villages and control villages revealed a non significant difference in almost all aspects of SHG. As given in Table 1, very few farmwomen were aware about SHGs. The advantages perceived prior to the formation of the SHG pertained merely to the economic security and ready availability of loans. This too was perceived by far less than one fourth of the two samples. The post experiment data about the perceived advantages of SHGs revealed a totally different picture. The large majority of experimental group of women who had exposure to SHGs, perceived the benefits like proper management of resources (75%), special recognition in the village (60%), and big problems become small in the group (72.03).

After forming Self Help Groups 100 percent farmwomen received trainings on entrepreneurship development and Agri-enterprise etc. and hence they attributed this advantage of receiving trainings to formation of SHGs. On the other hand the control of women who had no exposure to SHGs their response continued to be the same as prior to SHGs formation. They continued to perceive little or no advantage with SHG.

A research study on 'Empowerment of Rural Women Through Self Help Group by Renjitha (2003) revealed the following advantages. They reported that by joining the groups it will provide self employment opportunity, activity undertaken by group will serve as a source of income, savings can be raised, availability of financial benefit from NGO's, availability of loans at the door steps, cheating by the money lenders, experience of sense of belongingness, co-operation and friendliness.

Table 2. Distribution of Respondents According to Perceived Problems of SHG's

S. No	Characters	Experimental Group		Control Group	
		Pre data %	Post data %	Pre data %	Post data %
1.	Time is required in conducting a meeting	5.83	65	6.67	5.0
2.	Door to door contact for meeting	4.17	60	6.67	6.67
3.	Conflicts in the group	2.5	65	5.0	5.0
4.	Conflicts at home	2.5	45	5.0	5.0

Table 2 depicts the problems in SHGs perceived by farmwomen. The pre data of both the samples indicate that very few farmwomen knew about problems could be faced in running any SHG. In post data of experimental group majority of them perceived that time is required in conducting meetings (65%), going door to door for conducting meeting (60%) and conflicts in the groups (65%) were major problems. They felt that since the farmwomen were very busy in their domestic and fieldwork they could not move together, therefore the confusion and conflicts were created in the groups as well as home. The post data of control group was approximately same, there were no changes in control group. Similar results were obtained by Renjitha(2003) which revealed that the problems faced by SHG of farm women in Kerala were inability to make regular payment every week, fear of loosing the thrift money to be paid every week, doubt about the success of income generating activities, male members of the family discourage to join groups, shortage of time to attend meetings, difficulty in maintaining accounts and conflicts arising during decision making process.

A study conducted by NABARD during 1997 in Tamil Nadu revealed that the SHG-Bank Linkage Program was successful in triggering off the development of the rural poor, though on a modest scale. This was achieved by shifting the loaning pattern from consumption towards production purposes, leading to generation of income, savings and also empowerment of women (Puhazhendhi 2000).

Another study from Andhra Pradesh concluded that the SHGs showed positive impact on member households in respect of building self-confidence, economic and social development, skill formation and social empowerment of members compared to other programs. The study further concluded that there is a strong case for giving a 'big push' to the linkage programme in view of its superiority over other methods of reaching the poor in many aspects (Rao 2000). The most outstanding impact of the linkage programme is the socio-economic empowerment of the poor, particularly the rural women (Nanda 1998).

CONCLUSION

On the basis of findings it could be concluded that in most of the aspects women of experimental group were enabled to stand on their own feet confidently, they are

in full control of their own lives and become a productive member of their family. This might be due to the fact in experimental groups environment building campaign was launched under the project to generate awareness among farmwomen by disseminating information, knowledge and advantages of SHGs through Prabhat Pheries, Social mapping and other Participatory Appraisal Techniques, group meetings and discussions. A number of visits of farmwomen were also arranged to Agri-Expo and Krishi Vigyan Melas. Under this project a number of trainings were organised for each group. Through the trainings efforts were made to promote Agri-based entrepreneurship activities among farmwomen along with motivational sessions on entrepreneurship development, skill trainings were were also organised in SHGs about drudgery reducing technology and handling of improved tools and implements and improved practices in animal husbandry.

The trainings had a great impact in terms of enhanced motivational levels, improved knowledge and skill development and a move towards a favourable attitude and hence the trainings were an added advantage to empower the farmwomen. In control group no efforts were made to motivate farmwomen to organise into self help Groups and hence there were no changes observed in them.

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