

Nature of activities organised by self-help groups formed by two non-governmental organisations for the integrated development of the members and the community

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ABSTRACT

A study was conducted in the Mulbagal and Bangarpet Talukas of Kolar district in Karnataka state to know the nature of activities organised by the self-help groups (SHG), which are formed by two non-governmental organisations (NGO) for the overall development of the group members in particular and community/village in general. The study revealed that, the SHGs were involved in developmental activities and also took part in natural resources management, health, hygiene and sanitation activities apart from their regular and the core purpose of thrift and credit. The self-help groups were very actively involved in getting good education facility to their children through different sponsored programmes. In the groups organised by one NGO, Grama Vikas observed that these SHGs played a major role in implementing the forest nursery raising and also taking up afforestation in the common land for the betterment of the community. Self-help groups of Grama Vikas of one particular village had came together and established a Milk Producers Co-operative Society exclusively maintained by the women. There were about 31 different types of activities carried out by the SHG. They have shown that the women can do anything and everything if they were organised and trained in proper way. These self-help groups are the very good forum for the rural women to expose themselves to the mainstream and become economically independent and took part in the decision making process their respective families.

INTRODUCTION

Self-help groups (SHGs) are voluntary gathering of persons who share needs or problems that are not being addressed by existing organisations, institutions or other types of groups. The broad goals of the self-help groups are to bring about personal and social – economic change for its members and society. All of those groups emphasise face to face interaction among member's personal sense of identity. The main reason behind the formation of SHGs is that poor people find it extremely hard to solve their problems individually but once they form a groups, it becomes considerably easier to tackle the problems.

The purpose of SHGs :

The primary objective of the self-help groups is to engage the members in income generating activities and there make them self reliant. However, from a broader view point, SHGs are held to be a potent tool and social mechanism for women's empowerment and poverty alleviation strategies.

Self-help group is an informal, democratic and autonomous group for credit management, wherein the members share common perception on needs and belong to almost same economic and social status. Apart from inculcating socially desirable habits and ethics amongst members, the four – in – one role of SHGs are a money lender (advantages only), a development bank (with our cumbersome procedures), a co –

operative without external interference and inflexibility) and a voluntary agency (help, awareness, education, overall development).

The essential features of the SHG, therefore, are felt need, homogeneity, solidarity, self-enforcement of rules, participative democracy, leadership, benefits from collective action *vis-à-vis* individual action and transparency in operations.

Self-help groups play today a major role in poverty alleviation in rural India. A growing number of poor people (Mostly women) in various parts of India are members of self-help groups and actively engage in savings and Credit, as well as in other activities (Income generation, natural resources management, literacy, child care, social security, nutrition etc.). The savings and credit focus in the self-help group is most prominent element and offers a chance to create some control over capital, albeit in very small amounts. The self-help groups system has proven to be very relevant and effective in offering women the possibility to break poverty.

Such group based approach enables poor women to accumulate capital by way of small and regular savings and also facilitates their access to formal credit facilities. The concept of joint liability embedded in the SHG structure thus enables members to overcome the problem of collateral security, a major barrier to obtaining credit from formal institutions. This also leads peer monitoring that improves the performance of the groups with active participation of the members apart from the individual benefit to the well being of the community/society.

MATERIAL AND METHODS

The research was conducted at Mulbagal and Bangarpet talukas in Kolar district of Karnataka state, where Grama Vikas and MYRADA, two NGOs are functioning. The Kolar district

of Karnataka state was purposively selected for the study, since number of women self-help groups (SHGs) which are actively working with the facilitation by different non-governmental organisations (NGOs). Three groups from each of the organization were randomly selected for the study. Twenty members from each of the groups were considered for the study making a sample size of 120.

One of the objectives of the study was to identify the nature of the activities organised by the self-help groups. In order to know the different activities focused group discussion was organised with the selected group members and the data were gathered from each of the members. Field visit to the sites of the activities where some physical features can be seen was made with the members and related with the group discussions and decisions made during the regular meetings.

