

PERFORMANCE OF WOMEN'S SELF HELP GROUPS (SHGs) IN DISTRICT MORADABAD, U.P.

Y K Singh
Lecturer

S K Kaushal
Research Scholar

SS Gautam
Lecturer

Mahatma Gandhi Chitrakoot Gramodaya V.V. Chitrakoot, Satna (M.P.)

Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. The concept of SHG in India was introduced in 1985. Self-Help Groups are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. They work for group solidarity, self group awareness and social and economic empowerment through democratic functioning and have refinanced Rs. 3.00 crores to the banks. Many rural development programmes like 'Swarn Jayanti Gram Swarozgar Yozana' (SGSY) which is a combination of six rural development programmes, are based on the self-help group strategy. It is a viable alternative to achieve the objectives of rural development and to get women's participation in all rural development programmes.

The present study addresses issues related to the performance of self-help groups. Various research gaps have been identified that need to be studied immediately to strengthen the performance of self-help groups. The questions to be asked are:

1. What type of socio-personal characteristics do women members of SHG have?
2. In what manner do various groups operate in terms of group process?
3. What type of group attributes prevails among SHGs?
4. What role are SHGs playing in empowering women?
5. How do the various group attributes influence group performance?

Keeping these questions in mind, it was felt important to conduct a study with the following specific objectives:

1. To find out the relationship between socio-economic characteristics and group process.
2. To find out the interrelationship between group characteristics.

METHODOLOGY

The study was carried out in District Moradabad, Uttar Pradesh. Moradabad (Tajpur) and Kunderki (Digarpur) blocks were purposely selected because there are so many SHGs working in these blocks. An equal number of SHGs, i.e. eight from Moradabad block and Kunderki were selected through simple random sampling by the chit method. A total of 160 respondents from selected SHGs constitutes the sample of the study by random method. The 'descriptive research' design was used. This research design provides understanding about the cause and effect relationship among the variables. A variable is a symbol to which numerals or values are assigned (Kerlinger, 1964).

The selected variables with their codes have been presented in Table 1.

RESULT AND DISCUSSION

Level of performance of SHGs

The findings of the study as presented in Table 2 show that group process was highest in Jagrukta SHG and ranked first (24.25) followed by Mansuri with second rank (23.41) Ram Rahim third rank 23.00 and Sakti lowest (8.40) and last in rank.

In the case of economic empowerment, Jagrukta SHG was ranked first (25.60) followed by Mansurei SHG and Milan who received second (25.50) and third (25.44) rank respectively. Savitri SHG was lowest on economic empowerment with a mean value of 16.20.

The data further reveals that socio-psychological empowerment was highest in Jagrukta SHGs with the same mean value 19.78. Dr. Ambedkar SHG was found to be lowest on socio-psychological empowerment with a mean value of 13.00.

For political –legal empowerment, Jagrukta SHG again received first rank (13.25) and Mansuri SHG received second (12.16). Third rank (12.13) was Khushbu SHG. Savitri SHG was found to be the lowest in political–legal empowerment with the mean value of 7.80.

Overall empowerment was also calculated and it was found that Jagrukta SHG achieved first rank (60.60) followed by Mansuri SHG with 55.00 and third, Milan SHG with 54.33.

Relationship between socio-economic characteristics and group characteristics (xs)

The relationship between socio-economic and group characteristics was studied by working out the correlation ('r' value). Selected variables with their codes have been presented in Table 1 and these codes have been subsequently used in the relationship of the variables. When we analyze the correlation between socio-economic characteristics (variables) and groups characteristics (variables), age was negatively correlated with group cohesiveness at five percent level of significance. Education had significant correlation with participation, task function, interpersonal trust and group cohesiveness. Out of these, interpersonal trust was at one per cent level of significance and at five percent level of significance with style of influence and group cohesiveness in which group cohesiveness was negatively correlated. Table 3 reveals that type of family was found to have a positive and significant relationship with participation at one percent level of significance whereas size of family did not have any effect on group variables. At one percent level of significance, land holding was positively and significantly correlated with participation while at five percent level of significance it was positively correlated with style of influence. Family occupation was found to have a positive and significant relationship with participation, task function, interpersonal trust, group atmosphere and group cohesiveness. Out of these variables, participation, task function and interpersonal trust were related at one percent level of significance while group atmosphere and group cohesiveness were related at five percent level of significance to family occupation. Income was found to have positive correlations with participation, task function, interpersonal trust and group cohesiveness. Out of these, participation and task function showed significant correlation at one percent while the other two had a significant relationship at five percent level of significance. Social participation showed no relationship with group variables. Findings further reveal that participation had a positive and significant relationship with almost all the socio-economic characteristics of the respondents.

Interrelationship between group characteristics (Variables)

Interrelationship between group variables was studied by calculating the correlation ship (r^2 value). The data reveals that participation had a positive and significant relationship with task function, maintenance function, interpersonal trust and group cohesiveness at one percent level of significance, Style of influence was positively and significantly correlated with maintenance function at five percent level of significance. At one percent level of significance task function was positively and significantly correlated with maintenance function, interpersonal trust and group cohesiveness, while at five percent level of significance it was positively related with group atmosphere. Maintenance function was positively and significantly correlated with group cohesiveness and interpersonal trust. Interpersonal trust and group atmosphere were found to have a positive and significant correlation at one percent level of significance with group cohesiveness.

Education had a highly significant and positive relationship with most of the group variables viz. participation task function, interpersonal trust and group cohesiveness. The obvious reason is that education has a considerable influence on members as it results in rational thinking and educated group members help each other to achieve group goals by building interpersonal trust.

