

The study the impact of Self- Help Group (SHGs) on the sustainable Socio-economic development of rural tribal women in Jama Block of Dumka district in Jharkhand



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Presentation contents

1. Introduction
2. Demographic scenario
3. Methodology
4. Literature review
5. Key findings
6. Conclusion
7. Discussion
8. Suggestion
9. Bibliography

Introduction

Introduction

What do we understand by Self help Group (SHG)

- Constitute of 10-20 members
- 5 major requirement
- Women SHGs has greater sustainability
- Key to women empowerment and Rural development

The Concept

- SHGs traced from Grameen Bank of Bangladesh which was founded by Prof. Mohamed Yunus
- SHGs was started and formed in Bangladesh in 1975.
- SHGs Following panchsutra should be active existence at least 6 months.

What do we understand by Socio-economic status

- How economic activities affects the social status of an individual/family
- Includes many indicators such as Type of houses, family size, education, literacy, income, land holding capacity, Quality of life etc.

Demographic Scenario of Jharkhand

- The population of Jharkhand 32.9 Percent Million in which constituted of 16.93 Percent million males and 16.03 Percent million females. The sex ratio is 947 females per 1000 males.
- 24.05 percent of population lives in Urban and 75.95 percent lives in rural areas.(census, 2011).
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- The ST population 26.21 percent and SC population 12.08 percent.
- The state has a literacy rate of 67.63 percent and the state capital Ranchi has the highest literacy rate of 77.13 percent.
- The state language are, Hindi, Santali, Bengali, Urdu, Kurukh, Mundari, Ho and Odiya
- 75 percent of population depend on agriculture.

Demographic Scenario of Dumka

- The population of Dumka 4.0 percent in which constituted of 50.6 percent males and 49.4 percent females. The sex ratio is 977 females per 1000 males.
- 6.82 Percent of population lives in Urban and 93.81 Percent lives in rural areas.(census, 2011).
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- The ST population 43.2 Percent and SC population is 6 .0 Percent
- The district has a literacy rate of 61.02 percent.
- The district language are, Hindi, Santali, Bengali, Urdu, Kurukh, Mundari.
- Cocoons is a famous product of Dumka.

Review of literature

- **Access to the microfinance** to the SHG members has had a positive impact on income, expenditure and savings of the women in a network (Patil et al, 2011). This was supported by a study(Mahindra, 2005)
- **Access to the financial facilities by promoting irrigation and new agriculture practices** in Orissa, Jharkhand and Andhra Pradesh SHG members **has improved their socio economic status** and was **used in reducing dependency on money lenders** (Naila, 2005)
- A study in Jammu region Joining to revealed that **SHGs always facilitate to standard of living, increased saving pattern and confidence level** (Mehta, 2011)
- **SHGs attaining empowering training results to increasing their income.** However these incomes were negligible and depends on market (Laxmi, 2013)

Review of literature

- The joining of SHG results to **increasing consumption and savings on monthly basis** (Banarjee, 2009)
- SHGs enhancing own **economic empowerment** and **only limited to micro, small-scale enterprises**.(Ganeshamurthy, 2007)
- **The Income and Expenditure also increasing** simultaneously by joining in SHGs (Panda, 2009)
- Accessibility to loan empowers the SHG members to start entrepreneurial activities and play significant role in poverty eradication and economic empowerment. (Jothi, 2010)
- The actively participation result to effective decision making in context to economic empowerment and others such as investing in other business (Ranjula et al, 2012)

The Lakhpati Kissan Project & Objectives

- . Ensure sustainable improvement in agriculture crop production, Goat rearing, Lac Cultivation, Horticulture Plantation, Fishery and income generation of 3000 tribal HH in 44 villages
- A comprehensive conservation measure lead to sustainable land & water management, improved livelihoods and significantly contributes to Lakhpati Kissan
- Promotion of on-farm and off-farm income generation activities for livelihood support and drudgery reduction for asset less and the women.
- Create and strengthen people institutions (SHGs, Village Organization (VO) & Cluster Level Federation (CLF)) to sustainably promotion, support and manage land, water and agriculture development in the project area.
- Intervention on Convergence & Leverage of Government Schemes/Programmes for livelihood promotion

Research questions in context to review the project

1. What are the saving, loans and financial status with reference to the base line or when the program was initiated?
2. How sustainable are the women SHGs from the Income Generating Activities (IGA)?
3. Does women's participation in the SHGs lead to an improvement their socio-economic condition?
4. What challenges are they facing while working with the SHG?

Objectives of the study

1. To study the factors accountable for promotion, growth and development of women SHGs in Jama block of Dumka district Jharkhand
2. To identify the strengthening process of SHG to initiative Income Generating Activities (IGA)
3. To identify the challenges faced by SHGs women in the project; and
4. To study how SHGs members can bring sustainability of the project or not?

Methodology

Methodology Contd...

- **Study Design:** Cross sectional & Descriptive in Nature
- **Data Collection (Primary):** 25th February 2019 3rd May 2019
- **Study Area:** Jama Block of Dumka district of Jharkhand
- **Sample Size:** 30 SHGs , 100 samples

Methodology Contd...

- **Selection of district, Block, SHGs, members**
 - Multistage random sampling
 - **Step I: Selection of District** – Dumka, Jharkhand
 - **Step II: Selection of Block** – out of 10 blocks, Jama block was selected by Simple random sampling
 - **Step III: Selection of Gram Panchayats (GPs) -Simple Random sampling based on list obtained from the NGOs/Block officials**
 - Out of 23 GPs , 12 GPs are selected randomly

Methodology Contd...

▪**Step IV: Selection of Villages (Simple Random sampling based on list obtained from the NGOs/Block officials)**

- Under the SLK Scheme 44 villages were covered by the NGO named PRAVAH
- Based on 3000 HHs covering of 80 percent of the SC and ST population

▪**Step V: Selection of SHGs (Simple Random Sampling) – 30 Samples**

- 15 SHGs were selected from Government supported SHGs and 15 SHGs supported from PRAVAH

▪**State VI: Selection of Respondent - 100 samples**

- 50 Members from Government supported NGOs, and 50 Members from PRAVAH NGO

Methodology Contd...

■ Study Tools

- Semi Structured interview schedule
- Group Discussion
- Observation

■ Data Analysis

- Data were coded prior to entry
- Entered in Microsoft excel
- Analysis was carried out in SPSS 21.0 Version
- Univariate and Bivariate analysis were done

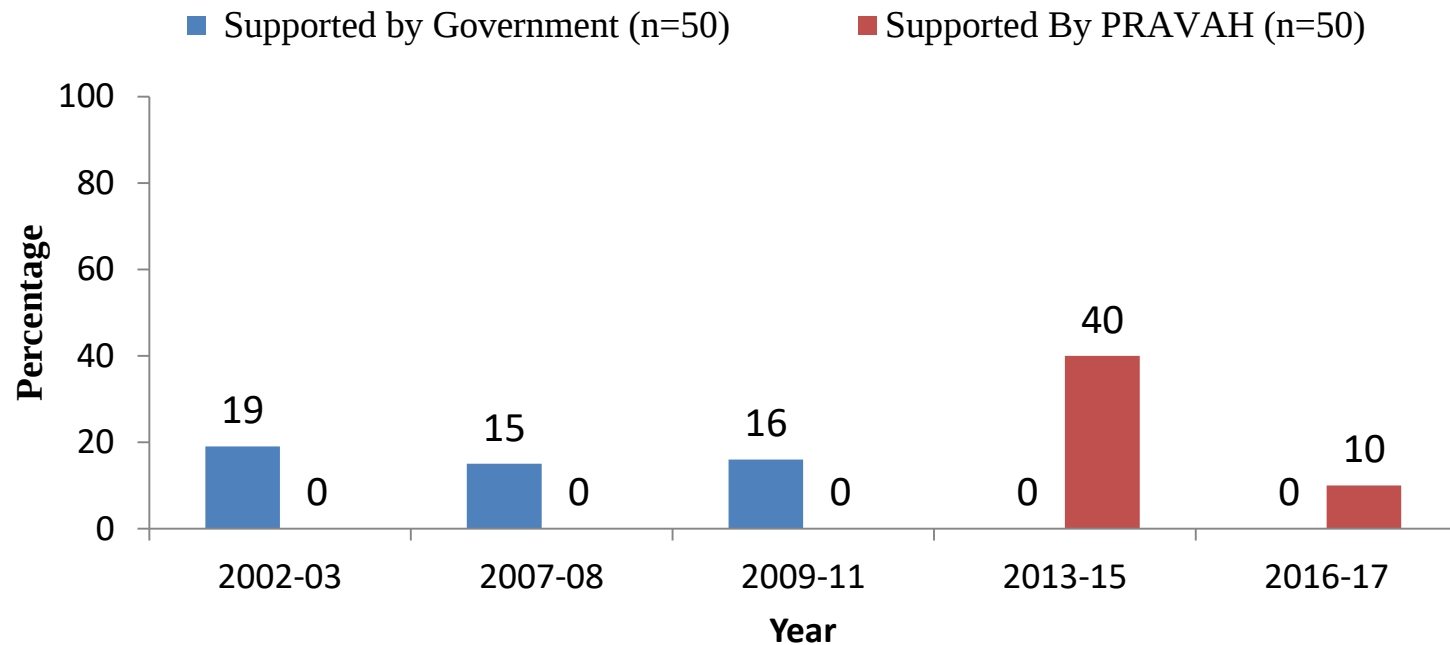
■ Study ethics followed:

