

Nature and performance of BPL SHGs women in Jammu (J&K)

■ SHASHI MANHAS AND SHASHI TIWARI

Received: 01.06.2012; Revised: 03.09.2012; Accepted: 20.10.2012

■ **ABSTRACT** : A self-help group is conceived as a sustainable 'people's institution' that provides the poor rural woman with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. This study was conceived looking into significant contribution of SHG towards development in general and women in particular. The study was formulated to analyze socio-economic and educational well-being of BPL women as members of SHG. The sample of the study consisted of 200 respondents from six blocks of Jammu district. The respondents were selected following the random sampling method. The selected samples were observed and personally interviewed through a structured schedule developed on objectives. The results of the study highlight that group size of SHG usually varied from 7 to 11, with the most common size being 9 to 10 women. The group size remained stable over a considerable period, although there might be substitution of one member by another. The monetary contribution of SHG members ranged from Rs. 20 to Rs. 50 per member per month, making the total contribution to be in the range of Rs. 200 to Rs. 500 per month. The general awareness level of SHG members about their own group functioning was found to be substantially high. The monthly income through SHG activities varied from Rs. 500 to Rs. 1400 per month, with the average income being almost Rs. 900 per month. The SHG group meetings were held monthly with almost all members attending the meeting. The decisions were usually made in a transparent manner by consensus of the members of the group. Social status of women gets a substantial boost by joining SHG.

■ **KEY WORDS** : Self-help group, Below poverty line, Empowerment

■ **HOW TO CITE THIS PAPER** : Manhas, Shashi and Tiwari, Shashi (2012). Nature and performance of BPL SHGs women in Jammu(J&K). *Asian J. Home Sci.*, 7 (2): 358-364.

See end of the paper for authors' affiliations

Correspondence to :
SHASHI TIWARI,
P.G. Department of Home
Science, University of Jammu,
JAMMU (J&K) INDIA
Email: shashitiwari1966@
yahoo.co.in

The SHGs in India have come a long way, since their inception in 1992. At present, SHG is widely used as an instrument to empower women socially and economically. Economic independence facilitates increase in women's income and translates more directly into family wellbeing. Therefore, enhancing income earning opportunities through the formation of SHGs is a viable pathway for empowerment of women. Enhancing income earning opportunities through the formation of SHGs is a viable pathway for empowerment of women in Sattur Taluk village of Virudhunagar district (Dhavamani, 2010).

One of the powerful approaches to woman empowerment is the formation of self-help groups (SHGs) especially among

women. This strategy had fetched noticeable results not only in India and Bangladesh but World over. During the past few years in several parts of the country, the rural poor especially woman are being organized into self-help groups in large numbers (NABARD report 2011) going by the average group size of 12 -15 members most of the SHG members are from regions of high poverty, low levels of agricultural surplus, scanty resources and underdeveloped infrastructure. As of 31st March 2011, a total of 47, 86,763 SHGs have availed loans from one or more of the commercial, regional and cooperative banks. Peer pressure plays an important role in SHG mechanism which ensures timely recovery of outstanding loan. As on 31.03.2011 over 95 per cent SHG loan accounts are regular.

According to survey conducted by Centre For Bhartiya Marketing Development (CBMD), the highest number of SHGs are found in southern states that constitute 65 per cent of total SHGs, while the eastern, central, northern and western states contribute about 13 per cent, 11 per cent, 5 per cent and 6 per cent, respectively at the national scene. Andhra Pradesh, followed by Tamil Nadu has the highest number of women SHGs working independently. SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life (Pattanaik, 2003). But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups are not organised properly and effectively.

Social Welfare Dept. (2009) the research experience shows that women participant of self-help groups is aware of their rights, their creativity and potential growth. Women from SHGs are disciplined and committed towards paying back the loan in time (Dewivedi 2008). This is the reason most of the govt. programme try to work for poverty alleviation through women SHGs. Seventy per cent of world's poor are women and Self Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment (Sahu and Tripathy, 2005). In the state of Karnataka, membership of SHGs contributed significant changes in the lives of women such as escape from the reliance on the money lenders who were charging exorbitant rates of interests (Sitaram, 2007).

