

Self Help Group and Development of Rural Women: A Case Study of Doiwala Block



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Abstract

Self help Group is playing vital role in the development of rural areas of our country. Especially it became the main tool of changing the position of women in the rural society. After joining the SHG the traditional attitude of women that they can only do household work, changed and they started to strengthen themselves through participating in the economic activities. Their level of awareness for the schemes of various department, finance and training is also seen changed. Though during our study we found that this awareness is low in Northern state comparative to Southern state. But it is also increasing day by day. We met 6 women in the block Doiwala of district Dehradun those had already started their small scale entrepreneur in the form of Mushroom cultivation, Phenyl production, Daliya production. Spices grinding and packing and water purifier etc. Here in this paper we tried our best to find out the ground reality of SHG impact on the condition of rural women.

Keywords: Self Help Group, SHG, Rural, Impart. Society, Block

Introduction

Self help group is concept developed by Prof Mohmad Yunus of Bangladesh. It is concept which keeps in entre the illiterate, poor and needy people whose needs is micro. Under SHG concept the small group of 8-15 members are founded and then these groups are promoted for small savings to fulfill the micro requirement of these people. These groups are called Self Help Group because they are groups of the people by the people and of the people. The concept of SHG got popularity in Myanmar and gradually spread in South Asian countries. In our country Maysoor Rehabilitation and Development Agency is first to frame the Self Help Group. In Year 1987 NABARD and MRDA started a new model which actually was the Indian model Of SHG. It was based on-

1. NGO
2. NABARD- only to provide the research and finance facilities
3. Banks- with fewer formalities to provide the loan and financial assistance.

Initially both men and women can be the members of SHG but later only women can be its part. The concept of development of women through SHG would lead the benefits not only to women individually but also for the family and community. After joining the SHG women strengthen their economic status and thus their role in the community works. In other words we can say that this concept hanged the economic and social mobility of women in the rural areas and its impact is seen on the rural development.

Objective of the Study

Self Help Groups are in function in whole country and they proved them in southern state of country but the result in Northern state is not up to the mark hence our objectives of this study are as follows:

1. To check the development of women in the study area through SHG
2. Impact of SHG in the economic part of women
3. Problems coming before SHG in the study area.

Area of Study

Doiwala is one of the six block of district Dehradun and Dehradun is temporary capital of newly established state Utrkhand. The total population of state is 1696694. The population of study area is 221513 out of which 152527 is urban and 168986 is rural. The study area is very near to the capital of state hence we think it will reflect better results.

Population of Study Area

| | Populated Village | Women | Men | Total |
|-----------|-------------------|--------|--------|--------|
| Deharadun | 731 | 361862 | 392891 | 754753 |
| Doiwala | 74 | 81050 | 87936 | 168986 |

Source: District Census Handbook, Deharadun series-06, Director of Census Utrkhand, 2011

Literacy of Study Area

| | Number of Literates | Women | Men | Number of illiterates | Women | Men |
|-----------|---------------------|--------|--------|-----------------------|--------|--------|
| Deharadun | 517836 | 225454 | 292382 | 236917 | 136408 | 100509 |
| Doiwala | 124644 | 54834 | 69810 | 44342 | 26216 | 18126 |

Source: District Census Handbook, Deharadun series-06, Director of Census Utrkhand, 2011

Review of Literature

During the course of study we go through several authors. The project report of Shashikala Sitaram (2007) provides the details of 23324 BPL families of rural areas of surrounding of Maiysoor. This report helped us to understand the positive role of SHG in the economic growth of rural areas. The block office, Doiwala provided us a book which gives details of framing the SHG. Ajay Tankha's book 'Banking of Self Help Group' (2012) is helpful to understand the relation of SHG and financial institutions. S Ammani and Pushplatha in his work 'Women Entrepreneur in Andhra Pradesh: a case study of Non-profit organization (NGO) and Profit organization (2016) looks at entrepreneurial behavior in both the non-profit organizations and for-profit organizations to test for differences and similarities that may occur due the sector in which the entrepreneurial activity is located. Mahendra Verma's research(2005) is helpful to find the relation between saving of women and SHG. The conclusion of his research says that SHG is helpful to develop the leadership quality and habit of saving among the rural women. B. Vijaychandra Pillai and V Harikumar (2006) in his research say that SHG is highly relevant to make the people of below poverty line helpful and self-reliant.