- From each of the respondent consent were taken prior to the interview
- Followed to the interview, discussion was made with the programme in-charge of the PRAVAH

Key Findings

Distribution of respondent by year of their joining

Graph 1: Types of SHGs facilitated by Government/NGO

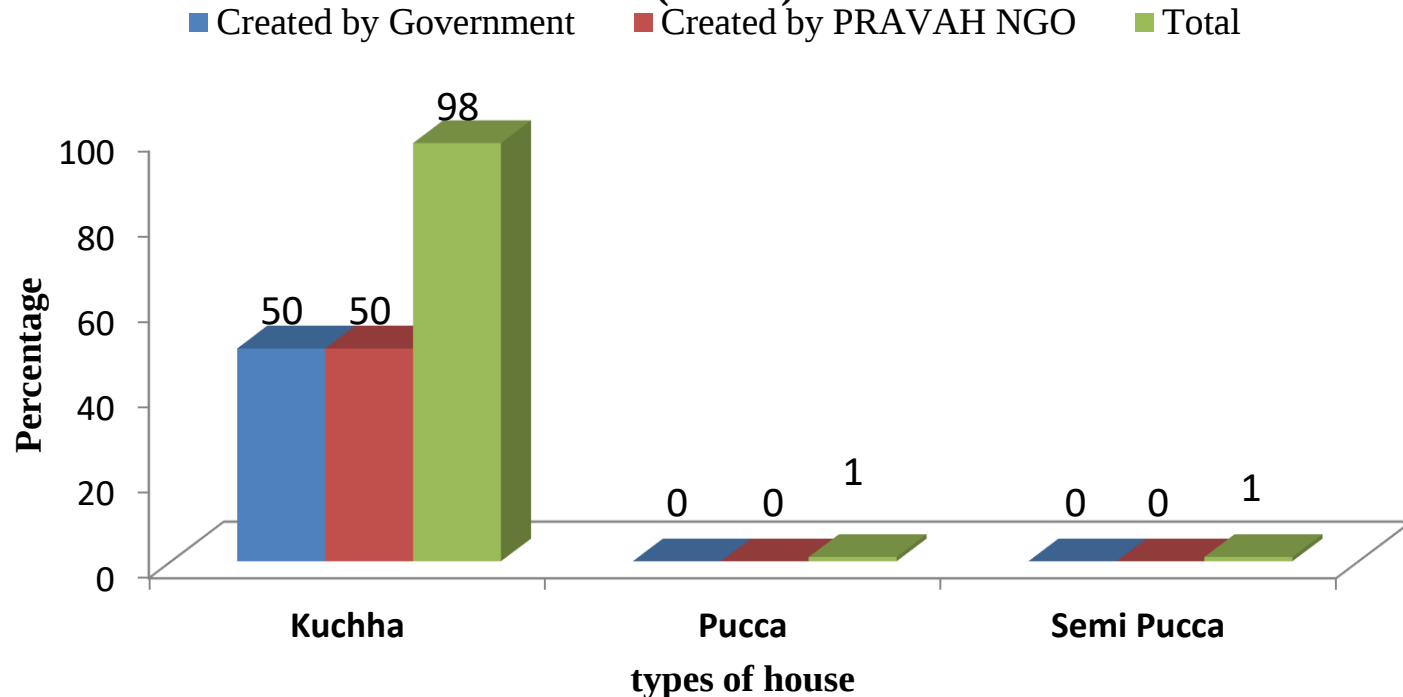


- The Government supported SHG members joined much earlier, however, the PRAVAH supported NGOs joined 5 years ago only.
- PRAVAH also included some SHGs who were formed earlier by the government

Socio-economic condition of the respondent

(Type of Houses)

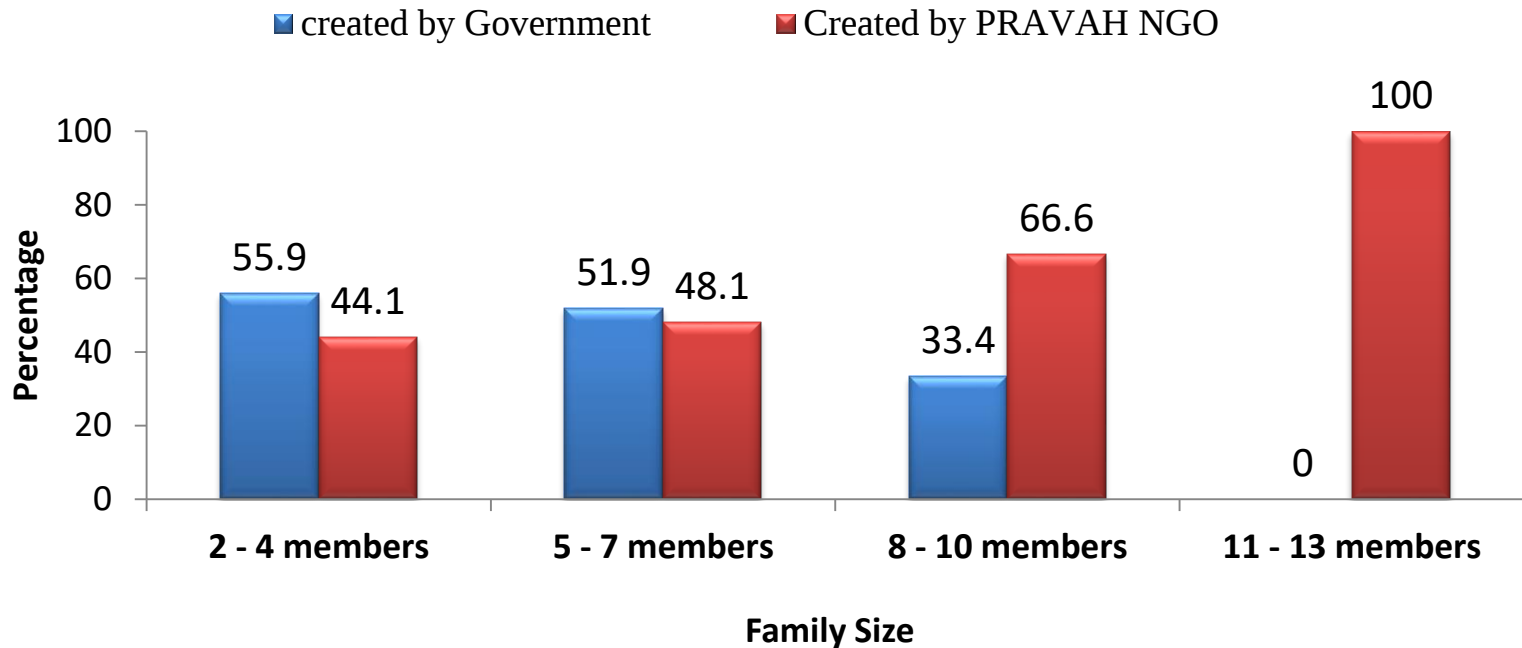
Graph 2: Percentage distribution of respondent by types of house
(n=100)



- Most of the respondents (98%) are living in Kuchha house
- Only 1 % of the respondent have semi pucca house and
- Only 1% of the respondent have pucca house