Women can lift themselves from the morass of poverty and stagnation through formation of self-help groups. SHGs were fulfilling the goal of financial services to the poor, and contribute the alleviation of rural poverty in the states A.P., Karnataka, Orissa and Rajasthan (Andhra Pradesh Mahila Abhivrudhi Socitey, 2006). The formation of SHGs has boosted the self-image and confidence of rural women (Manimekalai, 2004).

The government of Andhra Pradesh has taken up the theme of woman empowerment through SHG as one of the strategies to tackle socio economic poverty. Andhra Pradesh alone has about half of SHGs organized in the country. 60 per cent of woman activities related to agriculture and allied field and nearly 20 per cent of the SHG members are engaged in making handicraft and handloom products. Public private partnership method is also adopted in promoting economic opportunities to SHGs by appointing them as dealers for the sale of product manufactured by companies like Hindustan Liver limited, TVS, TTK- Prestige, Colgate, Palmolive, Philips etc. Companies in return, train SHGs in finance management, enterprise development, packaging, branding and pricing of products. As an impact of SHG's membership, 98 per cent of the members made savings regularly, 80 per cent of the total SHGs had accessed financial assistance from bank and repayment was 98 per cent. Voluntary participation in

communities like lying of roads, constructing water harvesting tank, planting trees, donations to the victims of natural calamities, counseling adolescent girls, etc. are important task.

Objectives:

- To study the change in family welfare management among BPL women after joining SHGs.
- To study the organization and working of self help groups (SHGs).

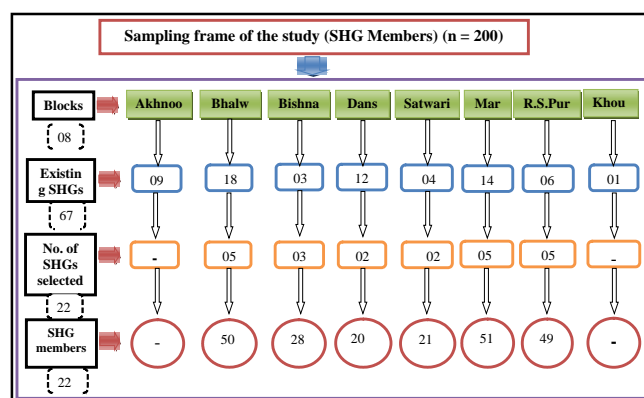
RESEARCH METHODS

Locale of the study:

The Study is being carried out in all six blocks of Jammu District (out of total 8 blocks) - Dansal, Bhalwal, Marh, Satwari, R. S. Pura and Bishnah. It is noteworthy to mention here that the Self-Help Groups in Jammu district are promoted by NGOs, DRDA Jammu (District Rural Development Administration) and Women Development Co-orporation Jammu. Due to time constraint the researcher has selected the SHGs promoted by DRDA Jammu (District Rural Development Administration) under SGSY (Swaranjayanti Gram Swarozgar Yojana). Self Help Groups (SHGs) under SGSY are provided training, credit, technology, infrastructure and marketing by DRDA, Jammu.

Sampling plan:

Multi Stage random Sampling technique was adopted to draw the samples. Out of 75 Women SHGs, 20 SHGs were selected randomly to form a sample of 200 out of 221 members for Group 1. Same number of respondents was selected randomly to from Non SHG, BPL sample of 200 to form Group 2. These were selected from the same villages of SHG members having same level of socio economic status (belong to BPL category) but did not have SHG membership.



Research tools:

The following tools were used for the study:

Observation sheet:

It was used to collect information on functioning and

structure of SHGs.

Interview schedule :

An Interview Schedule was used to collect information regarding socio-economic background of respondents.

