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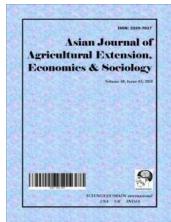
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## Rural Development - Self Help Group Success Story

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### **Authors' contributions**

*This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.*

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### **ABSTRACT**

Self help groups (SHGs) have been instrumental in women empowerment by enabling them to work together. Members engaged in development activities have the potential to empower them through the capacity building that underpin sustainable agriculture. The findings of the study reveals that women who never used to step outside the four walls of their home is now becoming business women and supplementing their family income. The results indicates that majority of the respondents are young, matriculates, labourers, belongs to SC category, have family size of 4-6 members and earn up to Rs. 65000 per annum. The economic benefits gained from enrolling in the groups are found to be high in terms of selling products individually, understand banking operations to avail credit facility, develop courage to think independently, understand group activity and manage group activities after joining the group. Furthermore the social empowerment of the members in terms of team spirit, talking freely within family, confidence in dealing with people is enhanced. It indicates that self help groups bring economic upliftment, leadership skills in managing the group and inculcate great confidence in the members of selected groups to succeed in their day to day life.

**Keywords:** *Self help group; economic upliftment; managerial empowerment; social empowerment.*

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## 1. INTRODUCTION

NABARD (1997) defines SHGs as "small, economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members' decision". Most SHGs in India have 10 to 20 members, who can be either only men, or only women, or only youth, or a mix of these. As women's SHGs have been promoted by a wide range of government and nongovernmental agencies, they now make up 90% of all SHGs. As Indian women do not generally have the same opportunities to migrate for wage work as men due to social obligations and taboos, it is particularly important for women to improve employment and income earning opportunities *in situ*, and in a way that is compatible with their role in child care.

Self-help groups are mostly informal group where members pool savings as a thrift deposit. The groups have common perception of need and improvise towards collective activity. Many such groups formed around specific production activities, promote saving among members and use the pooled resources to meet the various credit needs of members. Where funds generation is low in the initial phases due to low saving capacities, this is supplemented by external resources. Thus self help groups have been able to provide primitive banking service to its members that are cost effective, inflexible and without defaults, based on local requirement. Self help group have also evolved their own characteristics of functioning. Self-help group approach, in the recent years has been rightly recognized as the best way of socio-economic empowerment of people living below poverty line in India and elsewhere. Self help groups can act as an empowerment resource centers for the women members, percolating the benefits to the society. Empowerment of women through self help groups has benefited not only the individual women but also her family and community as a whole. It is true that the poor status of Indian women in villages can be transformed with the help of self help groups. SHGs are the real pathfinders in the life of rural Indian women [1-3].

## 2. MATERIALS AND METHODS

The present study is conducted in Punjab state. The group named 'Sada Shiv Modern' is purposively selected as group is functioning very well and able to get a grant of Rs. 77 Lakh by the Chief Minister of Punjab and act as role model for other functioning groups of Punjab. The data

is collected with the help of interview schedule and analysed with the help of frequency and percentages.

## 3. RESULTS

### 3.1 Socio-personal Characteristics of the Respondents

The comprehensive information about traits of the respondents pertaining to age, education, occupation, caste, family type, family size and family income, social participation, extension contacts and mass media exposure are presented in Table 1. The probe into data reveals that majority of the members (56.67%) belongs to the age group of 25-35 years. It might be due to young women are energetic and having strong urge to achieve their goal, there-in participating actively in the group. One-third respondents belongs to the age group of 36-45 years while 10% respondents belongs to the age group of 46-55 years.

Majority of the respondents (76.67%) are literate having educational qualification up to Matric. The findings are in line with the study conducted by [4,5]. Contrarily, [6-11] reports that respondents in their study are illiterate.

A scrutiny of the data reveals that more than 70% of the family members of the group are labourers whereas 20% respondents are artisans (painters, carpenters etc.).

