

Sustainable Development of Self Help Group Members: A Study of Ausgram Gram Panchayet in Special Reference to Minority Women

Abstract

The present study is based on a successful rural development intervention in Ausgram Gram Panchayet of West Bengal. The intervention is based upon sustainable economic and social development of the minority women in the region through the Self Help Groups (SHG). The paper tries to give a general explanation of the meaning of sustainable development and changing the socio-economic condition of minority women before and after joining in SHG. It showcases certain cases which elucidates the economic and social change among the women in the region. There are more than forty Self Help Groups at Ausgram Gram Panchayet. Among these, four minority Self Help Groups are randomly selected for this study. From these selected SHGs, forty members have been selected to collect the necessary primary data. In the present day scenario sustainable development of women is considered as a land mark of progress for any country. Sustainable development has to ensure not only economic growth but also compatibility of economic activity with environmental, social and intellectual aspects. This paper tries to highlight the minority women's sustainable development is inevitable and possible with SHGs.

Keywords: Self Help Group, Sustainable Development, Economic Development, Social Development.

Introduction

Sustainable development is a holistic approach to improving the quality of life. It postulates that there are intrinsic links among economic, social and environmental well-being. Changes in any one domain will have an impact upon the other two dimensions. From a social perspective in particular, human well-being cannot be sustained without a healthy environment and is equally unlikely in the absence of a vibrant economy.

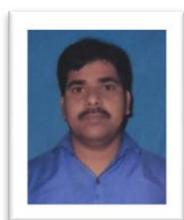
Self-help groups are needed in our country for a number of reasons some of which include to alleviate poverty, to raise status in society, for socio - economic development of the members of the groups, to raise funds for day today needs, to protect the exploitation of women from loan sharks, to ensure development of self- confidence among SHG members and to empower the women to participate in society and be a participant in sustainable development.

Review of Literature

There have been many studies on the working of SHGs in different part of West Bengal in India. B. Suguna (2006) observed the empowerment of rural women through Self Help Groups. Women in the rural areas are highly empowered with the activities of SHGs and become active to take part in socio- economy progress of the nation.

H. Chandrashekar and M. Lokesh (2009) noticed that the role of Self Help Groups in changing the socio- economic condition of vulnerable poor people. There are huge difference between before and after joining of the SHGs.

G. N. Qasba, K. Kumar and A. A. Tanki (2016) showed many positive result on the impact of participation of the rural poor in the Self Help Groups in Jammu and Kasmir. They also noticed that effect of SHGs not only sustain their economic development but also social empowerment. A. Nair(2005) reported that micro finance through Self Help Group has had a positive impact on income, expenditure and saving of the rural women.



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Dr. S. V. Juja(2014) observed that Self Help Groups is a tools of Sustainable development. After joining of SHG, sustain their socio- economic development. Dr. P. C. Singha(1998) briefly discuss about sustainable development.

Objectives of the Study

The following are the main objective of this paper-

1. To study the changes in economic sustainable development of SHG minority members.
2. To study the social sustainable development of minority members.

Methodology

The present study is based on collection of data- both primary source of data and secondary source. Primary data is collected from well structure interview, schedule, Focused Group Discussion (FGDs) and case studies.

A total of 40 minority women from different SHGs were randomly selected for the study. Information gathered from these 40 respondents from ten different SHGs at Ausgram of Purba Bardhaman district in West Bengal.

Self Help Group

Self help groups are the informal groups consisting of 10 to 20 poor women of the same area. Each group decides the choice of its member and the name of the group. Regular meetings are conducted and all members participate in the meetings where the member's savings are collected and loans are disbursed among the members of the groups based on the need of the person and the purpose of loans. Loans are given for opening some livelihood to the women group such as buying cattle or shop or some other small micro-entrepreneurial activity. The repayment or installment is fixed by the group members. Each group maintains cashbook, general ledger, individual member's ledger minutes' book etc. Each group has a bank account operated and the excess saving are deposited in the bank account. Each group collects saving from all members for lending to the needy members. In addition to that, it collects administrative fee and membership fee from the member.

Sustainable Development

Sustainable development is the organizing principle for meeting human development goals while at the same time sustaining the ability of natural systems to provide the natural resources and ecosystem services upon which the economy and society depend. The desirable end result is a state of society where living conditions and resource use continue to meet human needs without undermining the integrity and stability of the natural system.

