

# Opinion of the members towards Self-help group

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■ **ABSTRACT** : Formation of self-help group is a viable alternative to achieve the objectives of rural development and to get community participation. So this study was conducted to determine the opinion of the respondents self-help group members towards SHG. Two block from Jorhat district were purposively selected to carry out the study namely Jorhat development block and Central Jorhat development block. It was revealed that Majority (64.00 %) of the respondents of SHG expressed their opinion towards SHG as highly favourable followed by 34.00 per cent as favourable and small portion of respondents (3.00 %) expressed their opinion towards self-help group as unfavourable. The findings showed that majority of SHGs were active. As the researcher selected active SHG's for present study hence, the respondent of SHGs were highly favourable towards SHG.

■ **KEY WORDS**: Opinion, Self-help group, Member

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**W**omen's contribution to national development is crucial. The process of development would be incomplete and lopsided, unless women are fully involved in it. Emancipation of women is an essential pre-requisite for economic development and social progress of the nation (Roy *et al.*, 2001). In most of the rural Indian household women play a crucial role in moving their families out of the vicious circle of poverty. For, India needs socially relevant, simple and sustainable methods to fight poverty. In context, SHG plays a great role in economic progress of our nation. SHG made a significant impact on heir empowerment, both social and economic aspects (Nirmala, 2004). The empowerment of women through SHGs would lead to benefits role only to the individual women but also or the family and community as a whole through collective action for development. These SHGs have a common perception

of need and an impulse towards collective action, empowering women is not just for meeting their economic needs but also more holistic social development (Vadivoo and Sekar, 2004). It is seen that formation of SHG is beneficial in empowering the women and also provide strength for women. Therefore, it is necessary to find out the opinion of the members towards SHG.

## ■ RESEARCH METHODS

The present investigations were carried out in Jorhat district of Assam. Two block from Jorhat sub-division were purposively selected to carry out the study namely, Jorhat development block and Central Jorhat development block. A list of SHG who were functioning at least for 3 years was prepared separately from each block with the help of extension officer at block level. From list 10 SHGs from each block were selected randomly which

were easily accessible and 5 members from each SHG were selected as respondent to carry out the investigation. Thus, the total sample was 100. Data were collected with the help of structured interview schedule by the personal interview method. Collected data were analysed by applying frequency, percentage and mean. The fifteen opinion statements (both positive and negative) were selected on the basis of judgement by the experts. Necessary modifications in the schedule were made after pre-testing it on a group of thirty beneficiaries from non sampled area. It was measured in three point scale and score 3, 2, 1 for positive statement and 1, 2, 3 for negative statement, respectively.

Categories	Score
Agree	3
Undecided	2
Disagree	1

The overall opinions of the respondents were thus categorized as “highly favourable opinion”, “favourable opinion” and “unfavourable opinion”.

Categories	Range
Highly favourable	31 and above
Favourable	16-30
Unfavourable	Below 16.

## ■ RESEARCH FINDINGS AND DISCUSSION

It is evident from the Table 1 that majority (63.00 %) had highly favourable opinion followed by (34.00 %) favourable opinion and a very small portion (3.00 %) had an unfavourable opinion towards SHG.

The findings showed that majority of SHGs were active. As the researcher selected active SHGs for present study hence, the respondent of SHGs were highly favourable toward SHG.

It is evident from the Table 2 cent per cent respondents of SHG agreed with statements “SHG brings the economic security among members”, “The member of SHG should proceed according to the guideline/ constitution of SHG”, “Saving accounts of SHG should be transparent to all the members in the regular meetings” and “New ideas/thoughts of every members should be welcomed equally”. The findings showed that SHGs were

active, hence, the respondents were aware about all the rules, regulation and constitution of SHG and also they provide equal opportunities to all the members. They realized that new idea/thoughts widen the scope of experience. Table shows that a large majority (97.00 %) respondents of SHGs agreed with the statement “SHG helps to develop the feeling of team spirit”. The result showed that the group members of SHG knew that the unity, confidence and co-operation of all the members could only make the SHG success. Table 2 revealed that majority (93.00 %) of the respondents of SHGs agreed with the statement “Member of SHG utilize their leisure time constructively”. The result revealed that the leisure time of the members were utilized constructively in various SHG activities. It is evident from the Table 2 that (89.00 %) respondent of SHGs agreed with the statement “SHG encourages to develop mutual understanding and responsibility among the members”. The finding showed that every group member had mutual understanding and bear equal responsibilities to avoid fear of any loss in group activities. The table also shows that (88.00 %) respondents of SHG agreed with the statement “Contribution to the SHG indirectly helps to develop the habit of small saving among the members”.