Caste is categorised into three categories i.e. General, Scheduled caste (SC) and Backward class (BC). More than 2/3<sup>rd</sup> members of group belongs to SC category as women are poor and join the group to improve their economic conditions. These results are in conformity with those of [12,13]. About 17% and 10% respondents belongs to BC and General category.

An overview of the family type reveals that majority (74%) of the respondent's belongs to nuclear family whereas 20% of the respondents belongs to joint family. It is attributed to the fact that joint family is losing its importance and people are more likely to live independently. Moreover, farms in Punjab are increasingly and getting smaller mainly due to division of land by inheritance, expansion of town and cities, industrial development and breaking of larger traditional family structure into smaller. The results are in track with the findings of [14-17].

**Table 1. Profile of the members of Sada Shiv Modern self help group (SHG) in Punjab (n=30)**

<b>Socio-personal characteristics</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Age (years)	25-35	17	56.67
	36-45	10	33.33
	46-55	3	10.00
Education	Illiterate	1	3.33
	Primary	2	6.67
	Middle	3	10.00
	Matric	23	76.67
	Graduate	1	3.33
Occupation of family	Labour	23	76.67
	Artisans	6	20.00
	Business	1	3.33
Caste	General	3	10.00
	SC	22	73.33
	BC	5	16.67
Family type	Nuclear	24	80.00
	Joint	6	20.00
Family size	4-6	20	66.67
	6-8	10	33.33
Family income (Rs/annum)	Upto Rs.65000	14	46.6
	65000-110000	10	33.33
	Above 110000	6	20.00

Regarding family size, two-third members have family size of 4-6 members while one-third members have family size of 6-8 members. The findings of [18] also found family size of 6-8 members.

The data reveals that majority of members (46.66%) of group earn up to Rs.65 thousand per annum. This may be due to the reason that most of the members of self help groups belongs to poor families. The results are supported by the findings of [19]. One-third respondents earn in the range of Rs. 6500-110000/. Only 20% respondents earn more than Rs.110000/-per annum.

A scrutiny of the data in Table 2 indicates that mostly 60% of members of sada shiv modern have high level of social participation because most of the respondents are member of Panchayat, Mahila mandals, NGOs and Welfare societies. The results are supported with the findings of [15,20] who reported that majority of the respondents had high level of social participation.

Frequency of contact made by the respondents (66.66%) with the extension personnel is 'medium' in the group whereas about 17% members is found to be 'high' and 'low' for seeking information regarding self help groups.

**Table 2. Distribution of the respondents based on their social participation, mass media exposure, extension contacts n=30**

<b>Socio-personal characteristics</b>	<b>Category</b>	<b>f</b>	<b>Percentage</b>
Social participation	Low (0-2)	4	13.33
	Medium (2-4)	8	26.67
	High (4-6)	18	60.00
Extension contacts	Low (0-2)	5	16.66
	Medium (2-4)	20	66.67
	High (4-6)	5	16.66
Mass media exposure	Low (0-2)	4	13.33
	Medium (2-4)	18	60.00
	High (4-6)	8	26.67

Mass media exposure to gain information regarding development work being carried out by different agencies and groups is found to be medium (60%) followed by high (26.67%) and low (13.33%) respectively.

General information of Sada Shiv Modern is presented in Table 3 shows that Sada Shiv Modern (2003) with aim to socialize and achieve economic self-sufficiency was established in the year 2003 with the help of Shubh Karman Society. The group adopts various income generating activities to achieve financial self-reliance like pickle formation in the first year and squash making after three years. Presently SSM enter in to new business by taking up processing of fruits and vegetables, various aloe-vera products Bael Squash, Harar juice, varieties of murabba viz. Apple, gajar, amla, karonda etc. cultivation of pulses, manufacturing varieties of pickles, turmeric powder and linked them with various extension personnel of KVKs and PAU, Ludhiana.

As head of the family is required to manage the home, similarly a good leader is essential in smooth functioning of the self help group. Regarding the selection of leader in the group, the leader is selected for a period of two years with the consent of all the members of the group. Conducting meetings at specified time and venue is of crucial importance. Properly conducted meetings by the leader produce positive results and good decisions. Meetings are conducted at panchayat room. Members absent consecutively for three meetings are expelled out from the group. The record of their meetings is found to be complete and upto date.