Socio-economic condition of the respondent

**Graph 3: Percentage distribution of Respondent by their family size
(n=100)**

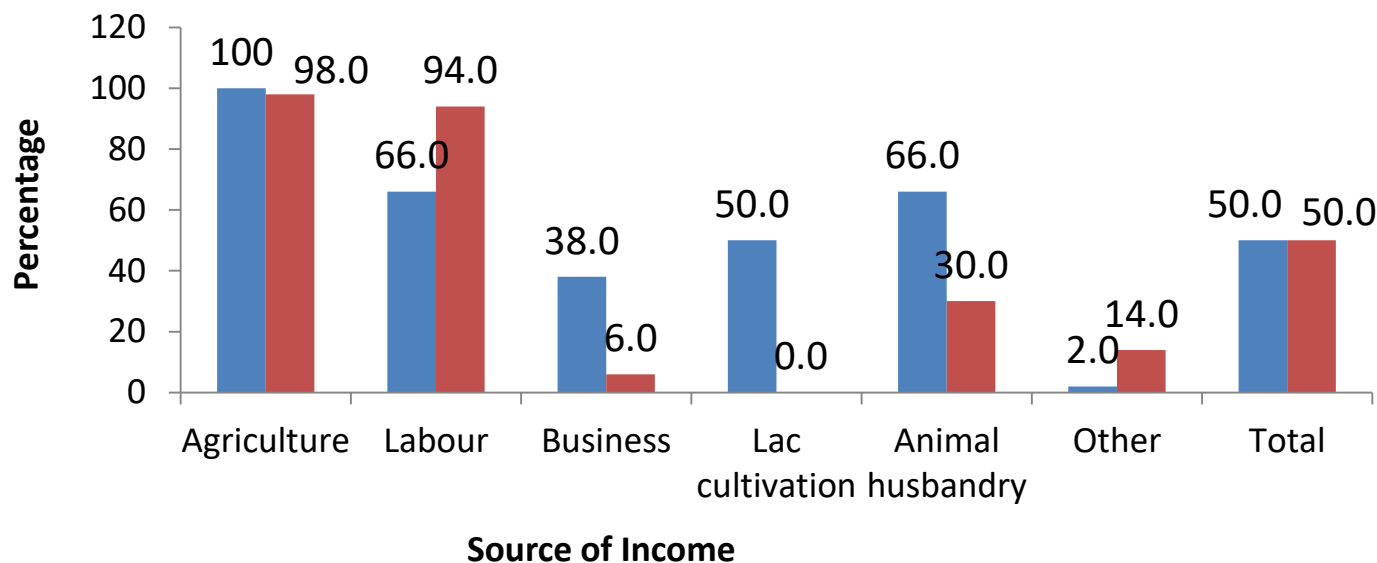


- Most of the respondents in both Govt. & PRAVAH SHGs are belongs to the nuclear family
- Only 3 families were having family members of more than 11-13 members
- The graphs shows high dependency of the family on them, which may force them to join the SHGs

Socio-economic condition of the respondent

(Source of Income)

Graph 4: percentage distribution of Respondent by their source of Income (n=100),

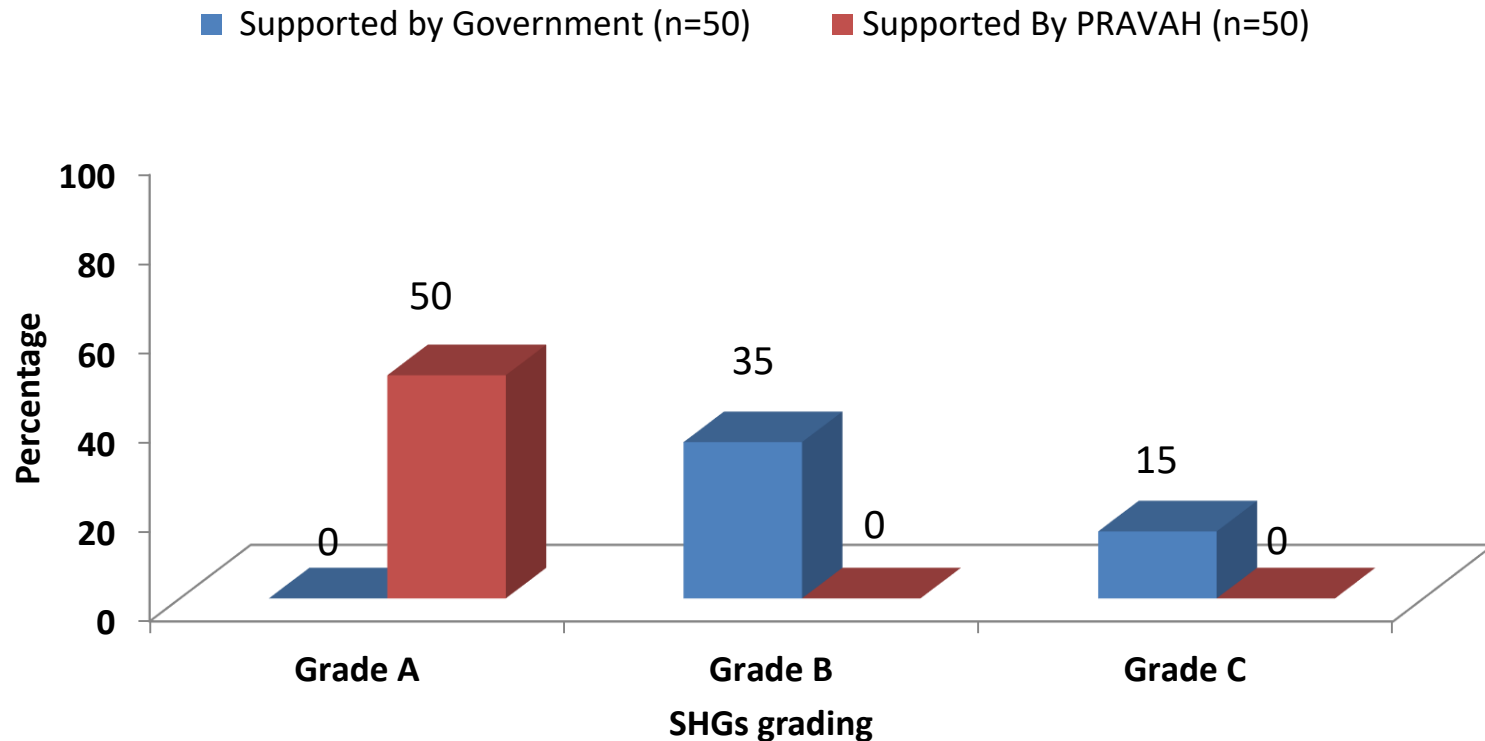


Note : Due to multiple responses the sum will not add up-to 100 %

- Most of the respondents in both Govt. & PRAVAH SHGs source of income are agriculture and simultaneously they are doing other business too.
- Respondents of the PARVAH supported SHGs in labourer 94 percent compared to government.

Status of SHGs: Grading system

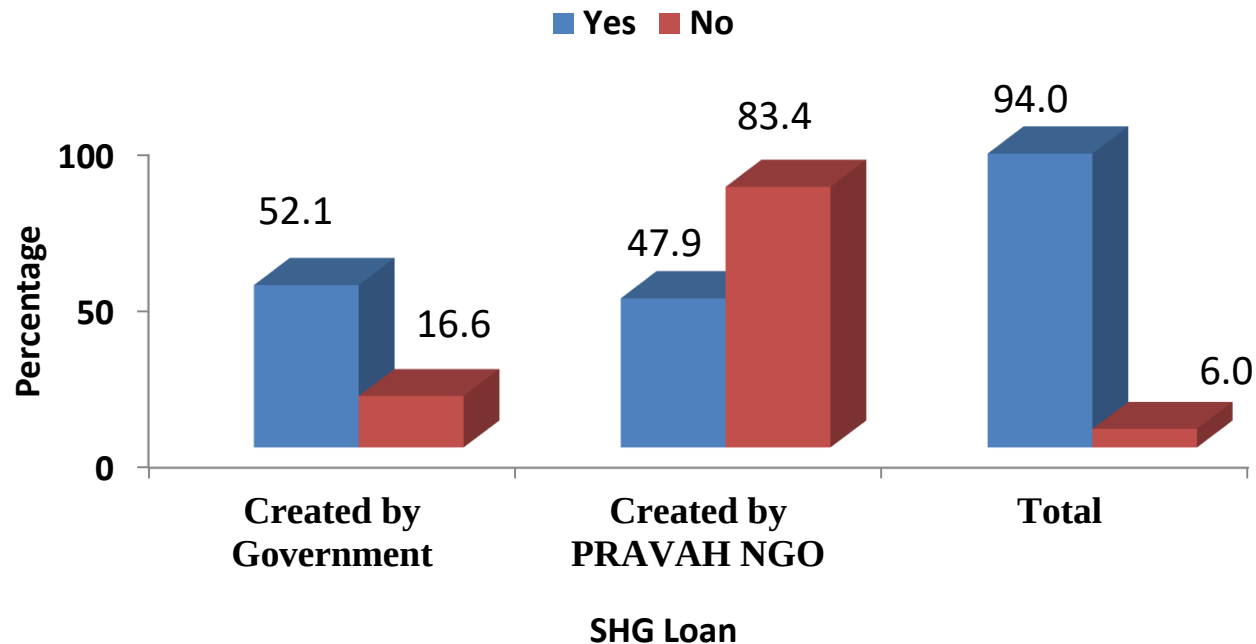
Graph 5: Percentage distribution of respondent by record grading o (n=100)



- As per their monitoring tool SHGs following panchsutra rules fall grade under 3 categories-
- Grade A(80 percent)
- Grade B (60-80 Percent)
- Grade C (50-60 Percent)