Data collection:

A preliminary investigation has been done for physical identification of SHG and non SHG women BPL members in all eight blocks of Jammu District. The information required for the study has been collected from both the primary and secondary sources. A well-structured interview schedule has been prepared to collect primary data from the sample respondents. The secondary data have been collected from various books, Journals, newspapers, published literature, websites, and records of DRDA Jammu District. The discussion with the directors and co-coordinators and facilitators of SHGs helped the researcher in gaining some preliminary insights into the variables of the study. The pilot study was helpful in finalizing the area of the study in terms of time, place, and universe and sample size of the study.

Data analysis:

The data collected from the interviews was tabulated in Microsoft Excel and then various important parameters and trends in the data of every characteristic were computed. These parameters, (such as percentages and average) were crucial in identifying the overall and general behavior of the population under study. Finally, the graphs were plotted for some characteristics to see the behavior and tendency of the population *vis-à-vis* the respective statistic. These were then used to draw inferences that lead to the conclusions of this paper. Thus, the physical sheets of data collected were finally distilled into the conclusions by using a series of statistical and mathematical operations.

RESEARCH FINDINGS AND DISCUSSION

The data collected through interview schedule was analyzed in terms of various socio-economic characteristics (personal, family, husband and self-employment). Personal data includes age, education, marital status, religion and caste. Family data entails family composition, family type, and head of the family and activity status of children. The information on husband includes collecting data about the parameters like husband's education, employment, annual income, subsidiary employment and landholding size. The self-employment data consists of the details of employment other than SHG and the approximate income from that source. The statistical tools were then applied to draw inferences about the socio-economic characteristics of the women working in SHGs.

The data so collected when tabulated (Table 1) and

Personal characteristic		Number	Percentage
Age (yrs)	<25	19	9.50
	26-35	98	49.00
	36-45	61	30.50
	46->	22	11.00
Education level	Illiterate	81	40.50
	Literate	15	7.75
	Primary	52	26.00
	Secondary	33	16.50
	High school and above	19	9.50
Marital status	Married	174	87.00
	Unmarried	14	7.00
	Widow	12	6.00
Sub caste	SC	131	65.50
	OBC	2	1.00
	Gen	67	33.50
Religion	Hindu	190	95.00
	Muslim	2	1.00
	Christian	0	0.00
	Sikh	1	0.50
	Others	8	4.00

analyzed using mathematical tools showed us that the SHG women were of mostly middle-aged (about 80 per cent fell in the 26-45 years range), and about 40 per cent of them were illiterate. Moreover, most of all these women were married (87 %).

The analysis of the data (Table 2) threw light on important facets of the social status and outlook of the SHG women by providing key details about their families. It is

Family characteristic		Number	Percentage
Composition of family	Average number of children	3.49	-
	Average number of boys	1.97	-
	Average number of girls	1.52	-
	Average size of family	7.00	-
Type of family	Nuclear	94	47.00
	Joint	61	30.50
	Extended	45	22.50
Head of the family	Husband	150	75.00
	Wife	27	13.50
	Father	12	6.00
	Mother	6	3.00
Activity status of children	In-laws	5	2.50
	School going	144	72.00
	Non-school going	18	9.00
	Working	38	19.00

evident that more than 70 per cent of their children were school going and almost half of the women were of nuclear families. The average family size was about 7 members, with the average number of children being 3.5 per woman, which is slightly higher than the average number of children in India. The head of the family in most cases was the husband of the SHG woman.

A gigantic proportion (80%) of the SHG women under this study, found no means of employment other than the SHG activity (Table 3). The average monthly income of these women from all sources excluding the SHGs was quite low.

Socio-personal characteristic		Number	Percentage
Employment	Employed	22	11.00
	Unemployed	159	79.50
	Self-employed	5	2.50
	Professional	14	7.00
Approx .monthly income (Rs.)	<500	35	17.50
	500-1000	33	16.50
	1500-2000	83	41.50
	>2000	49	24.50

The data on husband's occupational and educational characteristics (Table 4) gave us a bird's eye view of the whole

family's socio-economic structure. Some of the noteworthy points of observations were that about half of the SHG women's husbands were landless, with a giant proportion being able to earn less than Rs. 5000 annually, and more than 75 per cent of them were employed in agriculture and animal husbandry. A large number (35%) of them were employed by someone or some agency and a substantial number (27%) of them being self-employed (as a tailor, carpenter etc.).