There are regular transactions between the bank and the group. The group deposits their savings every month and withdrew them when required. With financial support from the banks, the Self help group diversified from traditional agriculture and took up income generating activities. The group take loan for purchase of raw materials and pay the installments of loan regularly. Micro-credit is a small financial loan made to poverty-stricken individuals seeking to start their own business. Micro-credit not only help rural people attain improved economic status but also lead to social cohesion and women's empowerment. The group pool a monthly saving of Rs.100 and re-lend within group on rotational and need basis at 2 per cent rate of interest.

Sada Shiv Modern participates in various *Kisan melas* and get award of honour from State Level

Model Agency, Punjab and National Horticulture Mission, Hoshiarpur. For its excellent performance in exhibition held at Delhi, the group is awarded a grant of Rs.77 Lakh by the Chief Minister of Punjab. [2] reveals that timely provision of grants and aids helps build adequate infrastructure that would eventually streamline various activities of groups. At present, the group is in progress of building infrastructure in Talwara district of Hoshiarpur which is a big achievement for all the members of SSM group.

Challenges of the group may be lack of full support from family, inadequate support from Government/ Banks/ Financial institutions, lack of stability of group members, marketing problems, lack of entrepreneurial/ income generating trainings.

The training attended by the members of sada shiv modern group presented in Table 4 reveals that majority (66.67%) of the members of the group attended training on 'women empowerment through income generating activities' conducted by Shubh Karman Society followed by 46.66 and 33.33 percent who attended training on preparation of pickles and preparation of squashes respectively conducted by KVK, Gurdaspur.

The perusal of data given in Table 5 reveals that a large majority of the respondents (93.33%) join the group to supplement family income and for getting economic opportunities. It indicates that promotion of self help groups provide employment to large number of people for economic upliftment. Further members join the group for easy access to credit (66.67%), to overcome exploitation from money lenders (53.33%) and to develop social ties (50%). Findings of [9,19,21] are in line with the present study who reported that members joined the groups for family support, to develop habits of savings, for employment opportunities, to avail credit facility thus improving financial conditions of the family.

### **3.2 Economic Empowerment of Women Self Help Groups**

An overview of the monthly income in Table 6 reveals that about half of the respondents increase their income in the range of Rs.1000-1500 per month before and after joining the group while one-fourth respondents increase their income in the range of Rs.500-1000 (26.67%) and Rs.1500-2000 (23.33%) per month before and after joining the group. Sada Shiv

Modern group is functional and grown up enough for applying continuous efforts to organise various entrepreneurial activities. The results are in consonance with findings of [9,19,22].

**Table 3. General information of the self help group of Punjab**

<b>Name of group</b>	<b>Sada Shiv Modern, Hoshiarpur</b>
Year of establishment	2003
Year of registration	2003
Formation of group	Shubh Karman Society
Group size	2013 30 2016 30
Reasons for discontinuance	Lack of interest, less profit
Entrepreneurial activities	2003 Pickle formation 2006 Squash 2013 Aloe vera Products, Bael Squash, Harar juice, murabba 2016 Aloe vera Products, Bael Squash, Harar juice, varieties of murabba viz. Apple, gajar, amla, karonda etc. cultivation of pulses, manufacturing varieties of pickles, turmeric powder
Selection of leader	Consensus
Term of leader	Two years
Venue of meeting	Panchayat room
Duration	Once in a month
Attendance (n=10)	95%
Action taken for not attending meeting	Member should leave the group ( not attending 3 meetings)
Record of meeting	Complete and up to date
Maintenance of record	Secretary
Purpose of loan	Purchase of raw materials
Amount of loan taken for group	Rs.1.5 lakh
Name of bank	Punjab Grameen Bank, Amloh
Rate of interest of bank	10% annually
Payment of instalment	Regularly
Getting of loan	Easily
Loan utilized for said purpose	Yes
Interloaning	2% rate of interest and 3% outsiders
Marketing of products	Collectively
Nature of production	Continuous basis
Monthly saving of the group	Rs.100/member
Seminars/ Workshop/Kisan melas	* Participated in Kisan Mela, PAU, Ldh
Awards	*Guest of Honour presented by The UNATI Co-op, Talwara *Award of Honour, BY State Level Model Agency, Punjab * First Prize, Stall Competition, Kisan Mela 2013 * Award of Honour, BY NRHM, Hoshiarpur, * Award of Honour by SBI, Hoshiarpur *Grant Fund of Rs 77 lakh by Chief Minister, Punjab *Innovative Farm Women Joint Award, PAU Kisan Club, Ludhiana, 2015 *Award of Appreciation, PAU Kisan Club, Ludhiana (2016) * Second Prize, Stall Competition, Kisan Mela, Sept, 2016