Emphasis on small saving, thrift and lending will give a sense of ownership of the group and help in developing financial management skill (Mandal, 2005).

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**Table 1 : Distribution of the respondents according to their levels of opinion**

Sr. No.	Levels of opinion	Frequency	Percentage
1.	Highly favourable	63	63.00
2.	Favourable	34	34.00
3.	Unfavourable	3	3.00

showed that the group members of SHG knew that the unity, confidence and co-operation of all the members could only make the SHG success. Table 2 revealed that majority (93.00 %) of the respondents of SHGs agreed with the statement “Member of SHG utilize their leisure time constructively”. The result revealed that the leisure time of the members was utilized constructively in various SHG activities. It is evident from the Table 2 that (89.00 %) respondent of SHGs agreed with the statement “SHG encourages to develop mutual understanding and responsibility among the members”. The finding showed that every group member had mutual understanding and bear equal responsibilities to avoid fear of any loss in group activities. The table also shows that (88.00 %) respondents of SHG agreed with the statement “Contribution to the SHG indirectly helps to develop the habit of small saving among the members”. Emphasis on small saving, thrift and lending will give a sense of ownership of the group and help in developing financial management skill (Mandal, 2005).

Table 3 reveals that (100.00 %) respondents of SHG disagreed with statement “It is better to work in a SHG if the total number of member in less than 10” and “Formation of SHG is nothing but a wastage of time”. The finding showed that all the SHGs were very much aware about rules and responsibilities of SHG and also

realized that SHG never waste the time of women. SHGs are the homogenous group of 10 to 20 women having clear understanding about the main objectives of SHGs, including thrift and credit (Anonymous, 1997). The Table 3 also shows that (81.00 %) respondents of SHG disagreed with statement “Pre-training is an essential requirement for the members of a SHG”. The result showed that majority of the respondents of SHG was already skilled in the selected activities so they did not need any naming in the initial stage of formation of SHG. It is evident from the Table 3 that majority (78.00 %) of the respondents disagreed with statement “A members of SHG is to be literate”. Because members were aware that as per norms an illiterate could be a member of SHG but she/he might have interest to be a literate one with the help of co-members. The Table also shows that 77.00 per cent respondents of SHG disagreed with statement “Members of SHG are from the same caste and religion”. This is due to the fact that SHGs were formed on the basis of skilled person not based on caste and religion. The Table 3 shows that 74.00 per cent respondents of SHG disagreed with statement “Activities of women SHG enhances social limitation of women” and 69.00 per cent of the respondents disagreed with the statement “SHG does not develop the social awareness”. The findings showed that majority members

**Table 2 : Statements of positive opinion of respondents towards SHG**

Sr. No.	Statements	Agree with	
		Frequency	Percentage
1.	SHG brings the economic security among members	100	100.00
2.	The member of SHG should proceed according to the guideline/ constitution of SHG	100	100.00
3.	Saving accounts of SHG should be transparent to all the members in the regular meeting	100	100.00
4.	New ideas/thoughts of every member should be welcomed equally.	100	100.00
5.	SHG helps to develop the feeling of team spirit	97	97.00
6.	Members of SHG utilize their leisure time constructively	93	93.00
7.	SHG encourages to develop mutual understanding and responsibility among the members	89	89.00
8.	Contribution to the SHG indirectly helps to develop the habit of small saving among the members.	88	88.00

**Table 3 : Statements of negative opinion of the respondents towards SHG**

Sr. No.	Statements	Disagree with	
		Frequency	Percentage
1.	It is better to work in a SHG if the total number of member is less than 10	100	100.00
2.	Formation of SHG is nothing but a wastage of time	100	100.00
3.	Pre-training is an essential requirement for the members' of SHG.	81	81.00
4.	Members of SHG are to be literate	78	78.00
5.	Members of SHG are from the same caste and religion	77	77.00
6.	Activities of women SHG enhances social limitation oi women	74	74.00
7.	SHG does not develop the social awareness	69	69.00

of SHG realized involvement of women in group activities improve the social awareness. In all stages of economic and social activities involvement of women becomes essential. SHG encourages women to take active part in the socio-economic progress of our nation (Kamaraj and Muralidaran, 2004).

### Conclusion :

It can be concluded that self-help group approach helps the poor to build their self-confidence through community action. Interactions in group meeting and collective decision making enable them in identification and prioritizing their needs and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as to improve their collective bargaining power.

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