OBSERVATIONS AND ANALYSIS

The data whatever gathered from the individual members have been consolidated at the group level and also at the two organisations for comparative study. Table 1 reveals the institutional aspects and the financial activities of the self-help groups.

The primary focus of the any of the self-help group is to meet in regular intervals (either weekly, fortnightly or monthly which is convenient to the members) and save whatever the amount they can and also to carry out the financial transactions like internal lending, repayment to the external agencies depending in the portfolio. It is clearly observed from the Table 1 that all the four groups studied were regular and 100 per cent in carrying out the activities such as conducting meetings, regular savings, book keeping and linkage with the banks.

There are different models of SHG linkage for credit facility available in the Indian context. The most common linkage

Table 1: Regular institutional and financial activities of self help groups

Sr. No.	Activities	Gram Vikas		MYRADA		Total	
		No.	Per cent	No.	Per cent	No.	Per cent
1.	Conducting regular meetings	3	100	3	100	6	100
2.	Regular savings and book keeping	3	100	3	100	6	100
3.	Linkage with banks for financial assistance	3	100	3	100	6	100
4.	Linkage with other institutions	3	100	0	0	3	50
5.	Organising different committees in the groups	3	100	0	0	3	50

Table 2 : Health and hygiene activities carried out by the groups

Sr. No.	Activities	Gram Vikas		MYRADA		Total	
		No.	Per cent	No.	Per cent	No.	Per cent
1.	Village cleaning	3	100	3	100	6	100
2.	Drainage construction	3	100	1	33	4	66.7
3.	Regular drainage cleaning	3	100	3	100	6	100
4.	Getting mini water supply to the village	3	100	3	100	6	100

model in India is where the Banks deal directly with individual Self help Groups. The self Help Promoting Institution (SHPI) provides the initial training, guidance to rural poor in organising themselves into thrift and credit groups. In many cases, the Self Help Promoting Institution has also provided some initial support to these Self Help Groups to segment their resources. The SHPI also keeps watch and ensures satisfactory functioning of the SHGs even after the linkage. While linkage of the banks is direct with the SHGs, the SHPI has an important role in pre as well as post linkage stages.

But in the case of linkage with other institutions for financial assistance, it was found that only the groups organised by the Grama Vikas were linked with the Grameena Mahila Okkuta, a rural women federation, federated at cluster level. But in the case of the groups of MYRADA, there was no federation formed and groups studied were not linked with any such federations for their financial needs which are emergent.

Different committees organised by the self help groups organised by Grama Vikas :

As said earlier in the Groups of Grama Vikas different kinds of Committees have been organised at group level for sharing the responsibilities and to keep every members of the group and active and enthusiastic. The members of each committees will regularly shuffle the members from one group to another. The Different kinds of committees organised are listed below.

School committee :

The committee members of this group are responsible for to care of the children who are going to school and members should visit the school once in a month to get the information about the attendance and overall performance of the student. The same has to be share during the group meeting and steps will be initiated if there is any gap found in the attendance and the overall performance of the student.

Health committee :

This committee will take care of the health aspects of the School going children, infants and others. This committee is responsible for for organising regular health checkup for the children in the village. One more role assigned for this committed is to look after family planning programme in the village.

Finance committee :

This committee is very important committee with respect to the financial aspects of the group and that will take care of all the financial aspects of the group like, Savings, Repayment tot eh groups and also to the Bank of federation. This committee will keep the eye on all the other members and if any members found irregular will be penalized so as to make them regular.