As regards to the mobilization of financial resources, savings has been given importance by all members of the group. Monthly savings of the group has been increased before and after joining the group. As many as 40% of members has increased monthly savings to the tune of Rs. 50-100 while nearly 37 per cent of members has increased monthly savings to the tune of Rs. 100-150. The results of the study pointed out that the incremental income not only enhances the productive expenditure of family but also promote the savings. The findings are in tune with study conducted [23] who observed perceptible changes in living standard of SHG's members in terms of increase in income and savings as well.

An investigation regarding economic empowerment in Table 7 further reported that a large majority (93.33%) of the members have

received higher price of their products instead of selling individually while major portion (80%) have developed ability to understand banking operations after joining the group. The findings of [24,25] found that the family expenditure has increased due to positive change in the self help group member's income. It is further depicted from the data in Table 7 that one-third members has increased the use of milk intake and could spare time for teaching child at home instead of sending to tuition.

Managing the group is a special art, important for effective working of the groups. Managerial empowerment of members of self help groups is presented in Table 8. For measuring managerial empowerment, various aspects are studied. Based on the opinion given by the members of self help group. The data indicates that very high

**Table 4. Distribution of respondents based on training attended by them**

<b>Name of training</b>	<b>Duration</b>	<b>Conducted by</b>	<b>Beneficiaries</b>	<b>Percentage</b>
Women empowerment through income generating activities	1 day	Shubh Karman Society	20	66.67
Preparation of pickle	1 day	KVK, Gurdaspur	14	46.66
Preparation of squashes	1 day	KVK, Gurdaspur	10	33.33

**Table 5. Reasons for enrolling as a member of self help groups**

<b>Reasons</b>	<b>Frequency</b>	<b>Percentage</b>
Supplement family income	28	93.33
Develop social ties	15	50
Easy access to credit	20	66.67
Employment opportunities	28	93.33
Overcome exploitation from money lenders	16	53.33
Develop habit of savings	14	46.66
Repay old debts	20	66.67
Utilization of free time	10	33.33

\*Multiple response

**Table 6. Income generation and monthly savings of women of various self help groups**

<b>Increase in monthly income (Rs/month)</b>	<b>Frequency</b>	<b>Percentage</b>
500-1000	8	26.67
1000-1500	14	46.66
1500-2000	7	23.33
2000-2500	1	0.33
<b>Increase in monthly savings (Rs/month)</b>		
50-100	12	40.00
100-150	11	36.66
150-200	6	20.00
200-250	1	0.33

**Table 7. Economic upliftment of women of different self help groups**

S. no.	Aspects related to economic upliftment	Frequency	Percentage
1.	Investment on books	9	30.00
2.	Paying Fee timely	12	40.00
3.	Spare time for teaching child	10	33.33
4.	Increase use of milk intake	10	33.33
5.	Ability to understand banking operations	24	80.00
6.	Ability to go independently for market	28	93.33
7.	Received higher price for products	28	93.33
<b>Contributed money towards</b>			
8.	Purchase of tractor	3	10.00
9.	Purchase of Tata Sumo/Bolero	1	3.33
a.	Purchase of A.C	1	3.33
b.	Purchased mobile phone	3	10.00

