

Self Help Group (SHG) and Rural Development

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Abstract

SHGs for Livelihood plays an important role in Bihar's change. Today, more than one crore Didis (Beneficiaries) are constantly moving towards improving their life by connecting with SHGs. SHGs today are moving beyond their capacity in building financial inclusion, building community institutions and connecting with related activities.

A large number of SHGs have been added to livelihood related activities from agriculture, non-agriculture, animal husbandry etc. The availability of the market has been ensured by providing technology to these Didis (Beneficiaries). As a result of which these didis are becoming financially empowered.

Since the last decade, Jeevika has been trying on various levels to bring economic change in the life's of Didis. Under this, the availability of employment has been ensured by Jeevika by connecting Jeevikadidis with activities like Madhubani art, Sikki, Sujani, Bee-keeping, Jute work, Didi Ki Rasoi, GraminBajar, Startup, Rural Entrepreneurship programs, AajivikaGramin express yojna, ApnaJivika Hat, etc. And the positive result is before us, in terms of statistics, about 24 lakhs livelihood related families are connected to non-agricultural activities today and these are becoming financially empowered.

Key Notes: Jeevika, Self Help Group, Livelihood, Empowerment,

Introduction

This Study is concerned with the exploration of the Self Help Group (SHG) and Livelihood in rural Bihar. This proposal deals with the study of how SHGs bring social change, how it helps in the livelihood of rural areas for rural development and Women's participation with a view to making the non-farm activities self-sustaining competitive environment.

In using SHGs as a strategy for implementing Livelihood Programs, the focus is also on economic development and rural development. Whatever the geographic location, culture, historical stage of development of the society, there are at least three basic elements which are considered to constitute the true meaning of life, self respect, freedom. SHG as a strategy of development also generates these basic elements among rural poor.

Objectives of the Study

The present Study is basically concerned to see the after effects of SHG in the rural development. This is a comparative analysis of the scheme. The Study has been undertaken with the following objectives:

1. To examine the Occupation of the Respondents in Pre-SHG and Post-SHG Stage of SHG members.
2. To examine the Income and Benefits under the Pre-SHG and Post-SHG Stage.
3. To examine the impact of SHGs as a strategy for employment generation and empowering women.

The present study is also concerned with the development of rural community through SHGs, the scheme launched by Government of India through Aajeevika Mission. The present study is conducted in SARAS Mela at Gandhi Maidan, Patna.

Methodology

The present study was undertaken in Saras Mela which was organized by Bihar Rural Livelihood Mission Society. The Study is based on Primary and Secondary data. The Primary data was collected by using well prepared interview schedule and the Secondary data was obtained from various published and unpublished reports. After careful examination, it was decided to follow two stage sampling. The first stage was to meet the members of organizer and the second stage was to fill the questionnaires with the Cluster, where one member was selected as the sample unit. Thus 50 respondents were selected for the present study. The target population in the present study is female respondents only.



