



Research Article

Involvement of farm women in planning and execution of self-help groups programmes

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SUMMARY : The present investigation was conducted in Ajmer district of Rajasthan which was selected purposively. Two Panchayat samities namely *i.e.* Masuda and Bhinay were selected purposively considering maximum number of self help groups. From each Panchayat samiti two gram seva sahkari samities (GSS) were selected randomly. Thus, from each GSS 10 per cent respondents were randomly selected. Thus, the overall sample consisted of 120 respondents. Majority of the respondents fell in medium level of involvement in planning and execution of SHG programmes. Beneficiary farm women had extremely high involvement in 'attending regular meetings of the groups' and least involvement in 'checking of utilization of loan' for planning and execution of SHG programmes. As stated above the majority (61.70%) of the respondents fell in medium level involvement followed by nearly 1/3rd and 1/4th respondents who had high and low level of involvement, respectively. Very high extent of involvement in aspect like 'attending regular meeting of the groups' *i.e.* 83.88 MPS could be attributed to the farm women this aspect is not much complicated, does not require extra investment and time for attending regular meeting whereas, the extent of involvement in aspect like 'checking of utilization of loan' which was found having the least involvement, could be simply because the farm women are not involved in checking of utilization of loan.

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Involvement, Farm women, Self-help groups'

BACKGROUND AND OBJECTIVES

For majority of Indian women, life itself has been a long hurdle race, both within and outside the family. However, there are certain redeeming features. The post independence period has witnessed a number of positive and concerted efforts by the government to improve the socio-economic status of women. The government has emphasized on strengthening and motivating women power at the grass roots.

The global conference on Women's Empowerment (1988) highlighted empowerment as the surest way of making women as 'partners in development' and bringing them in the main stream of development not only as mere 'beneficiaries' but also as 'contributors'.

All over the world efforts are being made to empower women through education and training, health support and entrepreneurship

development.

Women are the vital human infrastructure and their empowerment (economic, educational, social and political) would hasten the pace of social development. Investing in women capabilities and empowering them to achieve their 'choices' and 'opportunities' is the surest way to contribute to economic growth and overall development.

RESOURCES AND METHODS

To assess the extent of involvement of respondents in planning and execution of SHGs programmers, the instrument so constructed was given scores on three point continuum *i.e.*, 3, 2 and 1 on the basis of extent of involvement. Accordingly, scores 3, 2 and 1 were given to the extent of involvement *i.e.*, always, sometimes and never, respectively, Thus, the maximum obtainable score a respondent could obtain was 141.

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To determine the extent of involvement, mean score for each statement was worked out and on the basis of mean score of each statement respondents were categorized into three groups; low, medium and high involvement.

OBSERVATIONS AND ANALYSIS

The findings related to the involvement of the farm women in planning and execution of SHG programmes have been presented in Table 1 and 2, for this purpose, fifteen aspects related to planning and eighteen aspects related to

Table 1 : Distribution of respondents according to their involvement in planning and execution of SHG programmes (n= 120)

| Sr. No. | Involvement level | Frequency | Percentage |
|---------------|----------------------------|--------------|------------|
| 1. | Low (below 80.45) | 10 | 8.33 |
| 2. | Medium (from 80.45-128.73) | 74 | 61.67 |
| 3. | High (above 128.73) | 36 | 30.00 |
| Mean = 104.59 | | S.D. = 24.14 | |

Table 2 : Extent of involvement of farm women in the different aspects of planning and execution of SHG programmes (n = 120)

| Sr. No. | Involvement aspects | MPS | Rank |
|---------|---|-------|--------|
| 1. | Discussing the principles to be kept in view regarding SHG's | 73.61 | XVIII |
| 2. | Finalizing the steps to be followed by SHG's | 78.05 | X |
| 3. | Roles to be performed by the group members discussed in your presence | 73.33 | XIX |
| 4. | Collection of existing facts of the situation before establishing of SHG in your villages | 75.55 | XIV |
| 5. | Identifying the problems of SHG groups members | 74.16 | XVI |
| 6. | Determination of the objectives for the SHG's | 78.33 | IX |
| 7. | The objective of the SHG's achievable and acceptable | 69.44 | XXV |
| 8. | Classifying the problem into different categories | 78.05 | X |
| 9. | Determining priorities of the problems | 76.94 | XII |
| 10. | Finding suitable solution of the problems | 77.22 | XI |
| 11. | Deciding the number of members of the group | 78.61 | VIII |
| 12. | Selection of group members | 74.72 | XV |
| 13. | The name of the SHG decided with your due consensus | 73.88 | XVII |
| 14. | Framing rules and regulation for the group | 70.27 | XXIV |
| 15. | Deciding the group meetings | 73.15 | XX |
| 16. | Deciding the activities of SHG's to be performed | 80.55 | III |
| 17. | Goals of SHG's decided with your agreement | 72.22 | XXI |
| 18. | Deciding monthly thrifits for SHG from each member of the group | 66.38 | XXVII |
| 19. | Deciding the member to whom the loan would be given | 78.88 | VII |
| 20. | Deciding amount of loan interest rate, maximum limit of loan, installment of recovery | 70.69 | XXIII |
| 21. | Checking of utilization of loan | 52.22 | XXIX |
| 22. | Solving the SHG's problems | 82.22 | II |
| 23. | Arranging regular meetings of the groups | 79.72 | V |
| 24. | Attending regular meeting of the groups | 83.88 | I |
| 25. | Deciding the calendar of activities for the SHG | 76.38 | XIII |
| 26. | Selection of chair persons / secretary members of the group | 73.88 | XVII |
| 27. | Maintenance of group records | 59.56 | XXVIII |
| 28. | Income generating activities | 79.16 | VI |
| 29. | Introducing new business activities | 67.22 | XXVI |
| 30. | Programmes of SHG's for benefits of self community, SHGs village | 78.88 | VII |
| 31. | Periodic evaluation of the group activities | 78.05 | X |
| 32. | Making decision regarding positive changes in existing activities | 80.27 | IV |
| 33. | Sharing delegated authorities, responsibilities among the group members. | 70.83 | XXII |