While the modern concept of sustainable development is derived mostly from the 1987 Brundtland Report, it is also rooted in earlier ideas

about sustainable forest management and twentieth century environmental concerns. As the concept developed, it has shifted to focus more on economic development, social development and environmental protection for future generations. It has been suggested that "the term 'sustainability' should be viewed as humanity's target goal of human-ecosystem equilibrium (homeostasis), while 'sustainable development' refers to the holistic approach and temporal processes that lead us to the end point of sustainability"

According to an UNDP Report (1994:4), 'Sustainable development is development that not only generates economic growth but distributes its benefits equitably; that generates environment rather than destroying it; that empowers people rather than marginalizing them. It gives priority to the poor, enlarging their choices and opportunities and providing their participation in decisions affecting them. It is development that is pro-poor, pro-nature, pro-jobs, pro-women and pro-children' (Srivastava 1998:25)

In 1987, the WCED brought out its seminal report on "Our Common Future" which defines "sustainable development" as a process of development that 'meets the needs of the present generations without comprising the ability of future generations to meet their own needs' (WCED, 1987:8)

Sustainable Development of Minority Women through SHGs

In the area of sustainable development for rural minority women, the focus must be laid on developing the capacity of minority women through increasing their economic power, social power, participation and decision making levels. This is being achieved to a large extent through the formulation of Self Help Groups.

Sustainable Economic Development

It was a challenging task for minority self help group members to bring an all round development among the people. The society was highly conservative and rigid. Initially when these groups were formed the monthly contribution of the group had been rupees 10/- per member per month. But today this monthly contribution has been raised to a sum of rupees 50/-.

In past the economic condition of the women and men in the village was very poor. They were dependent upon private moneylenders to take loan to meet their small and big expenses. The exorbitant interest rates of the moneylender never gave them a scope to get out of the vicious circle of poverty. In this scenario SHG brought a new ray of hope for the people.

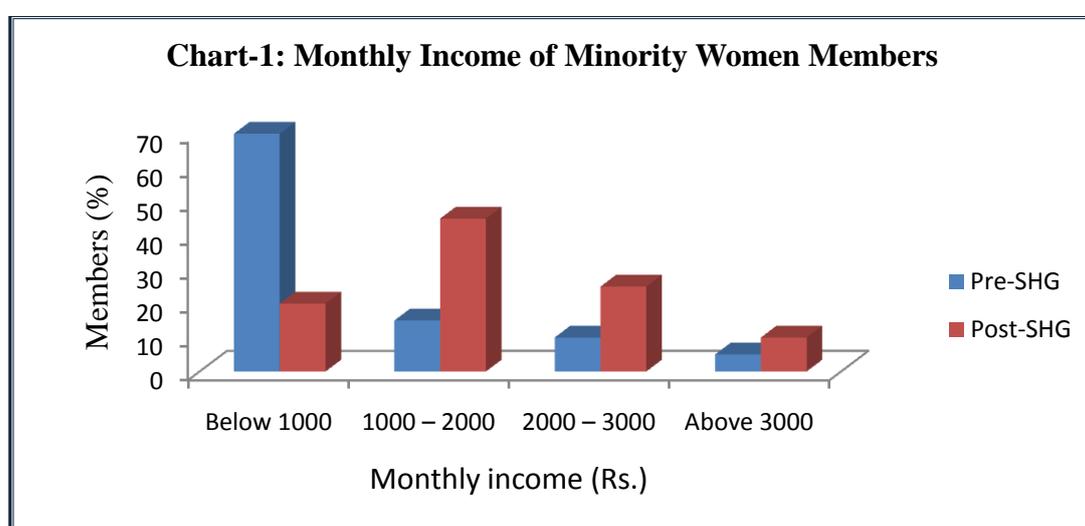
Table-1: Monthly Income of Minority Women Members

Monthly Income	Pre-SHG		Post-SHG	
	No. of Members	Percentage (%)	No. of Members	Percentage (%)
Below 1000	28	70	08	20
1000 – 2000	06	15	18	45
2000 – 3000	04	10	10	25
Above 3000	02	05	04	10
N = 40	40	100	40	100

Source: Primary data

Above table shows that monthly income of minority women have increased after joining SHGs. There are 70% of the respondents monthly income below 1000 and only 5% of respondents monthly income above 3000 before joining SHG. But after joining of SHG the monthly income of the members

are increasing. 45% of respondent's monthly income between 1000- 2000, 25% of members monthly income between 2000- 3000 and 10% have income level above 3000 rupees. A graphical representation of table- 1 is given chart-1.