Impact of Self Help Groups on Women's Livelihood

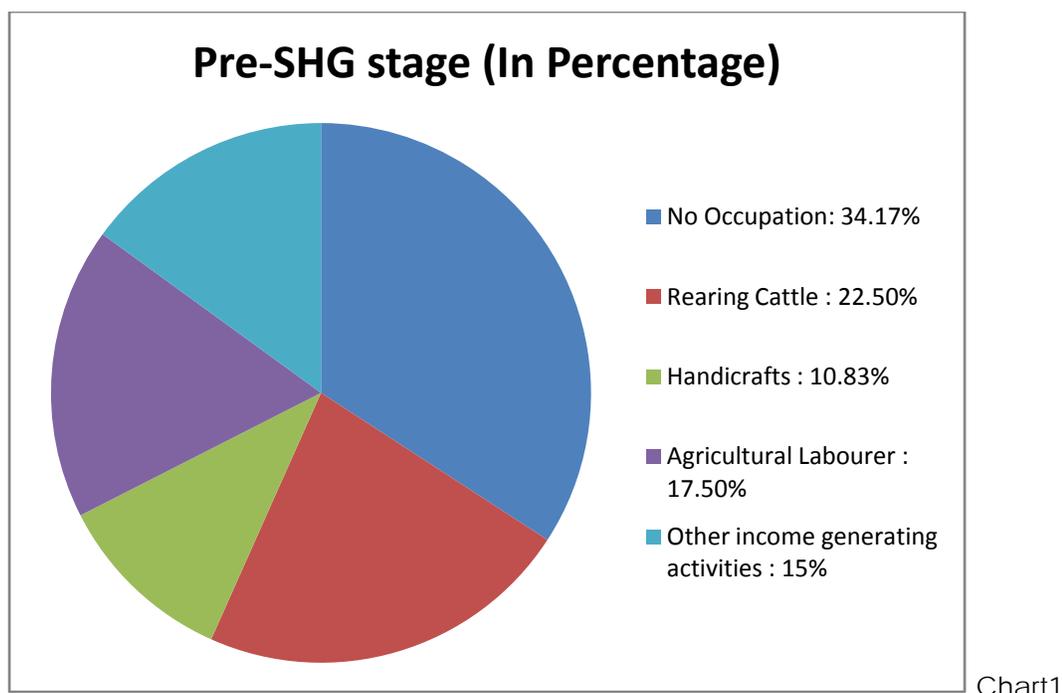
Jeevika has an important role bringing the change in women status in rural areas of Bihar. Today, more than 1 crore women are constantly moving towards improving their life by connecting with livelihood. Today, women are getting involved in livelihood activities, moving from buildup social institutions capacity and building to financial inclusion.

One of the major objectives of initiatives SHGs for women, especially the poor women is to help them take up and manage on their own productive activities which could supplement their household employment and income, leading to improved living standards. These income generating activities were also expected to serve as instruments which could bring about economic awareness and empowerment among the women members. The impact of SHGs are analyzed on the basis of Occupation of the Respondents in Pre-SHG and Post-SHG stage, benefits under SHGs and empowerment through SHGs.

Occupation of the Respondents in Pre-SHG and Post-SHG Stage

The Occupation of the Respondents in pre and post SHG stage is analyzed in the following charts.

Chart 1& 2 showing the Occupation of the Respondents in Pre-SHG and Post-SHG Stage. (Source: Primary Data)



Post-SHG stage (In Percentage) ---

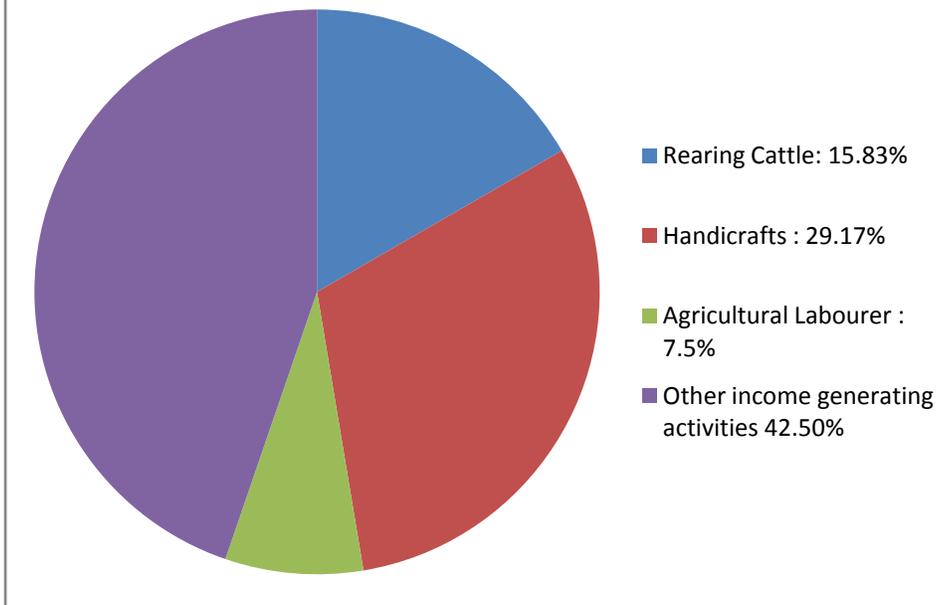


Chart2

From chart 1 it is evident that 34.17 percent of the Respondents have no occupation in the pre-SHG stage whereas in chart 2, the post-SHG stage, none of the respondents is without occupation. The occupation chosen by the SHG members depends on the availability of skills, demand for the product in the market and the availability of resources.