Loan Profile of the respondent

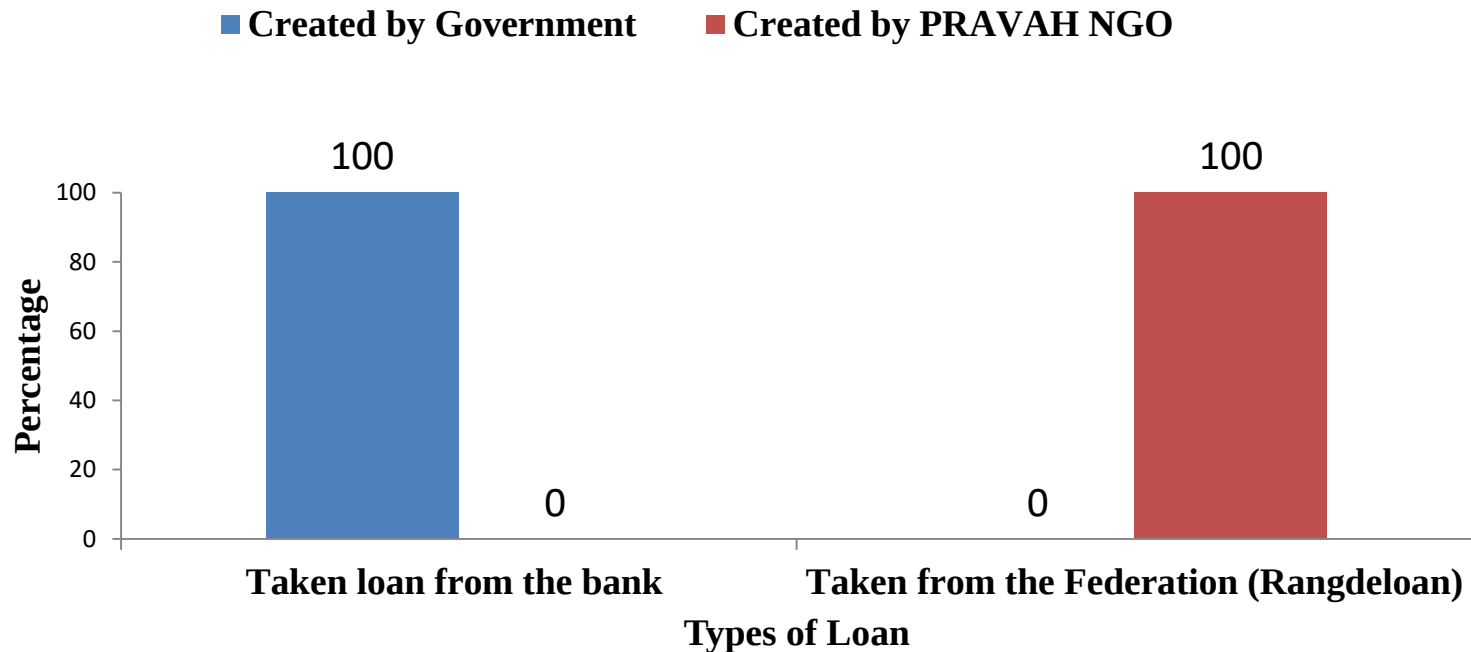
**Graph 6: percentage distribution of respondent taken loan BY their SHG
(n=100)**



- Majority of respondents of SHGs belongs Govt. & PRAVAH taken loan from the SHGs

Loan Profile

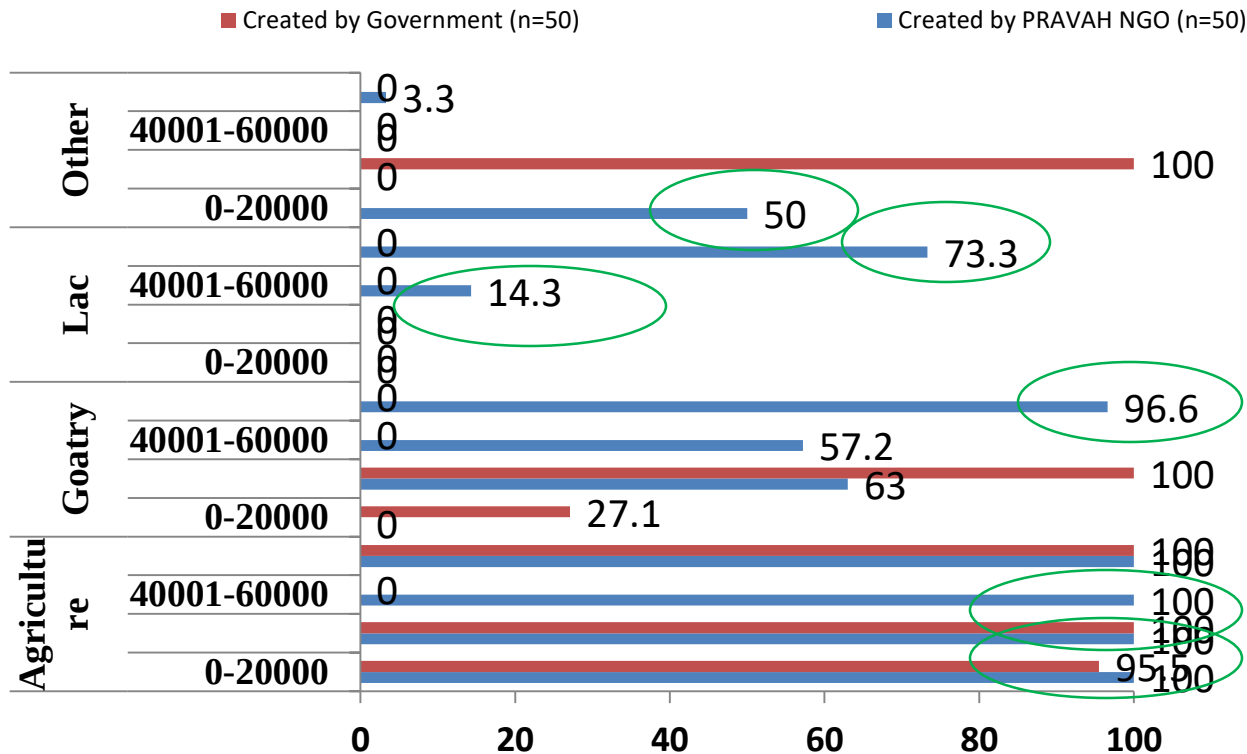
Graph 7: Percentage distribution of Respondent taken loan by the Federation& bank (n=100)



- All the members taken loan from the Rangdeloan from federation whereas government supported SHGs do not have such kind of provision
- Government supported SHGs took loan from the bank.

Income Generating Activities

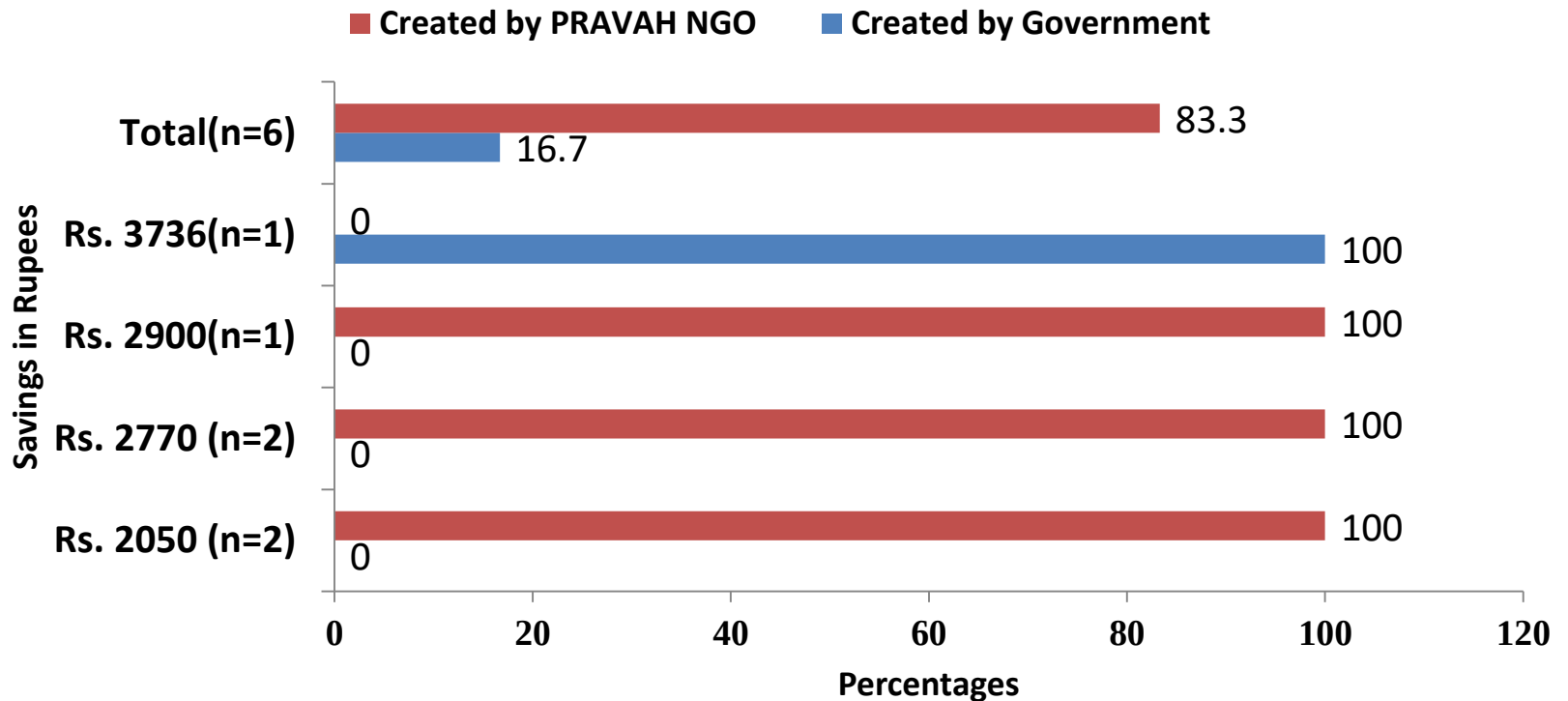
Graph 8 : percentage distribution of respondent who are engage in type of Income Generating Activities (Multiple responses)



