

Impact of self-help groups on rural women in Jammu district

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ABSTRACT

Self-help groups is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. The main aim of self-help groups is empowerment of women and to bring light in their life by working together by helping each other. Women constitute equal share with men in total population of our country. The invisibility of women makes them powerless in controlling their family decisions on the one hand and utterly incapable in participating in development affairs outside family on the other hand. Considering the potentials of SHGs, the present study was carried out in Jammu district of J&K state. The study on the impact of self-help groups on rural women was conducted on the formation mechanism of self-help groups and to measure the impact of SHGs on rural women in means of decision making. The study consisted of 250 women members of SHGs and 250 non- SHG women members as selected respondents. The findings indicated that highest majority of women participated in SHGs for economic independence, income-generation activities and social contacts. The impact of decision making on SHG members were found significantly higher than non- SHG members in household expenditure, education of children, marriage of children, marketing and social customs in home.

KEY WORDS : SHG, Rural women, Impact, Group formation, Decision making

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In India women empowerment is a buzz word to day. As a nation, India is committed to the empowerment of women. Though women is regarded as “unsung heroine” who works from dawn to dusk. As majority of women lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development must be paid attention to, so

the Government of India has provided for self-help groups (SHGs). Empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. A self-help group is a small voluntary association of poor people preferably from the same socio-economic back drop. The micro credit given to them makes them enterprising. It can be all women groups, all men groups or even a mixed group. SHG is a media for the development of saving habit among the women (S.Rajamohan 2003). It is a group of people who pool in their resources to become financially stable by taking loans from the money collected by the group and by making everybody of that group self employed. Micro-finance programmes like the self-help bank linkage programme (SHG) in India have been increasingly hailed for their positive economic impact and the empowerment of women. This is based on the view that women are more likely to be credit constrained, have restricted access to wage labour market and have limited decision-making and bargaining power within the household. Poverty and

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unemployment are the major problems of any under developed countries, to which India is no exception. But the more attractive scheme with less effort (finance) is self-help group. It is a tool to remove poverty and improve the rural development (Das, 2003). In light of the above facts, a study has been conducted with the following main objective to study the formation mechanism of self-help groups and to measure the impact of the self-help groups on decision making.

METHODOLOGY

This study was conducted in the Jammu district of J&K state during March 2010-April 2011. Five blocks were selected randomly from Jammu district and from each of these blocks, five different villages were selected on random basis. From each village, one SHG was selected randomly finally 25 SHGs were selected for this study. On random basis, 10 women members from each SHG and 10 non-members from the same village were selected as respondents. Thus, 250 respondents from SHGs and 250 non-members were selected for measuring the impact of SHGs regarding decision making aspects. The three point scale was used for the study with the following score values-Agree-Score value-3, Undecided-Score value-2 and Disagree-Score value-1. For the collection of the data, interview schedule was used. From the observed data, mean value was calculated. The mean was compared with the neutral

score value that is 2. If the mean was found below the neutral value, it means the statements having no impact and in other hand if the mean value is equal or above the neutral score, it means the statements having the impact. The statistical measures used were percentage, mean and applied the t-test for two samples assuming unequal variances as in all cases F-value was coming significant.

ANALYSIS AND DISCUSSION

Table 1 shows that majority of women *i.e.*, 84.8 per cent joined SHGs by getting motivated through NGOs followed by KVKs and department of agriculture *i.e.*, 48.0 and 42.0 per cent. A significant number of women members *i.e.*, 99.2 per cent joined SHGs for the purpose of saving followed by income generation, facility of loan and exposure of social contacts *i.e.*, 96.0, 92.0 and 92.0 per cent. Nearness of the house was the major criterion for group formation *i.e.*, 80.0 per cent followed by income and caste group *i.e.*, 78.0 and 52.0 per cent, respectively. Majority of the respondents *i.e.*, 87.2 percent joined SHGs on their own but 82.0 per cent felt financial risk at the time of joining SHGs.

