

PROFILE OF SELF HELP GROUPS AND THEIR GROWTH PATTERN OF UDAIPUR AND JHALAWAR DISTRICTS

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Abstract: The present study was conducted to know the profile of self-help groups and their growth pattern with specific objective to study the dynamics of women self-help groups and their growth pattern and to study the factors contributing to sustainability of women self-help groups. The study was conducted in Udaipur and Jhalawar district of Rajasthan. Total 1123 groups were registered during year 2008-09 by different forming agencies. Total 102 SHGs were selected from 17 blocks of 2 districts i.e. Udaipur and Jhalawar from 2 agro climatic zones of Rajasthan. Of the total SHGs in Rajasthan only those SHGs which were registered in 2008-2009 were selected for the study as it was thought that the selected SHGs if sustained for at least five years would have made differences in the lives of the women. Out of 102 SHGs, 16 SHGs were selected from NABARD, 17 SHGs were selected from ICDS, 56 SHGs were selected from DRDA. Only 13 SHGs were selected from SAUs. The SHGs have been categorized as discontinued, dormant and active. The reason for discontinuation or break up of the groups was due to lack of compatibility or misunderstanding among group members. In general, it could be because of poor group dynamics.

Keywords: Self-help groups, growth pattern.

INTRODUCTION

“The women of India should play a vital role in building strong nation” (Nehru). Women constitute 48.46% of total population in India as per census 2011. To mitigate the problem of unemployment and underemployment, the role of women should not only be confined to generate employment, but also to provide employment to others.

Small voluntary association of people with a similar socio-economic background who come together for solving their common problems through self-help and mutual help are called as Self Help Groups. Self-help and mutual help concepts existed in India through generations. People of a geographical area lived in closed knit communities and were of help to one another on both happy and sad occasions like marriages, festivals, death of a family member

etc. However during the 1980s Dr. Mohamud Yunus of the Grameena Bank of Bangladesh came up with the idea of formally organizing women into groups to start saving money at regular intervals. The group money could then be used by members either for productive or consumptive purposes. This model of SHG which promotes savings soon spread to different parts of Bangladesh and even to neighboring India. Agriculture and Rural Development (NABARD), a self-help group is a small economically homogeneous and affinity group of rural poor voluntarily coming together: to save small amounts regularly; to mutually agree to contribute to a common fund; to meet their emergency needs; to have collective decision making; to solve conflicts through collective leadership and mutual discussion; to provide collateral free loans with terms decided by the group at market driven rates.

Malathi and Vijayarani, (2012), have found a significant difference in economic empowerment of the SHG members in post-SHG situation when compared with pre-SHG situation. The study also suggested a positive association between the level of education and empowerment. In his study, Singh, (2013), have shown that SHG members were able to contribute towards their family income and also gained other benefits like skill upgradation, better understanding, banking operations, and better leadership and communication skills.

SHGs have now come up in a big way all over the country. Although there can be all women, all men or mixed SHGs, it is seen that all women SHGs have sustained well over the years. The banks and non-government organizations took the lead in India to start such SHGs. Soon the government of India and the state governments realized that for the economic betterment and development of rural women the potentiality of these women SHGs need to be harnessed and that it could be an important agency through which poverty could be eliminated. Since 2000 all annual plan of the government promote SHGs. With this in view, the study was conducted to know the profile of self-help groups and their growth pattern of Udaipur and Jhalawar district.

Methodology

In Rajasthan state, two representative districts from 2 agro climate zones about SHGs enrolled in 2008-2009 have been selected. Secondary data have been collected from DRDA and other agencies of Udaipur and Jhalawar district. At present total 1123 groups were registered during year 2008-09 by different forming agencies. In which, 16 SHGs were selected from NABARD, 17 SHGs were selected from ICDS, 56 SHGs were selected from DRDA. Only 13 SHGs were selected from SAUs. There were 17 blocks in Udaipur and Jhalawar district from which 23 villages were selected and those villages who had highest

number of SHGs were selected as sample for the present study. Thus the sample comprise of 102 SHGs from Udaipur and Jhalawar districts.

Results and Discussion

Profile of groups

Table 1. Percentage of self helps groups according to their present status
n=102

Groups		Percentage (%)
Active	Group entrep. & micro financing	0
	Income gen ind. + Micro-financing	50
	Microfinancing+metg/discussions	0
Dormant	Micro financing	28
	Money collection	0
	Token existence (Money deposit by /functionary)	0
Discontinued		22

Table 1 shows the present status of the SHGs registered in 2008-09. The SHGs have been categorized as discontinued, dormant and active. Active groups are those groups who have taken up entrepreneurial activities either at individual or group level. Out of 102 SHGs, 50 per cent SHGs were active and were doing income generating activities with microfinance.

Dormant groups are those who are involved in money collection, borrowing and lending money. One of the important functions of SHGs is mobilizing small savings at regular intervals from poor group members who do not normally have saving. The table shows that 28.43 per cent groups were in the dormant category while 21.56 per cent groups were discontinued. The reason for discontinuation or break up of the groups was due to lack of compatibility or misunderstanding among group members. In general, it could be because of poor group dynamics.

Table 2. Percentage distribution of groups according to gap in formation and registration
n=102

Percent of groups	Percentage (%)
No gap (0) months	20.58
Less than three months	9.80
3- 6 months	34.31
6- 12 month	35.29
Mean gap in months	5.19

Table 2 shows the distribution of groups according to gap in formation and registration. Out of 102 SHGs, 20.58 per cent were registered from the month of their formation, 10 per cent SHGs were registered within 3 months, 34.31 per cent were registered between 3- 6 months while 35.29 per cent were registered in 6-12 months.