Primary research revealed the general structure (Fig. 1) of the SHGs in Jammu district. The group size of SHGs usually varied from 7 to 11, with the most common size being 9-10 women. The group size remained stable over a considerable period, although there might be substitution of one member by another. The members of self-help groups themselves were found to be responsible for promoting their respective groups and act as references for other people to join the group. The working of these SHGs requires a contribution ranging from Rs 20-50 depending on the trade they indulge in.

The general awareness level (Fig. 2) of the SHG members about their own group was found to be substantially high. Except the financial structure, the rest of the parameters were fairly well known across the SHG members and this showed that they were keenly interested and involved in the working of the SHG and considered themselves to be an important part of the group.

Parameters		Number	Percentage
Husband's education	Illiterate	52	26.00
	Literate	52	26.00
	Primary	36	18.00
	Middle class	33	16.50
	High school	22	11.00
	Intermediate	2	1.00
	Graduation	3	1.50
Husband's employment	Employed	70	35.00
	Unemployed	45	22.50
	Self employed	55	27.50
	Professional	30	15.00
Approx annual income	0-5000	160	80
	5001-10000	21	10.50
	10001-15000	18	9.00
	>15000	1	0.50
Subsidiary employment	Agriculture	72	36.00
	Animal husbandry	80	40.00
	Labour	48	24.00
	Landless	99	49.50
Landholding size	1-5 Kanaal	36	18.00
	6-10 Kanaal	35	17.50
	10-15 Kanaal	22	11.00
	> 15 Kanaal	8	4.00