Methodology

For this paper we have collected data through questionnaire designed for my PH.D research. We also did field survey of our study area

and did conversation with women of the area. Than we arranged these data in a manner that it gives us picture of Development of Women through SHG.

As we all know that the Self Help Group is a concept developed to increase the feeling of corporation, savings etc among the women of the rural areas. Through SHG we provide women the information like easy way of getting financial aid, easy way to boost the savings and better use of this saving, ways to start own small scale industry etc. It also arrange the awareness and training programmes. During our study in the area we found that the main objectives of framing SHG is as follows:

1. Motivate women for savings
2. To start their own small economies activity like mushroom cultivation, phenyl production etc.
3. To increase the awareness regarding various schemes.

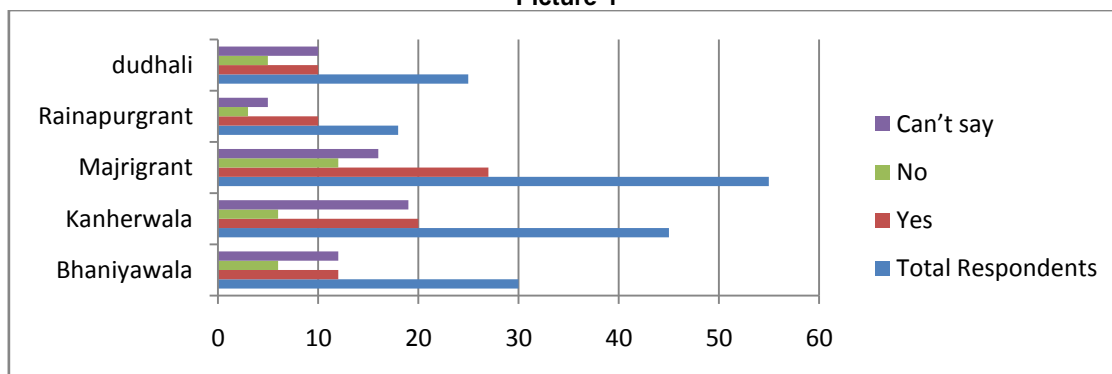
Awareness of Economic Affairs

For our study we tried to find out the responses of women for change in their income, awareness or living status. Table-1 is giving the details of the awareness of the rural women in the economic matters. Its graphical representation in Picture-1 clearly indicates that the awareness of women in this regard is increased in every studied Panchayat which was shown in graph by red bar. It is also important 'that instead of saying 'No" more respondents are in condition of confusion or we can say they are completely unaware.

Table-1 Status of Economic awareness after joining the SHG

| S No. | Village Panchayat | Total Respondents | Yes | % | No | % | Can't say | % |
|-------|-------------------|-------------------|-----|------|----|------|-----------|------|
| 1 | Bhaniyawala | 30 | 12 | 40 | 6 | 20 | 12 | 40 |
| 2 | Kanherwala | 45 | 20 | 44.4 | 6 | 13.3 | 19 | 42.2 |
| 3 | Majrigrant | 55 | 27 | 49 | 12 | 21.8 | 16 | 29 |
| 4 | Rainapurgrant | 18 | 10 | 55.5 | 3 | 16.6 | 5 | 27.8 |
| 5 | dudhali | 25 | 10 | 40 | 5 | 20 | 10 | 40 |
| | Total | 173 | 79 | | 32 | | 62 | |

