

Assesment of factors influencing economical sustainability of women self-help groups

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ABSTRACT : The study, “assessment the factors influencing economical sustainability of women self-help group” was conducted in three districts of Odisha namely, Cuttack, Puri and Khurda. About 240 women were selected randomly as respondents being members of SHG. Data were collected through personal interview method by using a pre-tested interview schedule and attempt was made to know the factors influencing economical sustainability of women self-help group. It was found that cohesiveness, co-operation, technical support, training, financial management, income generating programme, marketing are the major contributing factors for sustainability, whereas the least contributing features were found to be production and incentives.

KEY WORDS : Economical, Sustainability, Women, Self-help group

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INTRODUCTION

Women constitute half of the workforce but their participation in major economic activity, growth and well-being is far less recognized than male. Till the date they are not economically independent. To promote employment of women for empowerment, the concept of self-help group has been in operation. Jain (2003) revealed that SHGs enhanced the status of women as participants, decision-making and as beneficiaries in the democratic, economic, social and cultural spheres of life.

Studies also indicate that the self-help group is a movement for women empowerment; it helps women collectively for struggling against direct and indirect constraints to their self development and their social, political and economic participation (Senthil Vadivoo and Sekar, 2004). Rajamohan (2003) stated that SHG is a medium for the development of saving habit among the women. It can play as a powerful role for their socio-economic development.

In this context the study was conducted to find out the factors that influence the economical sustainability

of women and their self-help group as reflected in the following tables.

Objectives of the study :

The overall objective of the study was to suggest strategies for making SHGs economically sustainable for empowerment of women through SHG.

METHODOLOGY

The study was undertaken in three districts (Cuttack, Puri and Khurdha) of Odisha covering six blocks two in each. About 240 SHG members were randomly selected as sample respondents @ one from each SHG. The criteria was fixed for the selection of respondents as having experience as group member and having three years experience as a housewife with children in family. The interview schedule was developed, pre-tested and modified and use for data collection in the field. The collected data were processed and analyzed with the help of statistical tools and techniques.

OBSERVATION AND ASSESSMENT

The results of the study have been analyzed and presented here with as per need of the subject

Future aims and objectives of SHG:

Any organization or institution is established on specific purpose and objectives. The members of the organizations should carry a clear vision so, that future development can be achieved. The aims of the SHG as realized by the sample are given Table 1.

About 78.75 per cent of sample viewed ideal, SHG in future whereas 13.75 per cent perceived objective of

SHG is to support their family in terms of economic benefits and social justice. However, 18 respondents (7.5%) did not mention implying their ignorance or less interest in SHG activities.

Flexibility in credit facility:

Credit is the core subject of SHG. Credit is the resource that helps the members of SHG to undertake different enterprises. But the present situation is tagged with rigidity for which the SHG members have different options.

The analysis in Table 2 reveals need for flexibility in credit facilities upto 90.00 per cent while 10 per cent did not favor the idea. In other words, majority of the SHG members need a change in credit facilities being followed at present.

Access to any skill training:

The present days production system is skill based. To satisfy the requirement of the market the product should be of fine quality for which skill training is essential. In finding out accessibility of the sample to skill training the following result are obtained.

A look at the Table 3 that out of total sample as much as 85 per cent have no accessibility against 13.78 per cent who have. However 1.25 per cent had no response in this regards.

Selection of enterprise:

Self-help group is an organization. Selection of enterprise for implementation goes through a process. No individual can take decision as it is a group effort. On finding out approaches for selecting enterprise the following result were obtained.

Sr. No.	Future aims	PG		NPG		Total	
		f	%	f	%	F	%
1.	To run the group successfully	52	88.14	137	75.69	189	78.75
2.	Support the family	4	6.78	29	16.02	33	13.75
3.	No aim	3	5.08	15	8.29	18	7.50
	Total	59	100.00	181	100.00	240	100.00

Sr. No.	Need for flexibility	PG		NPG		Total	
		f	%	f	%	F	%
1.	Yes	56	94.92	160	88.40	216	90.00
2.	No	3	5.08	21	11.60	24	10.00
	Total	59	100.00	181	100.00	240	100.00

Data in Table 4 reveal that group discussion is the only method followed in selection of appropriate enterprise. The role of group leader and village leader is almost negligible. The practice is very much in the line of democratic approach.

Flow of information among SHG members:

Information is an important input to create awareness about their functions, enterprise, market system and overall development. The flow of information to the SHG members was examined as contained in Table 5.

A look at the Table 5 reveals that technical information, Govt. policy, incentives and opportunities are

avail in the same day (84.58%) followed by within a period of 3 days (12.5%). However, progressive and non progressive SHGs do not differ significantly in receiving information.

Conflict management:

The characteristics of any group face problem of conflict. Due to variation in interest, programme performance, sharing of benefits the conflicts are observed in many SHG. The conflict management of sample SHGs was examine as reflected in Table 6.