Programme committee :

This committee is responsible for organising any group activities for the well being of the group. This committee will

Sr. No.	Activities	Gram Vikas		MYRADA		Total	
		No.	Per cent	No.	Per cent	No.	Per cent
1.	Balavadi facility to village children	3	100	0	0	3	50
2.	Night school to children	3	100	1	33	4	66.7
3.	Providing first aid to children	3	100	1	33	4	66.7
4.	Library to school children	0	0	1	33	1	16.7
5.	Regular health checkup to school children	3	100	0	0	3	50
6.	Designation fund certificate	3	100	0	0	3	50
7.	Christians children fund for poor children	3	100	0	0	3	50

Sr. No.	Activities	Gram Vikas		MYRADA		Total	
		No.	Per cent	No.	Per cent	No.	Per cent
1.	Sheep rearing by groups	0	0	1	33	1	16.7
2.	“Chandrike” Prgoramme	2	67	1	33	3	50
3.	Establishment of MPSC	1	33	0	0	1	16.7
4.	Establishment of fruits and vegetable processing unit	1	33	0	0	1	16.7
5.	Raising forest nursery and planting trees	1	33	0	0	1	16.7
6.	Desilting wells in the village	0	0	1	33	1	16.7
7.	Desilting tank in the village	2	67	1	33	3	50
8.	Maintenance of the watershed activities	1	33	1	33	2	33.3
9.	Practicing organic farming	3	100	2	67	4	66.7

decide about the loans and its utilisation and also to take up any group economic activities/projects.

Nature committee :

This committee will take care of the environment of the village as a whole and cleaning aspects of the village. The Committee is responsible for maintaining the cleanliness in the village and any body found against to this, would be warned first and second time they will be penalized.

Neighborhood contact network (NCN) :

The NCN committee members will be responsible to bring their neighbors to the group meetings. If any members is absent, the committee is responsible for giving the reasons for the same and should see that this type of willful absentees will be regularized or removed from the Group. This type of committee will strengthen the group to function in a desired way.

Here it is very important to keep in mind that, the structure of the groups systems is continuously evolving. Grama Vikas has detailed out a fairly elaborate structure for the entire system and all its entities, and it hopes that it would attain stability in the years to come. But this type of committees within the group system are not existing in the groups organised by the MYRADA.

It is observed from Table 2 that 100 per cent of the groups were involved in village cleaning activity and felt it as their social responsibility. The majority of the groups (66.7 %) of them were involved in construction of the drainage to their respective village with the support of the respective NGOs. But it is seen that 100 per cent of the groups were involved in the regular cleaning of the drainage line in order to maintain the good health and hygiene in their premises.

Construction of drainage lines in the village is one of the very important activity of the group with the support of the Government. Here the very important concept is the community contribution to the works executed. The community has to bear certain percentage of amount of the total value of the work there by the quality of the works will be ensured by the groups.

One of the very good thing was that all the groups in their respective villages got the mini water supply from the respective Panchayats with their group approach and unity.

Earlier to that they were struggling a lot to get the water for their domestic usage and other purposes.

This type of activities by the group members has given more strength to the groups and proved that, these Self Help Groups is meant not only for savings and credit activity but it has also proved that, if women come together they can achieve more success than men in any of the activities planned with the support/facilitation by the external agency *i.e.* non-governmental Organisation with the support of Government.

It was seen that groups were involved in the activities related to the welfare of the children in the village who are the assets of the village. By considering the present trend in the villages with reference to the education facilities available, it was observed from Table 3 that five types of activities have been carried out by the groups of the Grama Vikas whereas only three types of activities have been carried out by the groups of the MYRADA that to in 33 per cent of the groups. Night school to children and providing First Aid to children were the activities which was found common in 66.7 per cent of the groups but other activities like designation fund certificate and Christians children fund for poor children were found only in the groups organised by the Grama Vikas.

Under Balavadi facility in the Groups of Grama Vikas it found that the food will be served thrice a day to the children of the village. The group will provide their community has as their classroom for the children. All the groups has provided the First Aid to the children. The group members have purchased the required instruments, medicines required for the same and involved in providing the First Aid to the injured children in their villages. It is clear from the table 3 that, Christian Children Fund was tied up with the SHG of Grama Vikas and here the children from the poorest of the poor will be selected and fund will be provided under the scheme for the overall development of the children.