Picture-1



Benefits of various Schemes

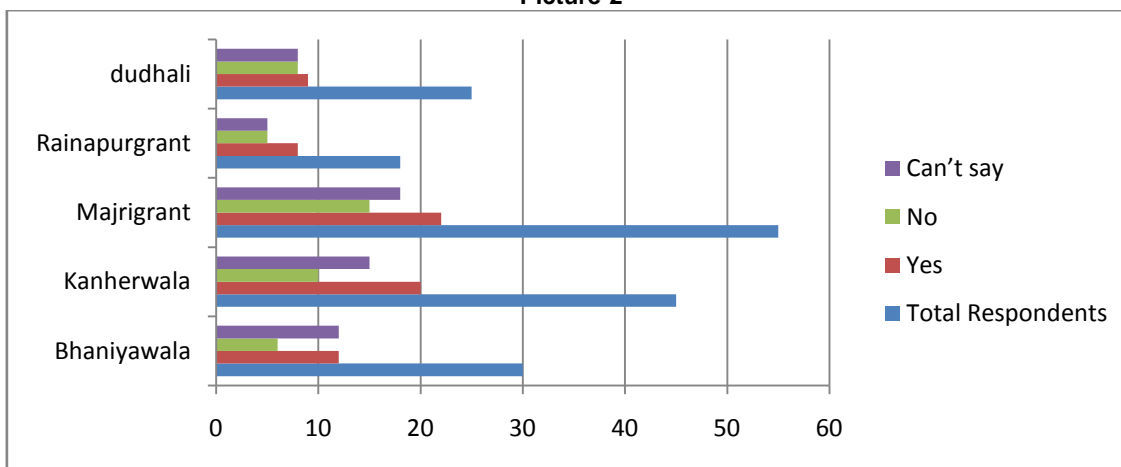
Table -2 and its graphical representation Picture-2 shows that about 40 percent respondents says that they got benefited by the various schemes of government while 20 to 30 percent say that they do

not benefited. Here also 30-40% respondents are in conditions to say nothing means they are still not aware of various schemes of government. In Picture - 2 the red green and violet bars are showing the responses of respondents.

Table-2 Benefit of Various Schemes after Joining the SHG

| S No. | Village Panchayat | Total Respondents | Yes | % | No | % | Can't say | % |
|-------|-------------------|-------------------|-----|------|----|------|-----------|------|
| 1 | Bhaniyawala | 30 | 12 | 40 | 6 | 20 | 12 | 40 |
| 2 | Kanherwala | 45 | 20 | 44.4 | 10 | 22.2 | 15 | 33.3 |
| 3 | Majrigrant | 55 | 22 | 40 | 15 | 27.2 | 18 | 32.7 |
| 4 | Rainapurgrant | 18 | 8 | 44.4 | 5 | 27.8 | 5 | 27.8 |
| 5 | dudhali | 25 | 9 | 36 | 8 | 32 | 8 | 32 |
| | Total | 173 | 71 | | 44 | | 58 | |

Picture-2



Started any Entrepreneur

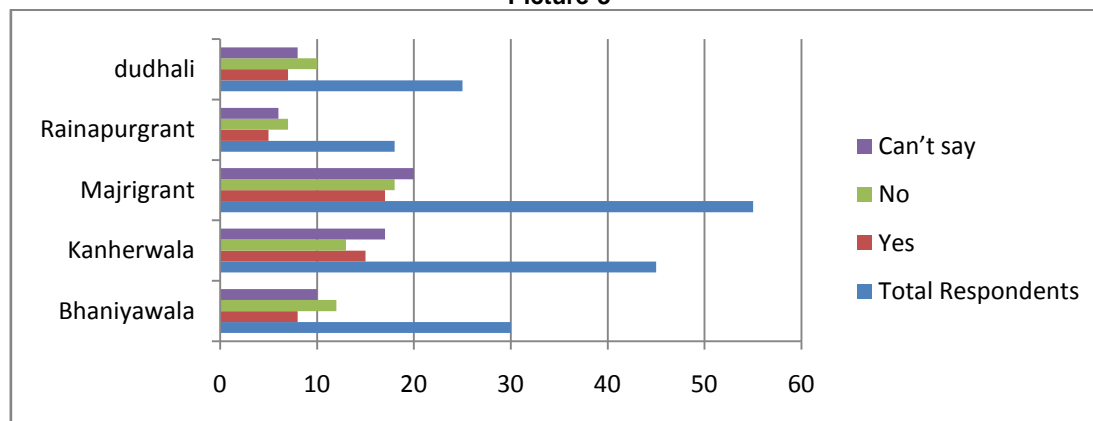
Table-3 and Picture-3 shows that the all responses are between 0-20 intervals. It also tells that in maximum Pnchayat the new business or new economic activity is not started. The table show that

