

PARTICIPATION OF WOMEN SELF HELP GROUP (SHG) IN AGRICULTURE AND RURAL DEVELOPMENT PROGRAMME

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In recent years the group approach to various poverty alleviation programmes is getting recognition in India. Mostly, women are mobilized in to groups for undertaking mutually beneficial social and economic activities. The group provides the women a base for self-employment and empowerment through group dynamics. In India these mutual help based groups are known as Self Help Group (SHG). It is a group of about 20 people from a homogeneous class, who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritisation of needs, setting terms and conditions, and accounts keeping. This gradually builds financial discipline in all of them.

They also learn to handle resources of a size that is much beyond individual capacities. The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show the maturity in financial behaviour, banks usually advance loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the group's own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments. It is being realized in India

that Self Help Groups can establish relationship between the formal institutions and the poor for providing information, credit and other facilities. In many third world countries, including India, despite the commendable efforts put by the various institutions, a large section of the poor population has still not got access to the information and depends upon conventional source of friends and progressive farmers. Even though the governments have also undertaken various poverty alleviation programmes, as revealed by the studies, a substantial portion of the very poor and most vulnerable sections of the society has continued to remain out of the realms of such programmes. They have remained poor and backward, economically as well as socially. Since the focus of SHGs is information sharing; awareness and confidence building; group action and micro level planning for social and economic development of its members, it has been the experience of the voluntary agencies that the SHG is able to overcome most of the practical problems encountered in the implementation of the various programmes for the empowerment of women. However, during the last few years, the Self-Help Groups have also been organised under various programmes of the Government, e.g., Development of Women and Children in Rural Areas, Mahila Mandals, Nehru Yuvak Kendra, etc. Recently, a number of international agencies have launched schemes for giving micro credit to the SHGs of women. The Department of Women and Child Development of the Government of India is now implementing a

scheme, called Indira Mahila Yojana which, besides other things, aims at federating the Women Self Help Groups at the Village / Block levels. As per the NABARD estimate the number of SHGs existing as of September, 2002 is 500,000 covering over 40 million very poor people. Out of these, about 90 per cent are women groups. The corporate mission for micro finance set by NABARD envisages reaching banking services to one-third of the very poor in India, i.e., the population of about 100 million rural poor through one million SHGs by the year 2007-08. (Nabard, 2003).

What is a Self Help Group?

The definition of SHG as approved by National Bank for Agriculture and Rural Development (NABARD), the apex banking body in India, is that "An SHG is a small, economically homogeneous and affinity group of rural poor, voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group decision for their socio economic development".

Characteristics of a Good Self Help Group :

According to MYRADA (2000) well functioning SHG should have following structural features: -

1. An ideal SHG comprises 15-20 members
2. All the members should belong to the same socio-economic strata of society specifically poor.
3. Group should have strong bond of affinity
4. Rotational leadership should be encouraged for the distribution of power and to provide leadership opportunities to all the members
5. Members should attend meetings, save and participate in all activities **VOLUNTARILY.**
6. An SHG should be socially viable institution.
7. The procedure of decision-making in SHG should be democratic in nature.
8. It should be non partisan in nature
9. The group frames rules and regulations,

which are required in its effective functioning.

10. All group accounts should be maintained and updated regularly.

Functioning of Self Help Group

The SHGs after being formed (generally by an external agency), used to meet in a common place at a fixed days interval (weekly or fortnightly), start collecting a fixed amount (rarely variable amount) of saving from each member regularly (mostly weekly). For about six months, it only collects savings; no loan is given to any member. Firstly working fund is generated out of small savings that is negligible for giving loan; secondly it tests the patience and tries to install mutual trust among the members. During this period the group develops their by-laws for governance and opens an account with a financial institution, which would like to extend credit. The frequent interaction among the member creates an atmosphere of mutual trust and encourages the members to participate in decision-making. All the proceedings of meeting are recorded and action is taken as per decision. Their functioning is based upon the principles of rotational leadership.

Encouraging Participation of Women SHG in Agriculture and Rural Development programme, why?