- Higher income group members are dependent on agriculture and Goatry
- Some SHG members are doing exclusively lac cultivation

Purchased assets from Savings

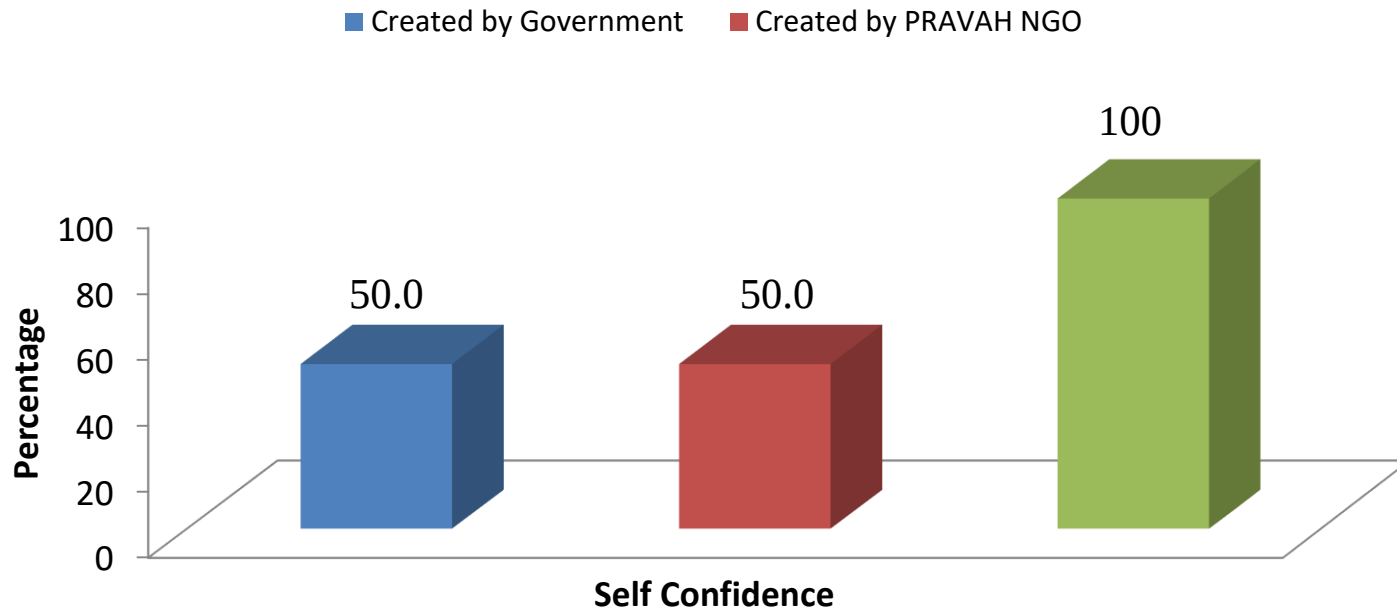
Graph 9: Percentage distribution of Respondent who purchased asset from Savings



- Only 6 respondents purchased asset from own saving
- This is establishing that instead of getting more income they are not been able to save more money.

Increase in self-confidence

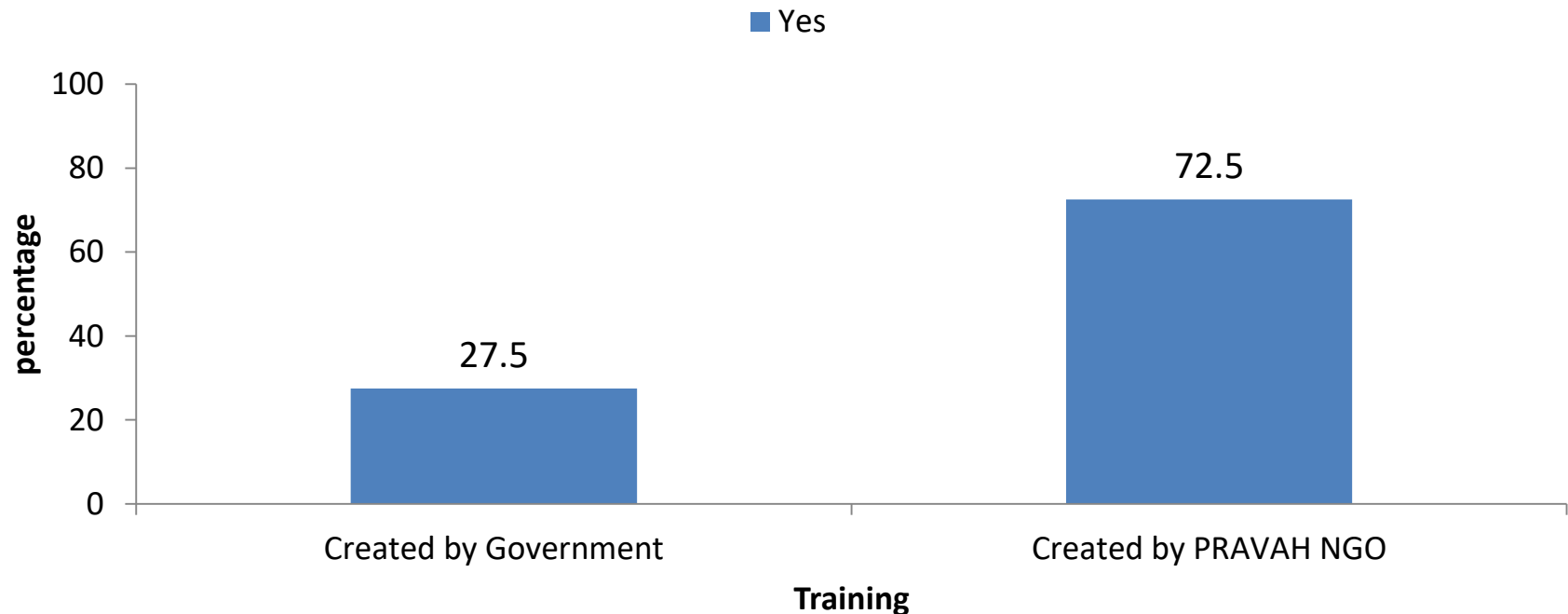
Graph 10: percentage distribution of respondent increase self confidence by membership of SHG (n=100)



- All the respondents says that after joining SHG and attending training has increased self confidence

Increase in Skill due to training

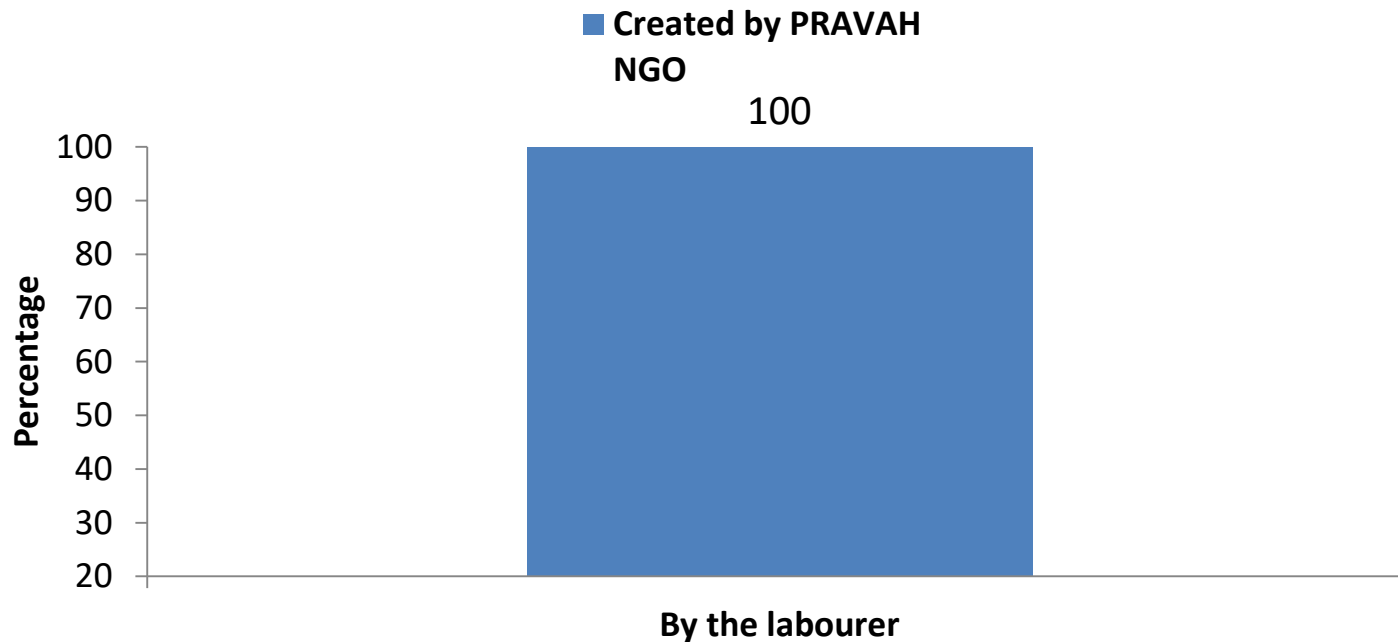
Graph 11: Percentage distribution of respondents who says Yes , they have skilled due to training (n=69)



- Total 69 respondents have skill training after joining SHGs
- Lowest of the respondents in PARVAH SHGs do not have skill training and most of the respondent in Govt. do not have skill training.