The result further indicates that caste had a negative but highly significant relationship with participation, task function, interpersonal trust and group cohesiveness whereas it had a positive and significant relationship with style of influence. It can be said that participation, task function, interpersonal trust and group cohesiveness were low among the members of lower castes.

The data reveals that land holding had a positive and significant relationship with participation and style of influence while a non-significant relationship with all other group characteristics. As most of the SHG members were either landless labourers or marginal farmers that might be the reason why it had a non-significant relationship with group characteristics.

Family occupation showed a highly significant and positive relationship with group participation, task function and interpersonal trust while indicating a significant positive relationship with group atmosphere and group cohesiveness. It might be due to the fact that sizable numbers of respondents were engaged in other subsidiary occupations which enhanced their confidence to participate actively in all group activities. It was obvious from the findings that annual income also positively and significantly affected group participation, task function, interpersonal trust and group cohesiveness. This might be due to the reason that most of the group members had above average incomes. The respondents who had higher incomes might understand the value of money better and thus contribute considerably to team spirit and interpersonal trust among members.

The positive and significant relationship of group process with participation, task function, maintenance function, interpersonal trust and group cohesiveness, shows that groups are going in the right direction. These findings are in conformity with those of **Hare (1976), Nixon II (1979), Cole (1987)** that these group characteristics must be present for effective and proper functioning of groups.

SUMMARY

Major findings:-

1. Education, type of family, land holding, family occupation, and annual income were found to have a positive and significant relationship with participation and task function.
2. Education, type of family, land holding, family occupation, and annual income were found to have a positive and significant relationship with participation.
3. Almost all the group variables had a positive and significant relationship with group cohesiveness.
4. The group process had a positive and significant relationship with education, participation, maintenance function, interpersonal trust and group cohesiveness.
5. Economic empowerment was found to have a positive relationship with education, family

occupation, annual income, task function, maintenance function, interpersonal trust and group cohesiveness.

6. Political-legal empowerment had a positive and significant relationship with education, type of family, land holding, social participation, participation, task function, maintenance function, interpersonal trust and group cohesiveness.

Conclusion

On the basis of major findings, it can be concluded that almost all the group characteristics had positive and significant relationships. The SHGs followed normal patterns of group behavior. A greater percentage of women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner strength, gain self confidence, social and economic empowerment and capacity building. Women also gave suggestions for strengthening their groups and actively participated in them.

Suggestions:

The performance of some of the SHGs was c good. These SHGs should serve as model groups to other SHG's which are low on performance and should interact with these SHGs to share their constraints. Incidents like delays in repayment, lending to outsiders, growing indebtedness and lack of vision can lead to bigger problems in future. Thus, with a timely analysis of the problem and action can be taken to monitor these kinds of irregularities. Economic independence is essential for women's empowerment. Proper and long term training inis essential for improving their skills in different income generating activities.

References:

- Cole, N.S. 1987.** Task role communication and ecology of mind. .San Francisco; Chandler Pub. C
Hare, T. (ed.) 1976. Headership style and people. USA, McGraw Hill, Washington.
Kerlinger.F.N.1964. Foundations of behavioral research .Sujeet publication Meerut .PP.603-630.
Nixon, II (ed) 1979. The small group. New Jersey: Prentice-Hall Inc., Englewool diffs.4:108-156

Table 1

Variables code	Variable
Socio-Economic variables	X1 Age
	X2 Education
	X3 Caste
	X4 Type of family
	X5 Size of family
	X6 Land holding
	X7 Family occupation
	X8 Annual income
	X9 Social participation
	X10 Participation
	X11 Style of influence
Group Variables	X12 Task function
	X13 Maintenance function
	X14 Interpersonal trust
	X15 Group atmosphere
	X16 Group cohesiveness

Table 2

Name of SHGs	Group Process		Economic Empowerment		Socio psychological Empowerment	
	Mean Value	Ranking	Mean Value	Ranking	Mean Value	Ranking
Nai Kiran	16.50	10	17.83	11	17.25	11
Mansuri	23.41	2	25.50	2	20.35	2
Anmol	19.75	6	22.00	8	19.00	7
Savitri	13.40	14	16.20	14	15.10	14
Ambedkar	15.00	12	16.35	13	15.12	13
Sabhawna	18.00	8	23.37	5	19.12	5
Milan	21.77	5	25.44	3	19.11	6
Ujjawal	14.75	13	23.50	4	19.78	3
Ramrahim	23.00	3	22.75	6	19.25	4
Sakti	8.40	16	16.60	12	16.60	12
Parwati	22.00	4	21.78	9	19.78	3
Jamab	19.15	7	22.53	7	17.46	9
Jagrukta	24.25	1	25.60	1	21.75	1

Table 2 contd.

Name of SHGs	Political/legal empowerment		Empowerment	
	Mean Value	Ranking	Mean Value	Ranking
Nai Kiran	12.13	3	47.41	12
Mansuri	12.16	2	55.00	2
Anmol	10.66	4	51.66	5
Savitri	7.80	13	39.10	16
Ambedkar	8.12	11	39.62	14
Sabhawna	7.25	7	49.75	8
Milan	9.77	6	54.33	3
Ujjawal	9.50	8	50.62	7
Ramrahim	9.50	8	51.20	6
Sakti	8.00	12	41.20	13
Parwati	10.00	5	52.57	4
Jamab	8.15	10	48.15	11
Jagrukta	13.25	1	60.15	1