India being predominantly agricultural economy, all the developmental activities is centered on farming. However, it is not only the male farmer but also the women -who contribute maximum to the agriculture production. Though women work for longer hours, especially in the rural areas, they are neither recognised as participants in economic activities nor considered actively for any programme planning. In India about 80 per cent of the female population live in the rural areas and 86 per cent of the rural women work in Agriculture and allied activities (Borah, 1998). Involvement of female in farming activities is a common feature in traditional

rural setting. Women perform a variety of roles, of which many are of greater economic significance (Bhople and Palki, 1998). Rural women in agricultural sector, especially as keepers of livestock, greatly improve world food security by enhancing health and livelihood of individual families (Sinn et al., 1999). Women provide much of the unpaid family labour to agriculture (Thakar and Patel, 1998) including Animal Husbandry. Studies also reveal that rural women even spent more than 90 per cent of their time on cattle care making it more or less female domain. In spite of so much contribution to the rural development, the rural women form the majority of the world's poor even though they are the major providers of food for the rest of the population. It is reported that the main reason of failure of any programmes is due to the non-inclusion of real needs of rural women who constitute major chunk of country's population. Strategies for sustainable agriculture development and natural resource management should stress participation and empowerment of farmwomen. The members of women SHG are from the most deprived section of the society, and are mostly associated with agriculture and allied activities for their sustenance.

Extension Worker Should Know

While communicating agricultural information in the women SHG, the extension worker should consider the following points:

1. This is an informal group of socially, educationally and economically poor rural women striving for their own and community development.
2. They are making out time from their heavy schedule of work to attend meeting.
3. Farmwomen and other members of the farming community do not have easy access to the information.
4. Availability of marketing facilities for the sale of the produce etc.
5. Whether the institutions to which the

extension worker belongs is having existing capacity to support the poor women members of SHG consistently on the strategy of achieving higher agricultural production.

6. Availability of women extension workers in the organisation
7. Suitability of technology for rural women and its relative economic advantage to the existing practices of production.
8. Interventions needed to improve women's access to productive resources within existing social and cultural context
9. Rural women farmers' understanding and capacity to adopt the recommended practices
10. Rural women's access and control over resources at household level
11. Women's farm productivity and their role in decision making
12. Availability of communication technology with Extension Worker

What Extension Worker should do and should not do in the SHG?

These are the few tips for the Extension Workers to work with women SHG.

What should she/he do?

1. Reach the meeting place well before the time
2. If you are going to approach a new SHG, it is advisable to go along with the facilitator. He is a person having higher rapport with group, and may help you to make accept the group
3. Sit in the way they are sitting in the group
4. Wait till your turn come in the meeting to discuss about your idea
5. Before discussing about something, introduce yourself, about your organization
6. Avoid discussing any things related to religion, caste and politics
7. Discuss the idea in a participatory way
8. The practices which is socially and culturally compatible, and going to increase

their income level should be taken up at the initial stage of SHG

9. Encourage the member to express their reservation to your ideas
10. Leave the place at the end of the meeting.

What should not she/he do?

1. Don't force the group members to change the meeting date and time for you. It may affect their livelihood. If they are conducting meeting in the evening, arrange your working schedule accordingly.
2. Don't use difficult words or words other than the local dialect while discussing an idea
3. Don't discourage the members who are asking questions
4. Don't commit any subsidy or free supply of inputs to any practice
5. Should not try to get your idea accepted in the first meeting. Give the members sufficient time to discuss themselves and

with their family members about the relative advantage and difficulty in practice.

6. Don't try to establish your idea forcible in the discussion. It may be accepted temporarily but in long run it is not going to be implemented
7. Don't discuss about the practice which needs higher resources and involve risks
8. Difficult technology to increase the production should not be advocated at the early stage of SHG
9. Issues like sustainable development, ecology, environmental degradation should not be taken up at the beginning
10. SHG is not a place of only interaction with no action rather it is a forum of democratic participation for the members leading to action. Extension Worker should not use the SHG to pass on the message if it is not supported subsequently for action.

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