Income of the Respondents in Pre-SHG and Post-SHG Stage

The SHG members are involved in activities which yield income to them. The income of the Respondents in Pre and Post-SHG Stage is analyzed in the following charts.

Chart 3 & 4 are showing the Income of the Respondents in Pre-SHG and Post-SHG Stage (Source: Primary Data)

Pre-SHG Stage (In Percentage)

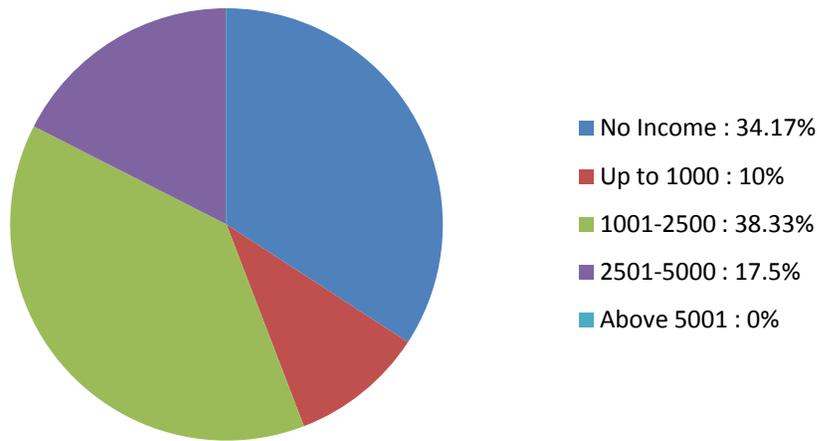


Chart 3

Post-SHG Stage (In Percentage)

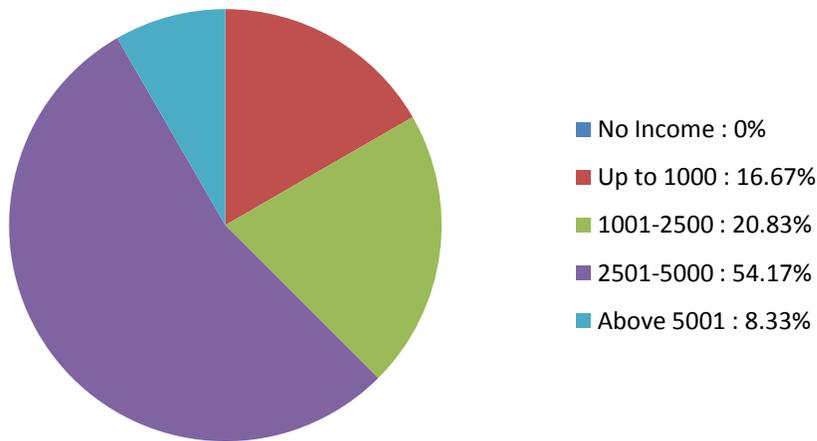


Chart 4

Chart 3 reveals that, before joining Self Help Groups, 34.17 percent of the respondents had no income and none of the respondents had income of above Rs. 2400. After joining Self Help Groups, no respondent is without any income, and 8.33 percent of them have income of above Rs. 5001.

Before joining a SHG, majority of women were not able to contribute towards their family income as they do not have the skills or the opportunities for employment. After joining a SHG, though the returns from income generating activities taken up under it remained irregular and in many cases unstable, they would make a lot of difference to the lives of the poor. The increased incomes have helped to supplement the incomes, to reduce the levels of poverty to a great extent in several families.

Benefits under Self Help Group

Membership in Self Help Group has given certain benefits to its members. Self Help Group members' opinion about benefits received by them is analyzed in the following table.