\*Multiple response

**Table 8. Managerial empowerment of women in different self help groups**

Aspects related to managerial empowerment	Frequency	Percentage
Helped in input procurement	12	40.00
Proper use of time and resources	20	66.67
Enhanced the ability to take risk	24	80.00
Increased contacts with officials from different sources	10	33.33
Learnt to try new ventures	10	33.33
Improved performance in the task	20	66.67
Managed various activities of group (such as acquiring finance, identify raw material, market the produce.)	25	83.33
Realized ones unique potential	27	90.00
Abled to understand group goal	28	93.33
Developed courage to think and act independently	29	96.67

\*Multiple response

**Table 9. Social empowerment of women of different self help groups**

Aspects of social empowerment	Sada Shiv modern (n=30)			
	Improved		Remained the same	
	f	%	f	%
Gained confidence in dealing with people	28	93.33	2	6.67
Gained confidence in dealing with different organizations	12	40.00	18	60.00
Gained confidence in talking within family	26	86.66	4	13.33
Shunning of inhibitions	20	66.67	10	33.33
Developed Leadership skill	25	83.33	5	16.67
Social relationships	24	80.00	6	20.00
Breaking societal taboos/values	15	50.00	15	50.00
Team spirit	29	96.67	1	3.33
Social recognition	2	6.67	28	93.33
Improvement in personal health	23	76.67	5	16.67
Ability to organize social functions	1	3.33	29	96.67
Ability to aspire to a better future	25	83.33	5	16.66
Power to influence	12	40.00	18	60.00
Free from cheating from money lenders	12	40.00	18	60.00

\*Multiple response

percentage of the members of the group has independently (96.67%), understand group goal developed courage to think and act (93.33%), realize their potentials (90%), manage

various activities of groups such as acquiring finance, indentifying raw materials, marketing the produce (83.33%) and enhance the ability to take risk (80%). It shows that all these groups are actively involved in management process and are responsible for different activities of the group.

It is quite clear from the data placed in Table 9 that majority of the respondents reports that team spirit (96.67%), confidence in dealing with people (95.33%), confidence in talking within family (86.66%), ability to aspired for a better future (83.33%) and develop social relationships (80%) has been increased as socialization in small groups provides opportunities to express freely, develop team spirit, change the attitude of member that are socially acceptable thereby increasing self confidence among the members of self help groups. The results are in track with the findings of [11,18,26] who also reported that self confidence of members of self help groups is improved after joining the group. A small change is observed regarding organizing social functions (3.33%) and social recognition (6.67%).

#### 4. CONCLUSION

The self help group is engaged in different entrepreneurial activities that increased their income and developed habits of monthly saving in a group for interloaning. The leaders plays a great role for smooth functioning of the group like conducting meetings, record keeping, loan repayment etc. The case study allowed for in-depth observations within a real life context that enlightened their status and innovative techniques followed by them. These facts can be facilitated in forming, managing and evaluating the group. The promoting agencies also play an active role in facilitating and designing the group activities its development and sustenance, taking into consideration the factors in the process of group development. The study further highlights that majority of the members of all the self help groups have increased their income and savings in the range of Rs. 1000-1500 and Rs. 50-100 per month for the economic upliftment. The other economic benefits availed by the members from joining the group are received higher price for marketing the product collectively and understanding of banking operations. Among the managerial empowerment, courage to think and act independently, understand goal of group and realize their full potentials emerge as the major aspects derived by the respondents. It may be due to large contribution by all the members in group activities. It could be further indicated from

the study that social empowerment in relation to team spirit, confidence in dealing with the people and talk freely within family are also promoted. The economic, managerial and social aspects of self help groups are important for evaluating progress of any self help groups and these three are inter-related with each other and cumulative effects of these aspects need to be taken into consideration.

#### COMPETING INTERESTS

Authors have declared that no competing interests exist.

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