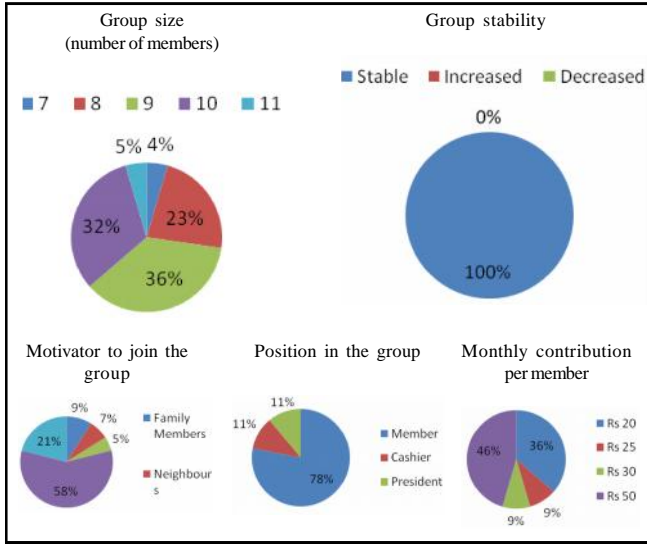


Fig. 1 : Group structure of SHGs

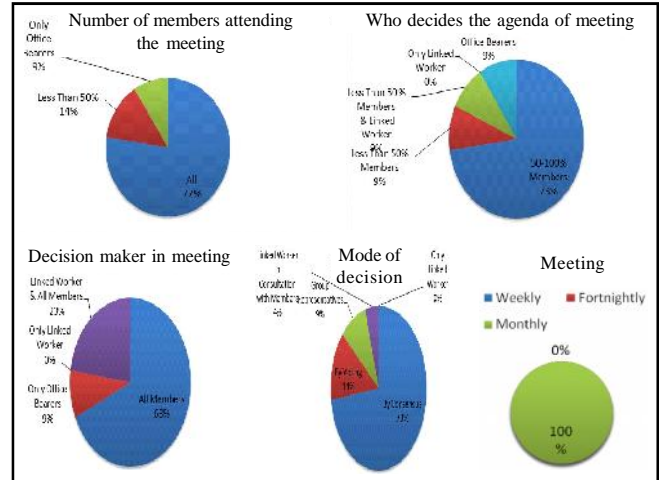


Fig. 4 : Functions of SHGs

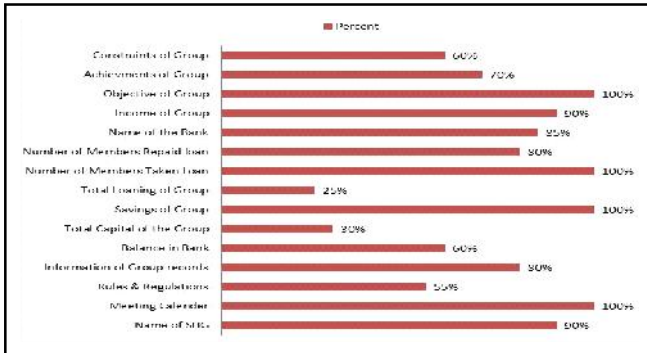


Fig. 2 : Knowledge and awareness of SHG members of their group activities

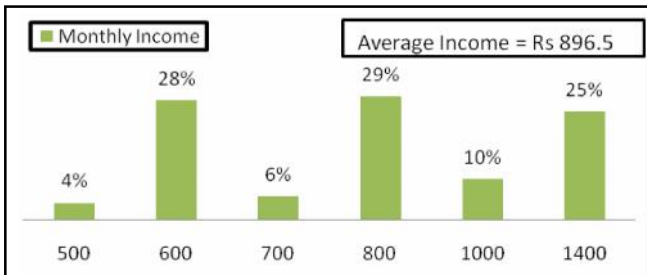


Fig. 3 : Monthly income of SHG women

The monthly income of SHGs (Fig. 3) varied from Rs. 500 to Rs. 1400 from the SHG activity. About one fourth of these women (who were involved in dairy activities) earned a considerable amount of Rs. 1400 per month. The BPL women were able to earn, on an average, about Rs. 900 by working as a member of an SHG group.

The modus operandi of SHGs (Fig. 4) gets elucidated by taking a microscopic view of its functioning pattern. The SHG

group meetings are held monthly, with almost all members attending the meeting. The agenda of the meeting gets decided by a discussion among a majority of the members of group and more or less every member has a say in the decision making of the group. The decisions are usually made in a transparent and inclusive manner by consensus of the members of the group. This shows the strengthening of social status of the SHG women who get an opportunity to actively provide direction to the SHG the work for. Being part of an organization that holds their view as important, it gives a social stimulus to them and develops a sense of esteem and confidence in them.

It is evident from Table 5 that the socio-economic status of the BPL women usually increases and gets better by joining SHGs. The poor women see an upsurge in the financial status of themselves and their families due to the accruing of their monthly income. But more importantly, their social status gets ameliorated in various respects which cannot directly be measured in terms of rupees, but has a considerable positive impact on their children’s lives, paving ways for a bright future for them. Important things to be noted here are that the social status of women marked by the recognition they receive in family and community, the skills they possess, awareness about family planning and nutritional requirements, interaction with outsiders and the like get a substantial boost by joining the SHG.

Conclusion:

The primary research data treated with appropriate analysis lead us to several findings that we witnessed above. Amalgamating these findings and putting things together, we can try to envisage a holistic view of the overall scenario of BPL women and the effect of SHGs on them. Some of the important conclusions derived from the findings are:

- Most of the women who benefit from the concept of

Table 5 : Change in pattern of family welfare management(SHG)

Sr. No.	Parameters	Same		Increased		Decreased	
		N	%	N	%	N	%
1.	Mobility	46	23.00%	154	77.00%	0	0.00%
2.	Recognition in family	52	26.00%	148	74.00%	0	0.00%
3.	Recognition in community	77	38.50%	123	61.50%	0	0.00%
4.	Interaction with outsiders	64	32.00%	136	68.00%	0	0.00%
5.	Literacy education	42	21.00%	158	79.00%	0	0.00%
6.	Access to health services	200	100.00%	0	0.00%	0	0.00%
7.	Access to sanitation	200	100.00%	0	0.00%	0	0.00%
8.	Access to credit sources	59	29.50%	141	70.50%	0	0.00%
9.	Asset building	88	44.00%	112	56.00%	0	0.00%
10.	Family income	66	33.00%	134	67.00%	0	0.00%
11.	Skills	80	40.00%	120	60.00%	0	0.00%
12.	Nutrition awareness	98	49.00%	102	51.00%	0	0.00%
13.	Family planning awareness	102	51.00%	98	49.00%	0	0.00%
14.	Girl child developmental programme awareness	114	57.00%	86	43.00%	0	0.00%
15.	Participation in development programme	60	30.00%	140	70.00%	0	0.00%
16.	Individual income	18	9.00%	182	91.00%	0	0.00%
17.	Child centred decision making	96	48.00%	104	52.00%	0	0.00%
18.	Money centred decision making	105	52.50%	95	47.50%	0	0.00%