execution were listed in the schedule and weighed on a three point continuum of involvement. The three points on the continuum were, always, sometimes and never with the weightage of 3, 2 and 1, respectively.

To get an overview of the respondents with respect to involvement in planning and execution of SHG programmes, they were grouped into three categories based on the mean value *i.e.* 104.59 and standard deviation *i.e.* 24.14. These three categories of respondents were presented as under :

- The respondents who obtained involvement score below 80.45 were categorized as having low involvement level.
- The respondents who obtained involvement score from 80.45 to 128.73 were categorized as having medium involvement level.
- The respondents who obtained involvement score above 128.73 were categorized as having high involvement level.

The statistical data regarding the involvement of respondents have been presented in Table 1.

The data in Table 1 reveal that majority of the respondents *i.e.* 61.67 per cent fell in medium level of involvement in planning and execution of programmes while only 30.00 per cent respondents fell in high level involvement category and 8.33 per cent respondents showed low involvement.

Furthermore, the extent of involvement of farm women in different aspects of planning and execution of self help groups programmes were also analyzed separately.

The relative importance of all the thirty five aspects was highlighted by ranking on the basis of mean per cent score of involvement. The data have been presented in Table 2.

The beneficiary farm women had extremely high involvement in planning and execution *i.e.* up to the extent of 83.88 MPS in 'attending regular meetings of the groups' and the aspect was ranked first. The second rank was assigned to the aspect 'solving the SHG's problems' having the score 82.22 MPS. This was followed by 'deciding the activities of SHG's to be performed' with score 80.55 MPS, 'Making decision regarding positive changes in existing activities' with score 80.27 MPS, 'arranging regular meeting of the groups' with score 79.72 MPS and 'income generating activities' with score 79.16 MPS, which were ranked third, fourth, fifth and sixth, respectively.

The seventh rank was assigned to the aspects 'deciding the member to whom the loan would be given' and 'programmes of SHGs for benefits of self, community, SHG and village' both were having the same score of 78.88 MPS. This was followed by the aspects 'deciding the number of members of the group' with score 78.61 MPS, 'determination of the objectives for the SHGs' with score 78.33 MPS which were rank eighth and ninth, respectively. The tenth rank was

assigned to the aspects 'finalizing the steps to be followed by SHGs', 'classifying the problem into different categories' and 'periodic evaluation of the group activities' and all were having the same score of 78.05 MPS.

The critical analysis of all 33 aspects showed that the aspect 'maintenance of group records like membership register, note books, cash book, passbook, loan ledger, progress report' with 59.56 MPS having second last rank and 'checking of utilization of loan' which found least involvement with 52.22 MPS.

Hence, it could be inferred from above results that the respondents were found having high involvement in the aspect 'attending regular meeting of the groups' while the aspect like 'checking of utilization of loan' was least accepted by the respondents with regard to their involvement.

The findings of the present investigation are in line with the findings of Shekhawat (1991), who reported that the participation of farmers in social forestry programme was low *i.e.* only 28.68 per cent. Maximum of participation (43.76 %) was seen in 'implementation stage' whereas least participation (16.11 %) was found in the evaluation stage.

The findings of the present investigation are also in accordance with the findings of Scholz (1994) who found that involvement of the rural population of Baluchistan self help groups was encouraged to create village organization which met regularly to formulate needs and to create community saving funds.

Conclusion:

Findings revealed that majority (61.17 %) of the respondents had medium level of involvement in planning and execution of SHG programmes while 30.00 and 8.33 per cent respondents fell in high and low level of involvement, respectively.

It was found that some of the aspects related to planning and execution stage of SHG programme *viz.*, attending regular meeting of the groups', 'solving the SHG's problems', 'deciding the activities of SHGs to be performed', were the aspects where the beneficiary farm women exhibited high involvement.

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