Table 2 reveals the impact of SHGs on decision making. It was observed comparatively higher mean scores for the indicators, 'Independently taking decision for nutrition of the family', 'Participating in decision on any social custom in the

Sr. No.	Attributes	Source of Information	Respondents	
			Frequency	Percentage
1.	Source of motivation for joining SHGs	NGO	212	84.4
		Department of Agriculture	105	42.0
		KVKs	120	48.0
		Bank	20	8.0
		Self	38	15.2
2.	Purpose of joining SHG by farm women	Saving	250	99.2
		Facility of loan	230	92.0
		Income generation	240	96.0
		Exposure of social contacts	230	92.0
		Problem solving	98	39.2
		Getting training and knowledge on different aspects	160	64.0
		Going outside the home	85	34.0
3.	Criterion for group formation	Nearness of the house	200	80.0
		Income	195	78.0
		Caste	130	52.0
		Age	20	8.0
		Person having similar ideology	46	18.4
4.	Willingness of farm women for joining SHGs	Self	218	87.2
		Others	35	14.0
5.	Risk orientation of farm women at the time of joining SHGs	With risk	205	82.0
		With no risk	50	20.0

Table 2 : Impact of SHGs on decision making

Sr. No.	Indicators	SHGs members (n=250)		Non-SHG members (n=250)		t-stat (b-value)	
		Mean	Difference from neutral value	Mean	Difference from neutral value		
1.	Decision for children education.	2.44	0.44	1.36	-0.64	14.35 (<.01)	t-test: Two sample assuming unequal variances
2.	Independently taking decision for nutrition of the family.	3.00	1.00	2.54	+0.54	13.09 (<.01)	
3.	Participating in decision of marriage of children.	2.12	0.12	1.67	-0.33	5.56 (<.01)	
4.	Participating in decision on any social custom in the family.	2.98	0.98	2.35	+0.35	13.28 (<.01)	
5.	Participating in decision on purchasing of household items.	2.24	0.24	1.55	-0.45	12.04 (<.01)	
6.	Participating in decision on purchasing of agricultural implements.	2.96	0.96	2.25	+0.25	14.34 (<.01)	
7.	Freedom for enjoying outside the home like market etc.	2.05	0.05	1.43	-0.57	9.93 (<.01)	
8.	Taking independent decisions about family planning.	1.93	-0.07	1.04	-0.96	13.82 (<.01)	

family', 'Participating in decision on purchasing of Agricultural implements', 'Decision for children education', 'Participating in decision of purchasing of household items', 'Participating in decision of marriage of children' and 'Freedom for enjoying outside the house' which were 1.0, 0.98, 0.96, 0.44, 0.24, 0.12 and 0.05, respectively in SHGs members as compared to non-SHG members, where the mean scores for the indicators, 'Taking independent decisions about family planning', 'Decision for children education', 'Freedom for enjoying outside the house', 'Participating in decision on purchasing of household items' and 'Participating in decision of marriage of children' were -0.96, -0.64, -0.57, -0.45 and -0.33, respectively. This indicates impact of SHGs on decision making.

The t-test for two sample assuming unequal variances as in all cases, F-value was found significant. As from Table 2, it is depicted that impact of decision making on the indicators *i.e.*, 'Decision on children education' was 14.35, 'Independently taking decision for nutrition of the family' was 13.09, 'Participating in decision of marriage of children' was 5.56, 'Participating in decision on any social custom in the family' was 13.28, 'Participating in decision on purchasing of household items' was 12.04, 'Participating in decision on purchasing of agricultural implements' was 14.34, 'Freedom for enjoying outside the house' was 9.93 and 'Taking independent decision about family planning' was 13.82 in SHGs group was more as compared to non-SHG group (t-stat is more than the b-value as b-value is <.01) as both the groups were found statistically significant on the basis of t-test. Jain and Kushwaha (2004) described that SHGs enhanced the equality of status of women as participants, decision

makers and beneficiaries in the democratic, economic, social and cultural spheres.

Conclusion:

The findings of the study revealed that the majority of the respondents joined SHGs for the purpose of saving. Most of the respondents accepted membership on their own but with the assumption of the risk of money loss. The respondents as SHGs members were able to take more decisions as compared to those who were not members of SHGs because SHGs members could acquire more knowledge and more scientific information by mutual interactions, social gatherings and trainings conducted by different departments/agencies engaged in women empowerment.

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