Marketing of Product in case of Lac through labourer

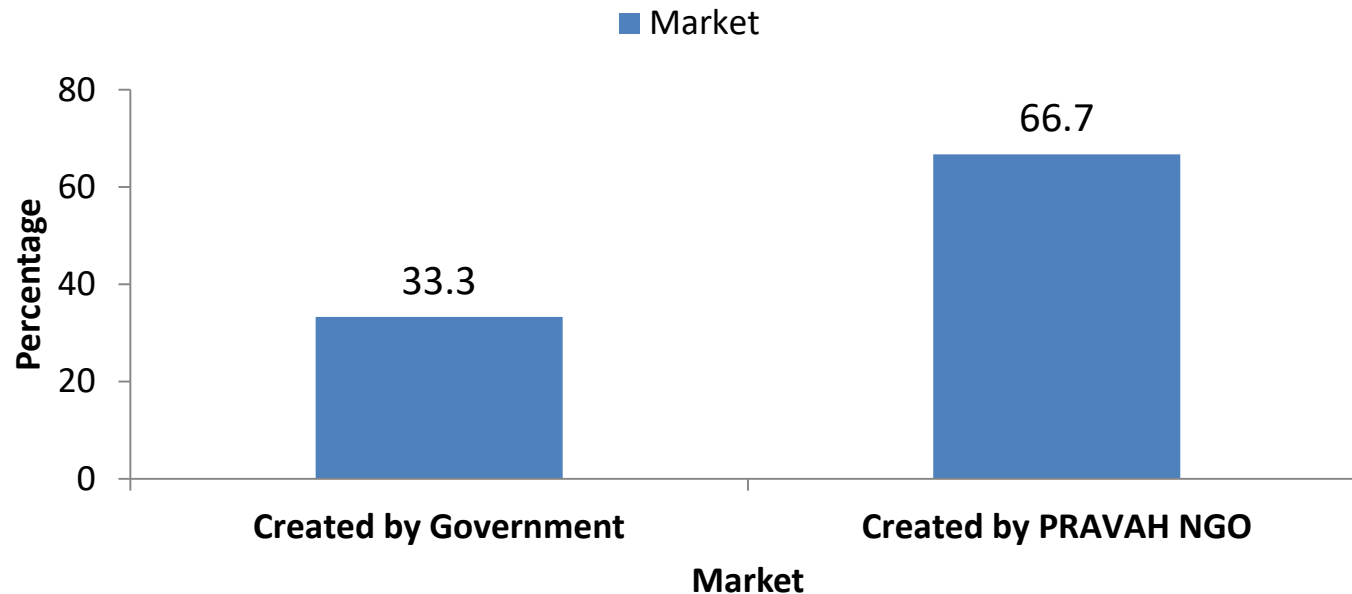
Graph 12: percentage distribution of respondent sale product (Lac) by the labourer (n=22)



- Only 22 respondents sell own product(Lac) by the labourer who belonged to PARVAH.

Selling of the product in the market

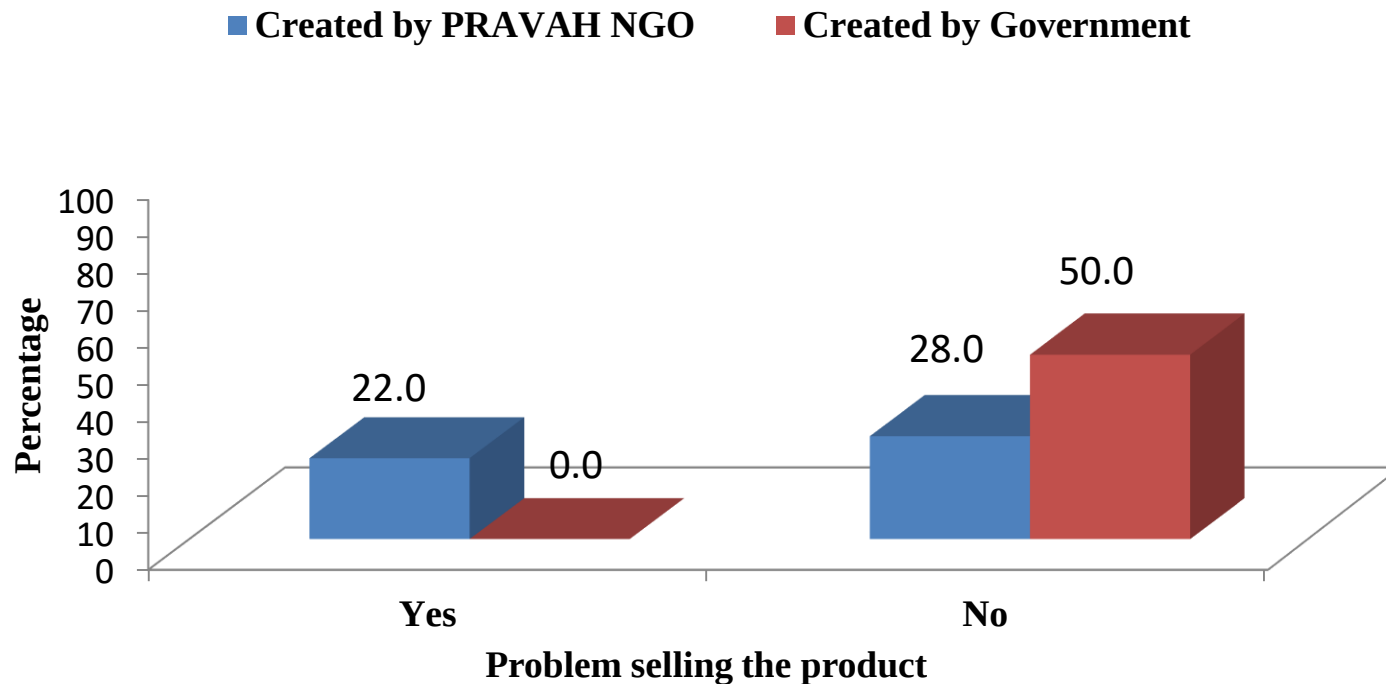
Graph 13: percentage distribution of respondent selling the product at market (n=75)



- Most of respondents of PRAVAH selling IGA product at market
- Total 75 percent of the respondents selling IGA product at market

Challenges to sell the product

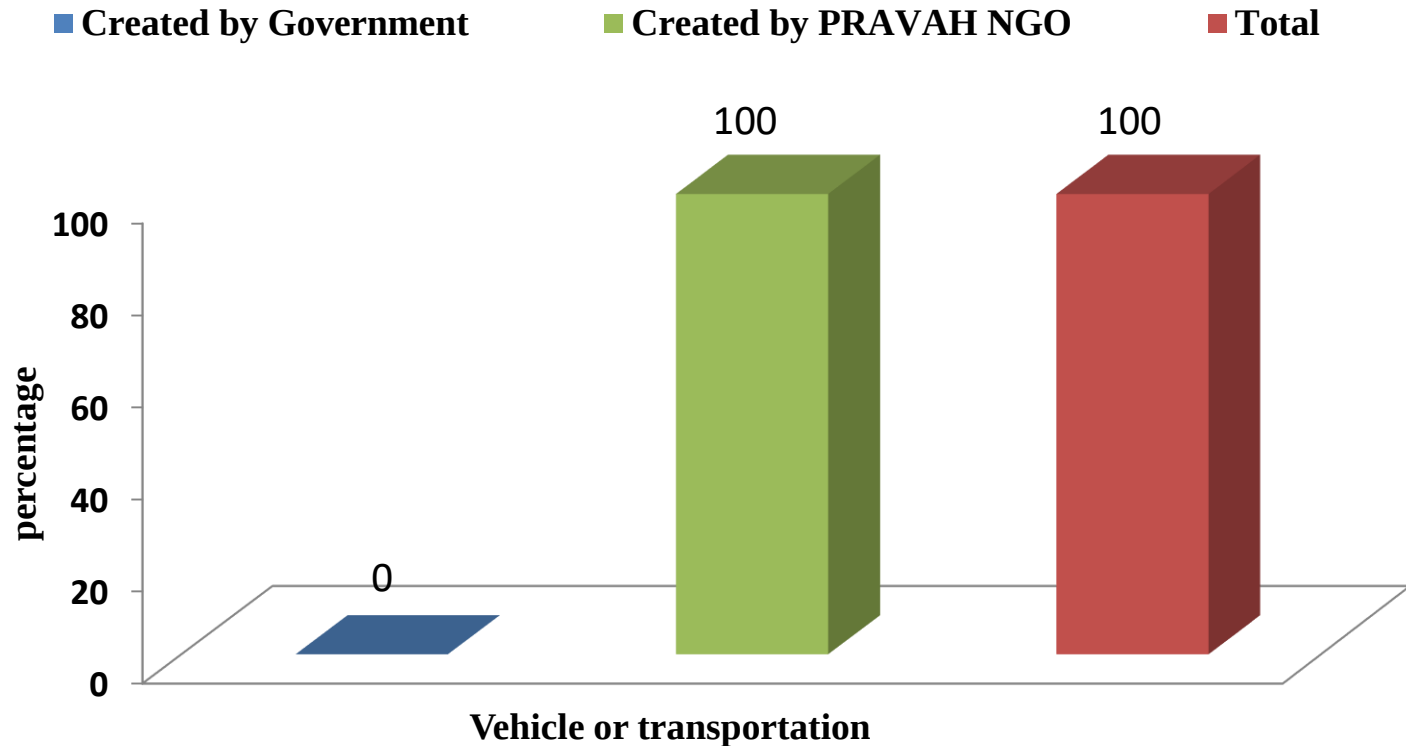
Graph 14: percentage distribution of respondent facing problem in selling the product (Lac)(n=22)