Table 1 showing the Benefits received by the Self Help Group Members

Benefits received	Opinion			
	Agree	Disagree	No Opinion	Total
Development of savings habit	81.67		18.33	100
Increased Income	74.17	10.83	15.00	100
Access to larger quantum of resources	62.50	23.33	14.17	100
Window for better technology	56.67	27.50	15.83	100
Better Status and decision making power	70	15.83	14.17	100
Access to various promotional assistance	69.17	10.00	20.83	100
Organize and voice our grievances together	75.00	15.00	10.00	100

Table 1 (Source: Primary Data)

Table 1 shows that development of savings habit is the major benefits received by SHG members followed by organize and voice their grievances together, increased income, better status and decision making power, access to various promotional assistance, access to larger quantum of resources, and window of better technology.

Empowerment through Self Help Groups

The Self Help Group program mainly focuses on empowerment of rural women and making them financially capable. The following table analyzes the empowerment of Self Help Group women in the study area.

Table 2 showing the Empowerment through Self Help Groups

Indicators of Empowerment	Opinion			
	Agree	Disagree	No Opinion	Total
Able to Contribute towards the family income	93.33	---	6.67	100
Skill up Gradation	44.17	38.33	17.50	100
Understand the banking operations	64.17	20.00	15.83	100
Standard of living has improved	35.00	33.33	31.67	100
Better leadership and communities skills	60.83	20.00	19.17	100
Awareness in health educational	67.50	26.67	5.83	100
Take decision in community, village and in household	51.66	24.17	24.17	100

Table 2 (Source: Primary Data)

Table 2 reveals the opinion of the respondents regarding the women empowerment through SHGs: able to contribute towards the family income, skill up gradation, understand the banking operations, better leadership and communication skills, take decision in community, village and in household, and improvement in standard of living.

Success Story

From the observation made on the basis of a few case studies of members of SHGs formed by Jeevika in Bihar state, can't strictly be generalized. It warrants the in-depth study employing different techniques of data collection and analysis.

Case Study : 1

Rupa Devi member of SHG, was excited to participate in the Didi Ki Rasoi initiatives. She also got selected in the interview but was restrained by her family. Fighting all the odds, she was successful in convincing her family. She underwent 10 days training from Kudumbashree in Kerala and got to a similar canteen there. Now she earns Rs. 8000/- per month and her family has started supporting her. She is the only family member with regular monthly earning.

Case Study: 2

Roshni, is a resident of Gidha village in Chanpatiya Block of West Champaran. Her husband works at a private company in Delhi while she stays with her children and in-laws. Joining Jeevika's Self Help Group had installed her with hopes and aspirations when she joined in 2015. Her kids were growing physically but due to undernourishment they had developed several health issues. She got to know about food groups, dietary diversity and complimentary feed in one of the SHG meetings; she started practicing the same in her home and started to witness the changes in the health conditions of her children. Her children are now thriving properly and have shown great improvement both physically and mentally. She applauds Jeevika for introducing such a program that has helped various families in attaining better nutritional status, she thanks Jeevika for introducing her to subjects that were unknown.

Case Study : 3

Some people work to fulfill dreams for their children that they themselves couldn't due to certain circumstances. Yasmin was married in a very young age. When she was studying merely in standard 9, various restrictions were imposed on her. She couldn't step out of her home. She wanted to study further but couldn't pursue higher studies due to responsibilities and restrictions. She was also distressed due to financial difficulties in her house. Yasmin joined Shiv Jeevika SHG in 2014 when she was overburdened with financial distress, she also met with an accident and the loan from Jeevika helped her meet the hospitalization expenses. She told she has taken three loans from jeevika and has used for various requirements. Yasmin further tells that jeevika gave her strength to step out of her house. Yasmin wanted her children to attend Kendriya Vidyalaya. Jeevika personally talked to the school's principal to

ensure the admission. She adds that her daughters were also subjected to various restrictions but she took a stand for them and made sure that there are no hurdles on the way of their education. She says that one day her children would go to universities and complete their education, further saying, "I couldn't achieve dreams, but if my children do, I will have contentment."