the respondents of Kanherwal and Majrigrant responded positive it is basically due to the individual efforts of respondents. The graph also indicates that in this regard more efforts are required.

Table-3 Number of Small Scale Industry Started after Joining the SHG

| S No. | Village Panchayat | Total Respondents | Yes | % | No | % | Can't say | % |
|-------|-------------------|-------------------|-----|------|----|------|-----------|------|
| 1 | Bhaniyawala | 30 | 8 | 26.7 | 12 | 40 | 10 | 33.3 |
| 2 | Kanherwala | 45 | 15 | 33.3 | 13 | 28.9 | 17 | 37.8 |
| 3 | Majrigrant | 55 | 17 | 30.9 | 18 | 32.7 | 20 | 36.4 |
| 4 | Rainapurgrant | 18 | 5 | 27.8 | 7 | 38.9 | 6 | 33.3 |
| 5 | dudhali | 25 | 7 | 28 | 10 | 40 | 8 | 32 |
| | Total | 173 | 52 | | 60 | | 61 | |

Picture-3



Impact on Saving

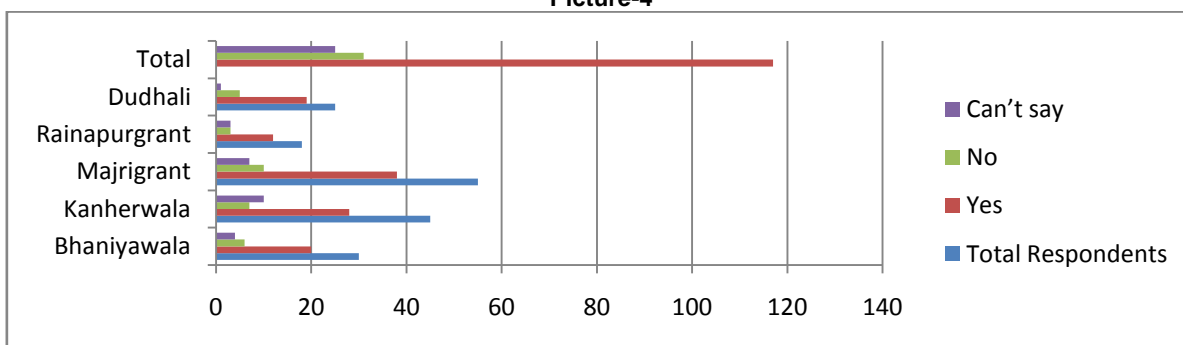
The table -4 and picture 4 is impact on the saving habits of rural women in our study area. This is the area where we see the better impact of SHG. The

table clearly shows that in every Panchayat of our study area the saving habit is changed between 65-75 percent. The graph also gives indication that very few rural women remain aware of benefits of savings

Table-4 Change in Saving Habit after Joining the SHG

| S No. | Village Panchayat | Total Respondents | Yes | % | No | % | Can't say | % |
|-------|-------------------|-------------------|-----|------|----|------|-----------|------|
| 1 | Bhaniyawala | 30 | 20 | 66.7 | 6 | 20 | 4 | 13.3 |
| 2 | Kanherwala | 45 | 28 | 62.2 | 7 | 15.6 | 10 | 22.2 |
| 3 | Majrigrant | 55 | 38 | 69 | 10 | 18.2 | 7 | 12.7 |
| 4 | Rainapurgrant | 18 | 12 | 66.7 | 3 | 16.7 | 3 | 16.7 |
| 5 | Dudhali | 25 | 19 | 76 | 5 | 20 | 1 | 4 |
| | Total | 173 | 117 | | 31 | | 25 | |