- Only 22 percent of the respondent faced problem the selling product (Lac)

Transportation as a challenge

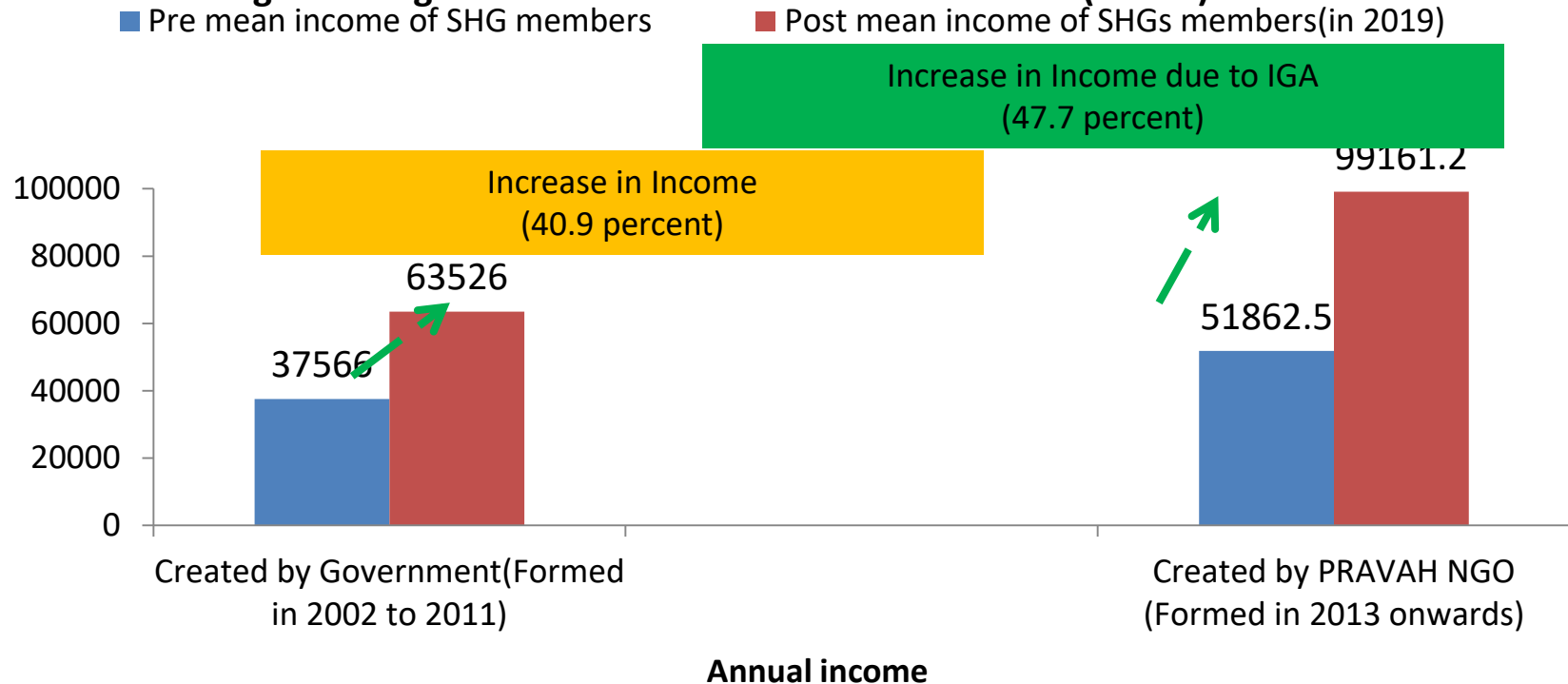
Graph 15: Percentage distribution of respondents faced problem by vehicle or transportation(n=22)



- Only 22 respondents faced vehicle or transportation problem.

IGA and Increasing Income

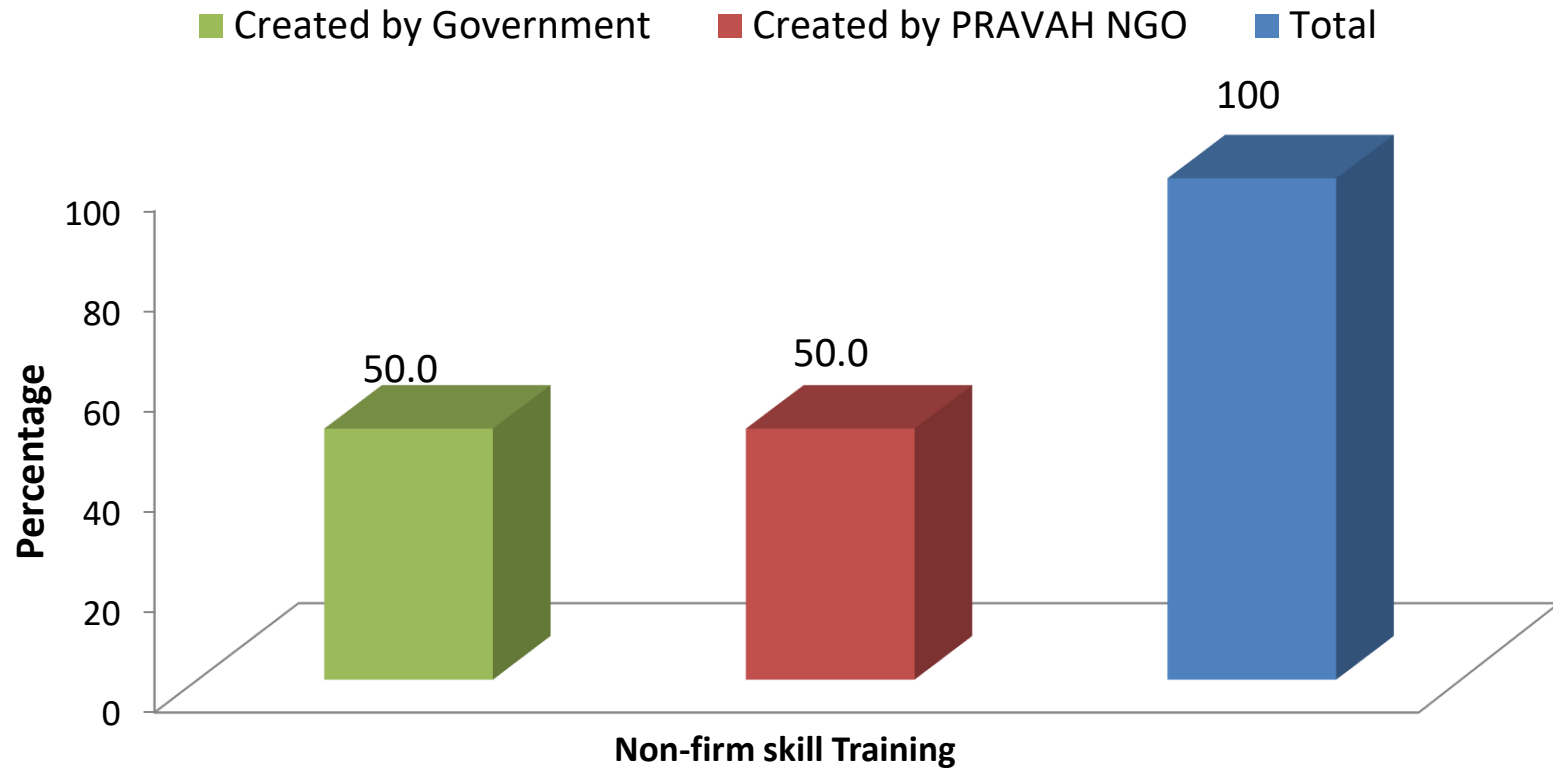
Graph 16: percentage distribution of respondent by doing of income generating activities increase own annual income(n=100)