**Table-2: Change in the Saving Pattern of Minority Women Members**

Particulars	Pre-SHG		Post-SHG	
	No. of Members	Percentage (%)	No. of Members	Percentage (%)
In Bank & P.O.	00	0.00	40	100
In SHG	00	0.00	40	100
Cash in Hand	35	87.5	32	80
Loan to Relatives	05	12.5	00	0.00

Source: Primary data

Table 2 presents the changes that occurred in the saving pattern of the minority members during pre and post SHG period. It is found that there has been all members in SHG, who are now saving there money in Bank & Post Offices and SHG, while there

has been a decrease of 7.5% and 12.5% members, who were earlier having cash in hand and provided loans to relatives. It can be concluded that SHG is having a good impact on members, in their ability to save their hard earned money

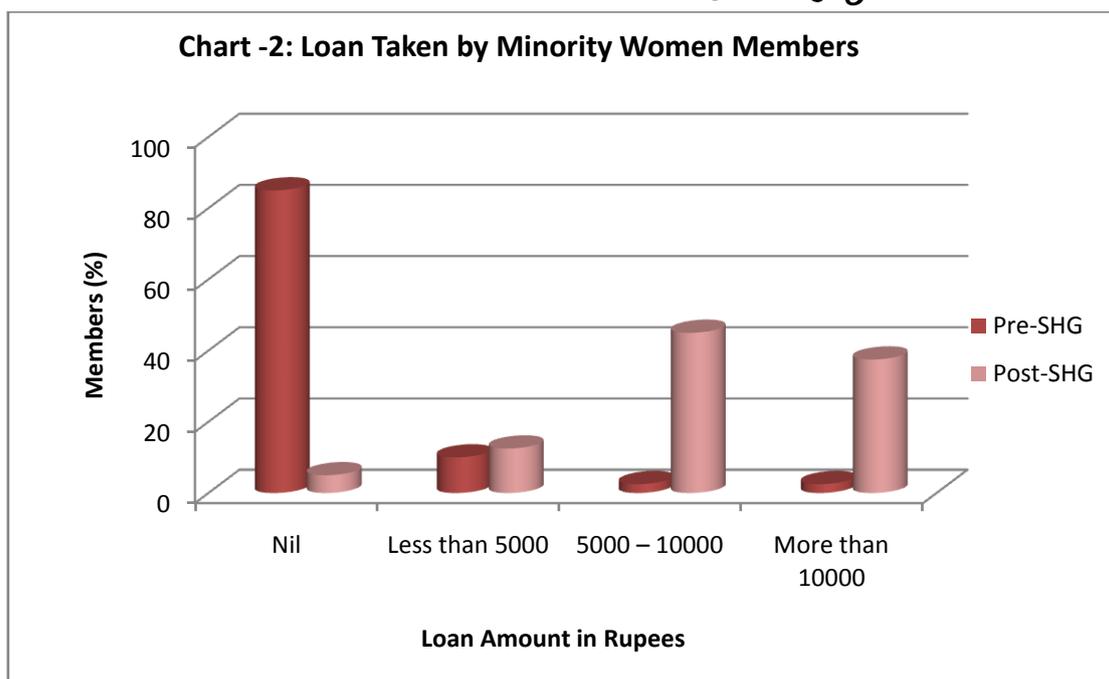
Table-3: Size of Loan till now by Minority Women Members

Particulars	Pre-SHG		Post-SHG	
	No. of Members	Percentage (%)	No. of Members	Percentage (%)
Nil	34	85	02	5
Less than 5000	04	10	05	12.5
5000 – 10000	01	2.5	18	45
More than 10000	01	2.5	15	37.5

Source: Primary data

In table-3 observed that there are 5% have no loans, 12.5% have less than 5000 rupees loan, 45% have 5000- 10000 rupees loan and above 10000

rupees loan have 37.5% of respondents in the study area after joining of SHG. A graphical representation of table- 3 is given chart-2.



Sustainable Social Development

A journey from Social Exclusion to Inclusion has been fostered through the development of SHGs. Sustainable development has to ensure not only

economic growth but also compatibility of economic activity with environmental, social and intellectual aspects.