Table 3. Membership status at different stages of group sustainability

Membership status	Number of members
Formation	14
Registration	12
Present	10
Overall mean	12

Table 3 shows the membership status at different stages of group sustainability. At the time of formation, the average numbers of SHG members were 14, at the time of registration 12 members were their while at present there were only 10 members in each group.

Table 4. Monthly collection status of groups at different stages of group sustainability

Percent of groups with different frequency of deposit	Percentage (%)
Monthly (4)	78.43
Quarterly (3)	0
Six monthly (2)	0
Random /token deposit (1)	0
Discontinued (0)	21.56

Table 4 depicts the monthly collection status of groups at different stages of group sustainability. At the time of formation, average collection of group was INR 1316.66 while at the time of registration it was INR 6217.15 and at present their average collection was INR 896.07.

Table 5. Percentage distribution of groups according to frequency of deposit in the bank (n= 102)

Membership status	Average collection in INR
Formation	1316.66
Registration	6217.15
Present	896.07
Mean	2809.96

Table 6. Distribution of groups according to sustainability (n= 102)

Percent of groups as per sustainability in years	Percentage (%)
Less than 1 year	0
1-3 years	21.56
3-5 years	0
More than five years & continuing	78.43
Mean in month	60.47

Table 5 and 6 shows the frequency of deposits in the bank, 78.43 per cent groups do monthly collection as they were continuing for more than 5 years while, 21.56 per cent groups were not doing any collection and deposit as they were discontinued groups.

Table 7. Percentage distribution of groups according to reasons for discontinuation and dormancy (n =102)

Reasons	Percentage (%)
Not interested	68.62
Lack of knowledge	39.21
Lack of time	88.23
Non cooperation	58.82
Lack of contact with members	72.54
Lack of trust	66.66
Training was not imparted	9.80
Govt. didn't provide for putting up stalls in melas	0
Marketing related issues	0
Insufficient loan amount	0
Problems in taking loan	39.21
Conflicts among members	90.19
Mean	5.3

Table 7 reveals the reasons for discontinuation and dormancy. Majority (90.19%) of the SHGs members reported conflicts among themselves, 88.23 per cent reported lack of time and 72.54 per cent lack of contact with members as the main reasons for discontinuation of the groups. More than 65 per cent members explained that they have lack of trust and were not interested in group activities group activities while, 58.82 per cent said that they don't have cooperation among themselves. Nearly 40 per cent reported that lack of knowledge and problem in taking loan from the bank and their own SHGs were the reasons for discontinuation. Only 10 per cent reported that they have not received any training related to entrepreneurial activities.

Profile of the members:

Table 8. Percentage distribution of members according to their age

Members	Percentage (%)
1. Office bearer (n=306)	
Young (18-35yrs.)	30.39
Middle age (35-50)	69.60
Old (more than 50)	0
Mean age	38
2. Members (n=943)	
Young (20-35)	18.45
Middle age (35-50)	63.41
Old (more than 50)	18.13
Mean age	42.66

Table 8 shows the distribution of members according to their age groups. More than 65 per cent (69.60%) belongs to middle age group (35-50 year) while 30.39 per cent belongs to young age (18-35 year). No one was from old age group i.e. above 50 years. Their mean age was 38 years. Out of 943 members, more than 60 per cent (63.41%) were from middle age group while (18 %) similar numbers were in the young and old groups. cent members. Their mean age was 43 years.

Table 9. Percentage distribution of members according to their education

Members	Percentage (%)
1. Office bearer (n=306)	
Illiterate/ can read and write	43.13
Medium (less than 10 years)	52.28
High (More than 10 years)	4.57
Mean in years	2.84
2. Members (n=943)	

Illiterate/ can read and write	65.74
Medium (less than 10 years)	34.25
High (More than 10 years)	0
Mean in years	2.18

Table 9 reveals the educational level of SHG members. Out of total 306 office bearers, 52.28 per cent were educated up to 10th class while 43.13 per cent were illiterate or can read and write. Only 5 per cent were highly educated i.e. more than 10th standard. Regarding educational level of members (943) other than office bearers 65.74 per cent were illiterate or can read and write while, 34.25 per cent were educated up to 10th standard. No one was highly educated.

Table 10. Percentage distribution of members according to their organizational status

Members	Percentage (%)
1. Office bearer (n=306)	
No membership	83.98
Low (1-3)	16.01
Medium (3-5)	0
High (more than 5)	0
Mean score	0.16
2. Members (n=943)	
No membership	90.98
Low (1-3)	9.01
Medium (3-5)	0
High (more than	0
Mean score	0.08

Table 10 shows distribution of members according to their organizational status, majority of the office bearers and other members(83.98 % - 90.98%) were having no member of any organization while only 9-16 per cent members were their having membership of one or two organizations.

CONCLUSION

On the basis of findings it could be concluded that Out of 102 SHGs, 50 per cent SHGs were active and were doing income generating activities with microfinance. At the time of formation 20.58 per cent were registered and the average numbers of SHG members were 14 at the stage, at the time of registration 12 members were their while at present there were only 10 members in each group. Mean of Monthly collection status of groups at different stage of group sustainability is 2809.96 and 78.43 per cent groups do monthly collection as they were

continuing for more than 5 years. Majority (90.19%) of the SHGs members reported conflicts among themselves, 88.23 per cent reported lack of time and 72.54 per cent lack of contact with members as the main reasons for discontinuation of the groups.

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