Thus, it indicates that, the SHGs of Grama Vikas organising six types of activities for the betterment of the children in their respective villages, whereas only three such activities were carried out by one group each for the school children by the groups organised by the MYRADA. But in MYRADA group's it found that they are having exclusive library facility for the school going children which is maintained by the self-help group.

Sr. No.	Activities	Gram Vikas		MYRADA		Total	
		No.	Per cent	No.	Per cent	No.	Per cent
1.	Participating in training organised by respective NGOs	3	100	3	100	6	100
2.	Excursion to the members of the group	3	100	3	100	6	100
3.	Maintenance of different funds at group level	3	100	0	0	3	50
4.	Construction and maintenance of roads within the village	2	67	2	67	4	66.7
5.	Getting insurance for cows	3	100	1	33	4	66.7
6.	Organising religious programmes in the village	2	67	2	67	4	66.7

It is clearly observed from Table 4 that, the Seven types of activities have been carried out by the groups of Grama vikas whereas six types of activities were carried out by the groups of MYRADA. It is seen from the Table 4 that groups were involved in income generation activities which are groups based and managed by the groups with the technical support of the NGO. This study witnesses that the woman can also take up the financial activities which man can do, when she is organised. Women is being sharing the lion portion of the activities carried out related to agriculture and allied activities, she also played a vital role adopting the “organic farming” techniques which is need of the hour.

It is very important to notice that, one of the Groups of Grama Vikas has initiated the Fruits and Vegetable processing unit with the support of one of the private company through the group, with the initial investment of Rs. 10 lakh. Here the vegetables like Tomato and fruits like Mango will be processed and marketed in Bangalore. The members of the group will be given the responsibility to run the unit with the technical support of the Grama Vikas and members will earn their share as wages for their work depending the nature of the work they will do in the firm. As opined by the head of the NGO this is one of the biggest activity taken up and maintained well by the members of their Self Help Groups. The members also have felt proud to be the part of this and they got good identity and social status in their village and neighboring village. This has become as model and lot of members from other groups and other places come here to learn and see the impact of the group.

It is clear from the table 5 that, all the groups of Grama Vikas and MYRADA have got the training and exposure/excursion visits from their respective NGOs. Than main objective of the exposure is to make aware the members about the technology, activity, institutional mechanism, financial sustainability etc. of the groups. By this it is easy to convince the members to follow the systems to achieve their set goals. The NGOs have provided trainings on Tailoring, Soap making, Group Dynamics, leadership management in the groups etc.

It observed from the Table 5 that, maintenance of different funds was practiced in the two groups of Grama Vikas but it was not practiced in the groups of MYRADA. Accident Relief Fund and Risk Fund are the two types funds maintained by the groups of Grama Vikas. This fund has been collected from the members at periodical intervals./ Accident relief fund was used whenever there is any death in the member’s family, risk fund was used to conduct any programmes in the village and to take up any community development activity in the village.

As the dairying is being major activity in the context of Research, the cattle is the major source of income and at the same time they used face lot of problems because of them, whenever there is death of animal due to accident and diseases. In order to avoid this the members of the group have gone for (66.7%) insuring their cattle mainly Cows. This has made their life secure through withstanding the accidents happened to their cattle, as they are their major source of income.

It is evident from the table that, 66.7 per cent of the members (two groups from each NGO) have involved in organising the religious programmes in their respective villages. The group members would organise food to the villages. They would conduct “Uthsavas” in the villages to worship the god for food rains and others.

Bhatnagar and Williams (1992), Fernandez (1998), Sharma and Das (2012), Chakravarthy and Jha (2012), Ramesh (1997) and Ofuku and Agbamu (2013) have also worked on some aspects related to the present investigation.

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