Picture-4



Change in Living Standard:

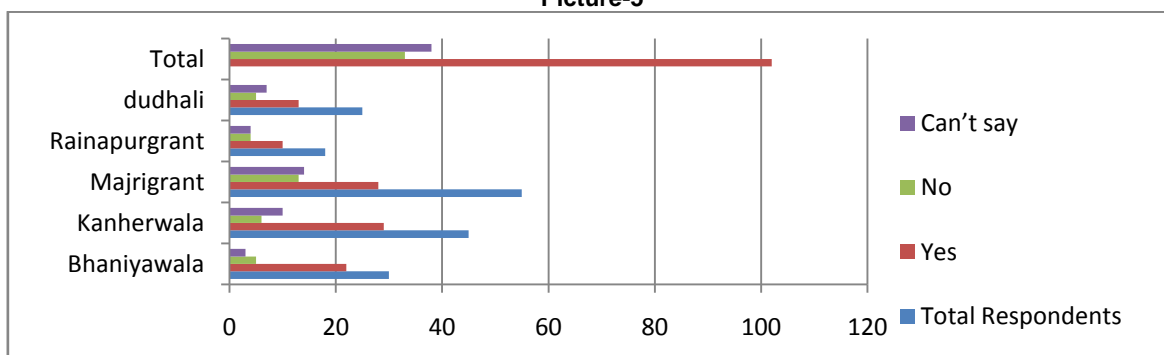
Table-5 is showing the change in the living standard of the people after joining the self help group. We find that in the Bhaniyawala 73 percent people observe the betterment in the living standard

while in Kanherwal, Majrigrant, Rainapurgrant and Dudhali respectively 64%, 52%, 57% and 52% respondent accepted betterment in their life style. Here we get very few respondents who do not see change in the living standard.

Table-5 Living standard changed after joining the SHG

| S No. | Village Panchayat | Total Respondents | Yes | % | No | % | Can't say | % |
|-------|-------------------|-------------------|-----|------|----|------|-----------|------|
| 1 | Bhaniyawala | 30 | 22 | 73.3 | 5 | 16.7 | 3 | 10 |
| 2 | Kanherwala | 45 | 29 | 64.4 | 6 | 13.3 | 10 | 22.2 |
| 3 | Majrigrant | 55 | 28 | 50.9 | 13 | 23.6 | 14 | 25.5 |
| 4 | Rainapurgrant | 18 | 10 | 55.6 | 4 | 22.2 | 4 | 22.2 |
| 5 | dudhali | 25 | 13 | 52 | 5 | 20 | 7 | 28 |
| | Total | 173 | 102 | | 33 | | 38 | |

Picture-5



Findings and Conclusion

So the formation of Self help group increased the economic awareness of women significantly in the study area. We know if we will be able to raise the contribution of women in day to day activities it will certainly brings change in the life of rural community. All the above information tell us that

the self Help group is the instrument in the rural area which brought the following changes in the rural society:

1. The women started to take the advantage of government schemes to improve their economic conditions.

Remarking An Analisation

2. This helped them to improve their family income and savings.
3. It helped them to enrich their living standard. In some rural areas it is very difficult to find out rural differences.
4. Though it is very clear that the economic awareness of women increased but still in opening the new entrepreneur or ability to take risk for starting the new small scale industry or economic activities still they have to work a lot.
5. The fear not to begin the new economic activity is very right in the rural women because the government or non-government organizations are providing the monetary aid to the rural women for that kind of activities but nobody is paying attention on the proper marketing of their ready commodities. Here at this point the more work is required.

So, our study made it clear that if we want to make more development in the rural areas through the self Hel group concept we need to make some changes according to the locality. The economic condition of Northern state is comparatively good than Southern state. The education level is somewhere very high and somewhere it is very low. The reach of NGO is also not very equal in all areas. It means the conditions of rural areas of India is not same everywhere and hence a different kind of approach is required to agitate women of different rural areas for contributing in the economic affairs.

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