

SELF HELP GROUPS AND ITS IMPACT ON DECISION MAKING

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ABSTRACT

A study on "self help group and its impact on decision making" was conducted to study the formation mechanism of self help groups and to measure the impact of SHGs on decision making. For the study finally 250 women members of SHGs and 250 non SHGs members selected as a respondents. The findings indicated that highest majority of women participated in SHGs for saving, income generating activities and social contact. The impact on decision making member were found significantly higher than non member in children education, nutrition marriage of children, household matters, marketing and family planning.

Key Words: SHGs, Impact, Group Formation, Decision

INTRODUCTION

From time immemorial, in a variety of cultures of different countries, people have organized themselves at the grass root level to find innovative solutions to specific problems. Organizing at the local level is a form of collective advocacy on behalf of a shared cause or direct action in the service of achieving a collective goal. As Batliwala (1994) stated "In grass roots programmes and policy debates alike, empowerment has virtually replaced terms such as welfare, upliftment, community development and poverty alleviation to describe the goal of development and intervention". In recent years the group approach for poverty alleviation, has been gaining recognition in the Asian countries. Mostly women are mobilized into 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 groups (SHGs). The fundamental basis of the self-help group exists prior to any external intervention. A common bond like caste affiliation, community or place of residence or activity links the individuals. A development functionary must have the experience to identify these common bonds which are commonly called 'natural affinities'. The self-help group is not a static institution. It grows on the resources and management skills of the issues and programmes that require their involvement in public and private spheres. They usually consist of not exceeding 20 poor women living in the same area. The groups are formed by the Non-Governmental organizations (NGOs), government departments or any other project implementing agency. In light of above facts, a study has been conducted with the following main objectives:

1. To study the formation mechanism of Self-Help Groups.
2. To measure the impact of the Self-Help Groups on decision making

METHODOLOGY

This study was conducted in district Kanpur Dehat. five blocks were selected from district Kanpur Dehat on random basis and from each of these blocks, five different sites (villages) were selected randomly. From each site, one SHG was selected randomly. Thus, 25 SHGs were selected finally for this study. Ten women members from each SHG and 10 non-members from the same village, were selected on random basis as respondent. Thus, 250 respondents from SHGs and 250 non-members were selected for measuring the impact of SHGs regarding decision making aspects following 3 point rating scale were used with following score values-

Agree-Score value-3

Undecided-Score value-2

Disagree- Score value-1

From the observed data mean value was calculated. The mean was compared with the neutral score value that is 2. If the mean was found below the neutral value, it means the statements having no impact and in other hand if the mean value is equal or above the neutral score, it means the statements having impact. The data were collected through interview schedule. Percentage, mean and correlation coefficient were used as statistical measures to treat the data properly.

RESULTS AND DISCUSSION

Table 1. shows that majority (83.2%) of women joined SHGs through NGO's motivation. Cent- per cent women members joined SHGs for the purpose of saving, income generation (96.4%), loaning facility (94.4%),

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exposure and social contact (93.2%), and to go outside of the home (34.8%). Nearness of the house was the major criterion for group formation (72.0%), followed by income level and age group (7.6%). Majority of

respondents (88.0%) joined SHGs willingly but 80.4 per cent felt financial risk at the time of joining. The membership did not increase overtime but it did not decrease also.

Table 1. Formation Mechanism of Self Help Groups

N=250

S.No.	Attributes	Categories	Respondents	
			Frequency	Percentage
1	Motivating Agency for joining SHGs	NGO	208	83.2
2	Purpose of joining SHGs by farm women	Self	42	16.8
		Saving	250	100
		Loaning facility	236	94.4
		Income generation	241	96.4
		Exposure of social contact	233	93.2
		Problem solving	101	40.4
3.	Criterion for group formation	To get the training and knowledge on different aspects	152	60.8
		To go outside of the home	87	34.8
		Nearness of the house	180	72.0
		Income	176	70.4
		Caste	125	50.0
		Age	19	07.6
4	Willingness of women to joining SHGs	Persons with similar ideology	45	18.0
		Willingly	220	88.0
5	Risk orientation of women at the time of joining SHGs	Unwillingly	30	12.0
		With risk	201	80.4
6	Kind of risks and problems faced by women SHGs members	Without risk	49	19.6
		Money loss	201	80.4
		Going out side the home	106	42.4
		Anger of male members	43	17.2

Table 2. reveals comparatively higher mean scores for statements 'purchasing of household matters', 'participate in decision of marriage of children', 'participate in decision of social custom', 'take decision for children's education', 'independently take decision for nutrition of the family', 'free for doing enjoy in outside the home like gossup etc.', 'participate in decision in family planning', 'purchasing of agricultural impliments' which were 1.0, 0.96, 0.924, 0.84, 0.57, 0.172, 0.152 and 0.152 respectively. This indicates

impact of SHGs on decision making. In case of non-members, the mean scores on item, 'free for doing enjoyment outside the home', 'take independent decision about family planning', 'take decision in children's education', 'purchasing of agricultural implements' are 0.74, 0.73, 0.7 and 0.21 respectively. Singh (1998) described that the women play a crucial role in decision making process about household economy like sale of agricultural produce, livestock and minor forest produce.

Table 2. Impact of SHGs on Decision Making

S. No.	Particulars	Member N=250		Non-member N=250		Correlation
		Mean	Difference from neutral value	Mean	Difference from neutral value	
1.	Decision for children's education	2.840	0.840	1.300	-0.700	r =0.610 which is > table value 0.5341, 14dfat 5% Significant at 5% level of significance
2.	Independently take decision for nutrition of the family	2.572	0.572	2.280	0.280	
3.	Participate in decision of marriage of children.	2.960	0.960	2.144	0.144	
4.	Participate in decision on any social custom in the home	2.924	0.924	2.284	0.284	
5.	Participate in decision on purchasing of household matters	3.000	1.000	2.188	0.188	
6.	Participate in decision on purchasing of Agricultural implements.	2.152	0.152	1.792	-0.208	
7.	Feel free for enjoying outside the home like friend's home, marketing, gossup etc.	2.152	0.152	1.264	-0.736	
8.	Take independent decision about family planning.	2.172	0.172	1.268	-0.732	

The correlation between the members and non-members was measured. The calculated value of 'r' was found 0.610, which is greater than the table value 0.5341, 14 D.F. at 5 per cent level of significance. Hence, significant relationships were found between members and non-members in decision making.

CONCLUSION

From this study, it can be concluded that majority of members joined SHGs for the purpose of the saving. Most of the respondents accepted membership willingly but with the assumption of risk of money loss. SHGs influenced women to take the decision forthrightly. Thus, the women as a member of SHGs were able to take more decision as compared to those who are not the member of SHGs.

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