The scale analysis in Table 6 reveals that in case of 49.17 per cent no conflict is observed whereas it is little with 36.25 per cent of the sample. In other cases the

Sr. No.	Access to skill training	PG		NPG		Total	
		f	%	f	%	F	%
1.	Yes	10	16.95	23	12.71	216	13.75
2.	No	49	83.05	155	85.64	24	85.00
3.	No need	0	0	3	01.65	3	1.25
	Total	59	100.00	181	100.00	240	100.00

Sr. No.	Methods	PG		NPG		Total	
		f	%	f	%	F	%
1.	Group discussion	55	93.22	178	98.35	233	97.09
2.	Decision by group leader	3	5.09	2	1.10	5	2.09
3.	Decision by village leader	0	0.00	1	0.55	1	0.41
4.	Any other	1	1.69	0	0.00	1	0.41
	Total	59	100.00	181	100.00	240	100.00

Sr. No.	Flow of information	PG		NPG		Total	
		f	%	f	%	F	%
1.	In monthly meeting	0	0.00	1	0.56	1	0.41
2.	Within fortnight	0	0.00	1	0.56	1	0.41
3.	Within a week	2	3.38	3	1.65	5	2.08
4.	Within three days	6	10.16	24	13.25	30	12.52
5.	Same day	51	86.46	152	83.98	203	84.58
	Total	59	100.00	181	100.00	240	100.00

PG=Programme NPG=Non-programme

Sr. No.	Extent of management	PG		NPG		Total	
		f	%	f	%	f	%
1.	Very much	1	1.69	4	2.21	5	2.08
2.	Much	8	13.56	22	12.15	30	12.50
3.	Little	16	27.12	71	39.23	87	36.25
4.	No conflict	34	57.63	84	46.41	118	49.17
	Total	59	100.00	181	100.00	240	100.00

conflict is negligible. The conflict intensification is observed in case of 14.58 per cent of the sample.

Recognition/award:

Any organization, individual or community work gets benefitted for recognition award. Recognition and awards are the incentives to stimulate for higher level of performance. The status of sample SHG in this respect is given in Table 7.

From the data in Table 7, it is found that the percentage of groups who received recognition/award was only 2.50 per cent and a majority (97.50%) did not get it from any government or other organizations.

Necessity of market survey to know consumer’s preference:

Market survey is related to marketing of products and services. Its goal is to identify and access the changing elements of marketing, its impacts on consumers and their preferences. In this context, the respondents were asked about the necessity of market survey to know consumer’s preferences.

In progressive group, about 83.05 per cent

respondents expressed need of market survey to know the consumer preference whereas in non progressive group it was 76.24 per cent. Out of total, 22.08 per cent of respondents did not feel its necessity against 77.92 per cent who wanted market survey (Table 8).

Suggestions for economic sustainability in group:

It is the hypothesis that economic sustainability gives success and growth to SHG. Studies also indicate that SHG members have experienced higher improvement in their economic conditions *vis-à-vis* non-members (Puhazhendi and Badatya, 2002 and (Singh, 2015). So it plays an important role for sustainability of a SHG. The researcher has taken economic sustainability as a parameter and the obtained results are reflected in Table 9.

The data in Table 9 depict that 63.33 per cent of respondents had suggested for creation of societies for economic sustainability followed by creation of local market (59.16%), skill training (57.91%), production as per market demand (52.08%), availability of raw materials (27.91%), infrastructure facility (27.50%), more transport facility (19.58%). However, 38.75 per cent of them suggested for any other areas which include new

Table 7 : Recognition/Award (n=240)

Sr. No.	Recognition/Award	PG		NPG		Total	
		f	%	f	%	f	%
1.	Yes	2	3.39	4	2.21	6	2.50
2.	No	57	96.61	177	97.79	234	97.50
	Total	59	100.00	181	100.00	240	100.00

Table 8 : Necessity of market survey (n=240)

Sr. No.	Market survey	PG		NPG		Total	
		f	%	f	%	f	%
1.	Yes	49	83.05	138	76.24	187	77.92
2.	No	10	16.95	43	23.76	53	22.08
	Total	59	100.00	181	100.00	240	100.00

Table 9 : Suggestions for economic sustainability of group (n=240)

Sr. No.	Suggestions	f	%	Rank
1.	Creation of local market	142	59.16	II
2.	Production as per market demand	125	52.08	IV
3.	More transport facility	47	19.58	VIII
4.	Infrastructure facility	66	27.50	VII
5.	Creation of societies	152	63.33	I
6.	Availability of raw materials	67	27.91	VI
7.	Skill training	139	57.91	III
8.	Any other	93	38.75	V
9.	No suggestions	29	12.08	IX

Table 10 : Features for sustainability of SHG			(n=240)
Sr. No.	Features	f	%
1.	Financial management	147	61.25
2.	Production	110	45.83
3.	Marketing	143	59.58
4.	Income generating programme	146	60.83
5.	Training	165	68.75
6.	Technical support	172	71.66
7.	Incentives	76	31.66
8.	Cohesiveness	196	81.66
9.	Co-operation	180	75.00

ideas for getting more profit, selling facility at door step and a counselor for solving group dynamics and problems. On the other hand, there was no suggestion for economic sustainability by 12.08 per cent of SHG members.

Features for sustainability of SHG:

Sustainability is a big question in all types of development. It is also applicable in case of SHG. Many times it is observed that SHGs are not sustainable due to various reasons. The contributing features for it's sustainability were identified under this study as represented in the Table 10.

The Table 10 indicates that the major influencing features were cohesiveness (81.66%), co-operation (75.00%), technical support (71.66%), training (68.75%), financial management (61.25%), income generating program (60.83%), marketing (59.58%) while the least contributing features were production (45.83%) and incentives (31.16%).

Conclusion :

In the context of economical sustainability of women self-help group, majority respondent's future aim is to run the group successfully, need flexibility in credit facility, do not have access to any skill training, select enterprise through group discussion, flow of information between the group members is within the same day, have no group conflict and need market survey whereas only 2.50 per cent groups are recognized and awarded. The suggestions came out for economical sustainability, are creation of societies, creation of local market, give skill training, production as per market demand, easy availability of

raw materials, infrastructure facility, more transport facility and other areas which include new ideas for getting more profit, selling facility at door step and a counselor for solving group dynamics and problems. The features of sustainability were cohesiveness, co-operation, technical support, training, financial management, income generating programme, marketing while the least contributing features were production and incentives.

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