SHGs were unemployed (80%) and had negligible monthly income (about half of them were earning less than Rs. 500). The spouses of most of the SHG members earned less than Rs. 5000 per annum and had modest education background.

– Irrespective of the otherwise weak economic status of their family, the children of most of the SHG women (70 %) were school going. This showed that the SHG activity bestowed these women with the crucial economic strength that enabled them to provide proper education.

– The impact of SHGs on its women members can be seen clearly in monetary terms. The average monthly income of SHG women members was found to be close to Rs. 900, which was far more than what the non SHG women earn.

– The BPL women working with SHGs can be said to be satisfied with their work standards. The women were highly aware about the organizational and financial specifics of the SHG which they worked in, which elucidates the active interest showed by these women in their SHGs. Moreover, they played an impeccable role in the decision making of their respective SHGs.

– The women were made to interact with several government institutions as a part of their work. This made them aware of the institutional system around and more confident in their approach.

The above inferences show that SHGs have propelled the economic and social status of their member women above their fellow non SHG counterparts. Self-help group, managed in an ideal scenario, provides a way of reducing poverty that simultaneously improves the capacity of its members on many

levels. It is grounded in participatory decision making, which creates a sense of ownership among members. This is very different from other poverty alleviation / human development programme evolved with a top down / system of decision making.

Suggestive measures:

– The number of ground level workers known as facilitators for formation of SHGs should be increased.

– The banks should send their employees to the BPL women in order to motivate them for entrepreneurial activities by providing them awareness about the financial services they can offer.

– The BPL women are usually hesitant to move away from their residential places and hence resist joining an SHG. The training should be provided at or near their homes to overcome this issue.

– The SHG women should be provided functional literacy training so that they are aware of the working of government institutions and organizations.

– The age group of SHG members should be made more diverse by including women of all age groups. This would help them to interact and learn from one another.

Authors' affiliations:

SHASHI MANHAS, Department of Home Science, University of Jammu, JAMMU (J&K) INDIA

Email:shashimanhas@hotmail.com

■ REFERENCES

Dhavamani, P. (2010). Empowerment of rural women through self help groups in Sattur Taluk of Virudhunagar district. *College Sadhana. J. Bloomers Res.*, **2** (2) : 191-195.

Dwivedi, Archana (2008). SHGs and micro credit, *Yojna*, **52** : 47-48.

Malhotra, Meenakshi (2004), *Empowerment of Women*, Isha Books, Delhi.

Manimekalai, K. (2004). Economic empowerment of women through self-help groups, *Third Concept*, February.

National Agricultural Bank of Rural Development (2010-11). Annual Report, 31st March 2011.

Pattanaik, Sunanda (2003). Empowerment through SHG: A case study of Gajapati district, Smaranika, 2003.

Sahu and Tripathy (2005). *Self-help groups and women empowerment*, Anmol Publications Pvt. Ltd., NEW DELHI (INDIA).

Sitaram, Shashikala (2007). India: Promoting urban social development through self-help groups in Karnataka. Evaluation Working Paper, pp. 23-25.

Social Welfare Department (2008-09). Annual Report, 31st March 2009.

■ WEBLIOGRAPHY

India Microfinance, <http://indiamicrofinance.com/95-shg-loan-accounts-regular-31st-march-2011.html>, Accessed on 25th March, 2012.