Table-4: Communication level of Minority Women Members

Features	Pre-SHG		Post-SHG	
	No. of Members	Percentage (%)	No. of Members	Percentage (%)
Free Talks	12	30	35	87.5
Sometimes Talks	19	47.5	04	10
Hesitates to Talk	09	22.5	01	2.5
N = 40	40	100	40	100

Source: Primary data

In the table-4 present the changes that occurred in the communication level of the minority members during pre and post SHG period. It is found that there has been 57.5% increase in SHG members, who can now freely talk in the meeting, while there has been a decrease of 37.5% and 20%

members, who sometimes talks or hesitates to talk. It can be concluded that SHG movement is having good impact on minority members, in their ability to express their feelings and has made people more confident to express themselves in the study area. A graphical representation of table-4 is given chart-3.

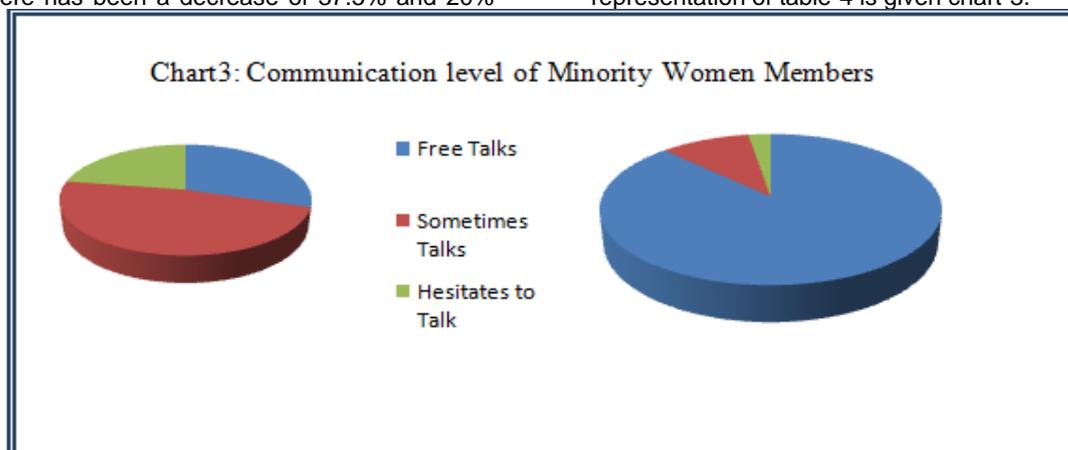


Table-5: Status of Access to Amenities

Particulars	Pre-SHG		Post-SHG	
	No. of Members	Percentage (%)	No. of Members	Percentage (%)
Medical Facilities	26	65	36	90
Sanitation Facilities	08	20	38	95
Water Supply Facilities	06	15	38	95
Adequate Transport Facilities	10	25	40	100
School for Children	16	40	39	97.5
Child Early Marriage	12	30	01	2.5
Engaged with Work	14	35	35	87.5

Source: Primary data

Since SHG programme has sustainable economic as well as sustainable social implication, it is necessary to evaluate the various dimensions of the programme. Lack of infrastructure facilities, access to amenities like health, sanitation, education, water supply, affect the economic and overall development of the members. The table-5 presents the status of access to above facilities for the sample members. It can be seen that there has been increase of 35% of medical facilities, 75% of sanitation facilities and 80% of water supply facilities. Therefore it can be conclude that after joining of SHG the minority members have improved their children education.

Findings of the study

The main findings of the study-

1. Most of the minority women of SHG in the study area income level have increase after joining SHG. 40% of the respondents monthly income between 1000- 2000 rupees.
2. All members have bank or post office account after joining of SHG. No women have loans to their relatives.
3. Most of the minority members in the study area have bank loans. There are 40% of respondents having between 5000-10000 rupees loan and 37.5% have above 10000 rupees loan.
4. 87.5% of the respondents can now freely talk in the meeting.
5. 95% of the sample has sanitation and water supply facilities in their own house.
6. 97.5% of minority women's children go to school for education.
7. Early marriage have been stop by joining of SHG.

Conclusion

In the recent past sustainable development of women had emerged as an important issue. In the present day scenario sustainable development of minority women is considered as a land mark of progress for any country. In, sum, it could be concluded that the rural minority women have been vastly benefited by SHGs. It has helped them in their sustainable socio-economic upliftment. The training of

the members by the NGOs had increased their confidence. The SHG can contribute to changes in sustainable economic conditions, social status, decision making and increases women in out door activities. Talking power of the minority women members highly improved. It play a very important role in sustainable social development in the study area. In such cases, SHGs are best suited for bring in gender equality and equal opportunity to rural minority women for social and economic empowerment on a sustainable basis. It should try to develop educational awareness among its minority members and their families.

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