Case Study : 4

From Darbhanga district, Baby devi is a beneficiary of Aajeevika Gramin Express Yojna. She had been working on others land and her husband also served as daily wage laborer. That was the only source of livelihood for her and her family. Aajeevika Gramin Express Yojna project came as a ray of hope for her family. After the selection process, she bought an auto rickshaw from the loan availed and her husband drives the vehicle. With this source of income she is able to earn daily profit of Rs. 350 to 500. Now she is learning to be self-dependent with this activity.

Case Study : 5

Liladidi is a beneficiary of Nari Gunjan SHG, Jeevika. She says before joining the SHG, the income of the household was much lower, even unable to meet their day-to-day expenditure. After joining the SHG, the asset possession of the household has been improved. Before joining the SHG, there were very few assets such as radio, a wall clock and bicycle. After joining the SHG, she purchased a TV, table and chair, fan and gas stove. This implies that the increased income has resulted in an improvement in the acquisition household assets. She felt that after joining the SHG, her income, saving capacity, access to education, health care services, banking institutions and market have improved.

Case Study : 6

Sunita Devi from Lagma village, Choutham Block, Khagaiya District, says, she observed that after joining Jeevika, the bank loan provided by group linkage has helped her to undertake economic activity. She reported that she has been greatly involved in major decision making activities in her family. The life style of the household has been relatively better off. Her socio-economic status within and outside the household is said to have improve.

Case Study : 7

Rina Kumarisaid that she is been respected in the house and also outside. Society/Community now invites her to take participation in some of the community-based functions. Her knowledge about children's education, health and better housing has increased. (From village Amari Kukroutha East, Dhamdaha Block, Purnia)

Case Study : 8

Sonididi of Chaturbhuj SHG, Chakndra Village, Chewada Block, Sheikhpura, saidthat after joining the group, her status is strong in family. She has been involved in major decision making activities by her husband and other family members. She feels that she is now confident in her life to lead and does not

foresee any difficulty in near future. Repayment of loan by Soni Devi to the bank is also very satisfactory, as observed by the bank officials.

Case Study : 9

Yashodadidi from Patna, said, "After joining the SHG, we turned our challenges into opportunities. We also have solutions for problems. Since we started working, family expectations have increased."

Case Study :10

Arti Didi from Sheikhpura, said that her shop opened with the help of SHG. The monthly profit is 8-10 thousand. Her small shop has now taken a big shape.

Findings, Conclusion and Suggestions

It has been found from the case studies that, lack of productive assets (land), human capital (education), employment growth, poor performance of agriculture and more dependent people are the important sources of poverty. Lack of government program i.e. wage employment and self-employment, social security schemes, etc. and lack of opportunities to access and use common property resources are also found to be important factors in keeping a large chunks of people in poverty. The intervention made by Jeevika, has made several changes in the lives of the poor. It has been found that the savings by SHG members have increased. The members of the group are able to access micro credit and undertake certain income generating activities which give them regular employment and income. The provision of micro credit has positively contributed to an increase in the household annual income, which in turn, resulted in an improvement in the household assets such as TV, Bicycle, furniture, and also livestock. The SHG members are now respected within and outside the house. Most of the SHG members are involved in major decision making activities by their husband or other family members. Most of the members felt that their confidence to lead a better life has increased due to their association with Jeevika.

On the basis of the Study the following suggestions are made:

1. Instead of officials or village leaders motivating the women to form into a group to serve the ulterior motives, people should come together on their own.
2. Attendance at meeting should be made mandatory to inculcate the group cohesiveness among all the members.
3. Periodical training at regular intervals to group members on self-management aspect may be imparted with the help of experienced resource persons.
4. SHGs services can be utilized to fight against the social evils like child labor, child marriage, dowry system, small family norms, alcoholism, infrastructure development and in other social works.
5. The NGOs and government should take more necessary steps in national level as well as abroad for marketing of the goods produced by SHGs.

A number of important results have emerged out of the study. SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members, but also helped in changing their social outlook and attitudes. In this study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for rural development. It can be concluded from the results of the present study that SHG based micro-finance and bank linkage program has better outreach and positive impact on poverty. However, there is a need to improve the process of empowerment through proper policy initiatives.

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