- In SHGs supported by PRAVAH the increase was recorded to be 47.7 percent
- Compare to this, Government supported SHGs were calculated to be 40.9 percent
- Market linked activities will produce more sustainability to the SHGs

Challenges- Requirement of Non-firm training

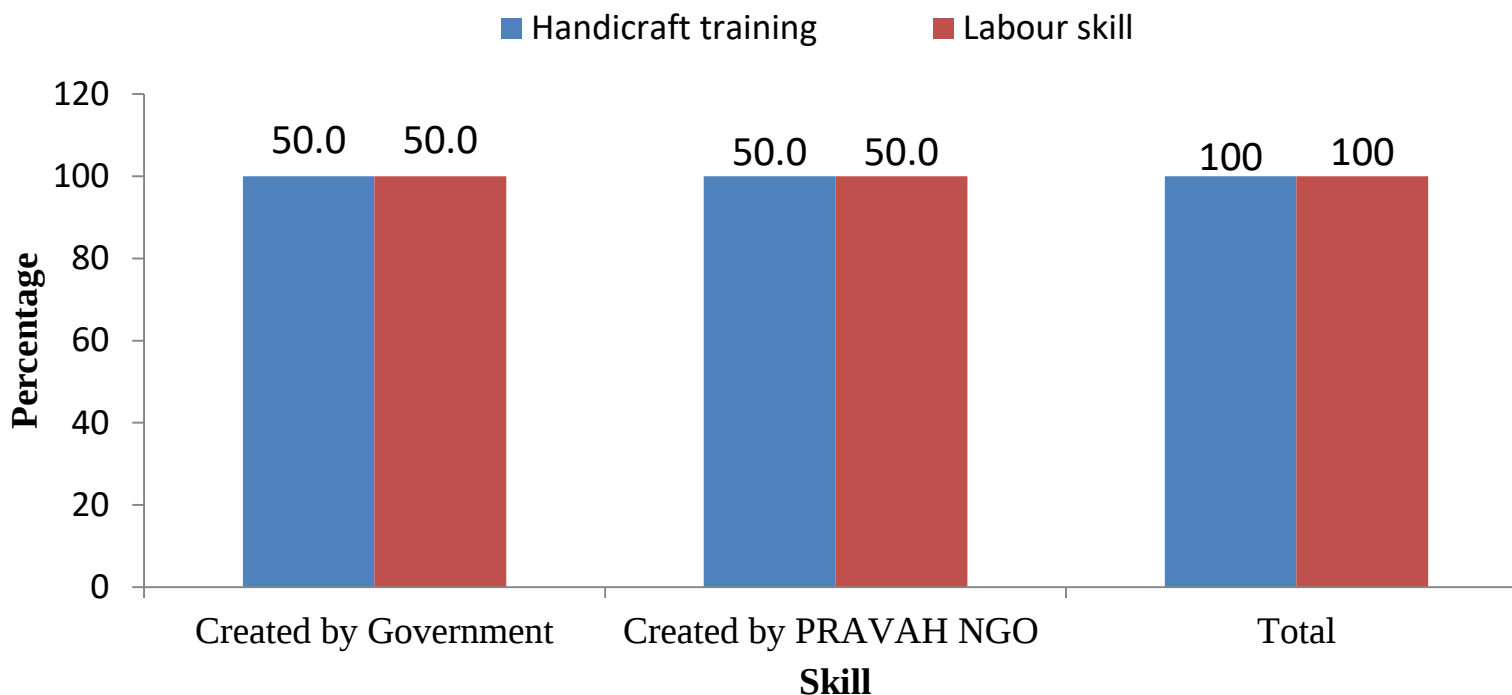
Graph 17: Percentage distribution of respondent require to non-firm skill training (n=100)



- The study finding says that both the SHGs are requiring non-firm skill training for further up scaling and sustainability.

Challenges- Training requirements

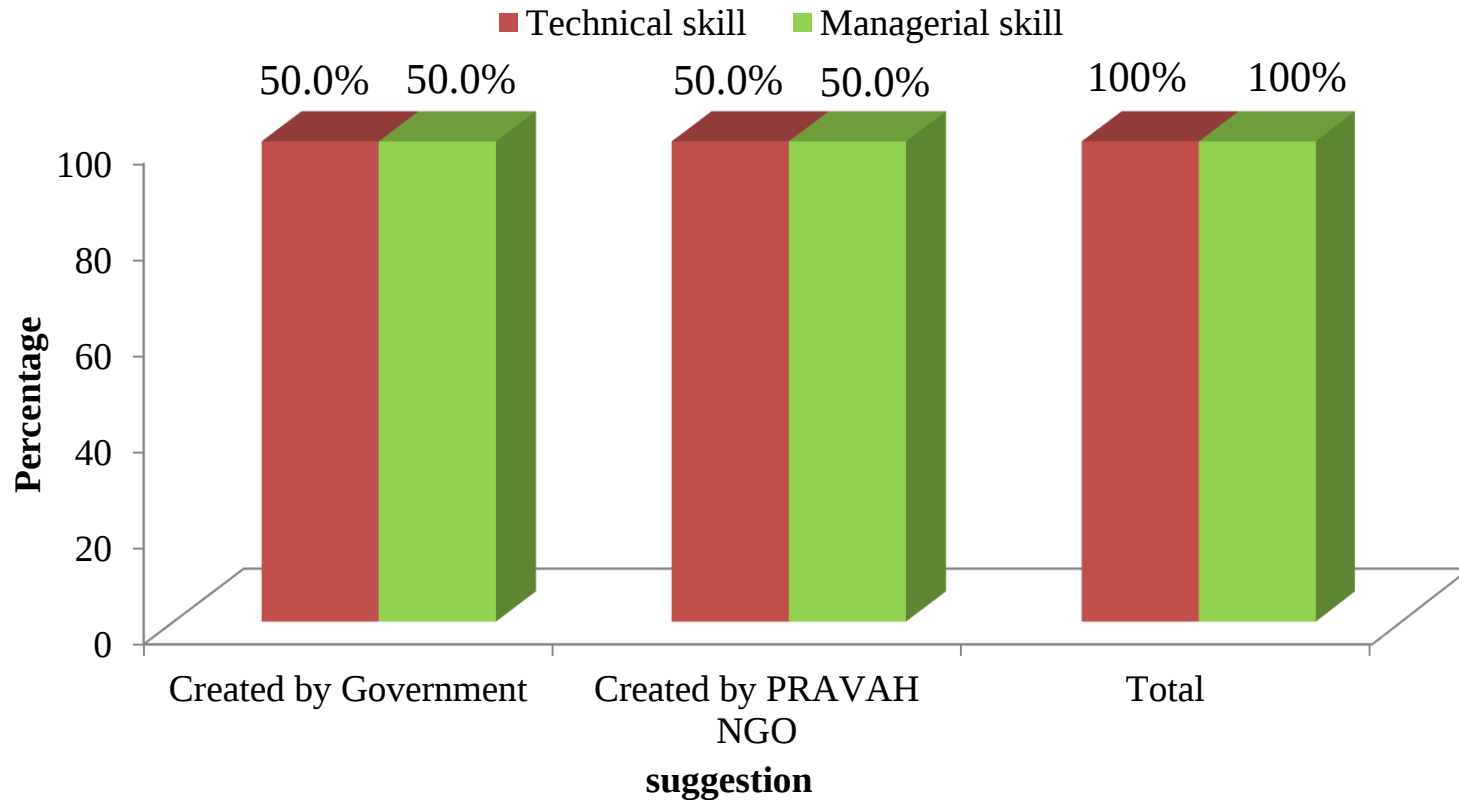
Graph 18: percentage distribution of respondent require Handicraft skill and Labour skill (n=100)



- the study finding says that both the SHG are requiring Handicraft and Labour skill for sustainability.

Sustainability Issues

Graph 19: percentage distribution of respondent require skill by suggestion (n=100)



- The study findings says that both the SHGs are requiring technical and managerial trainings for further up-scaling and sustainability
- Interlinking with the marketing is a major issue for agriculture and small business

Conclusion

- Self- help Group are facilitating Women income through income generating activities like IGA.
- By involvement of PRAVAH supported SHGs, 50% of women members expressed about increase in socio-economic change with regards to Leadership development, social status, annual income, self confident, participation of various cultural programmes
- In government supported SHGs, 50% of women members expressed that change in socio-economic conditions are very miniature and they considered agriculture is the main activity.

Discussion

- The study revealed that no much difference has been seen as compared to earlier approach made by the SHGs, however, establishing market linkage will give more result
- Irrespective of the suggestions made by different academicians in earlier study, market linkage was found to be still very weak.

- The nurturing of SHGs supported by government are found to be weak due to lack of timely monitoring. The NGO supported nurturing model for SHGs are found to be more successful, however, this needs further research.

Suggestion

- The managerial and technical training needs to be strengthened.
- Training curriculum should be developed rigorously;
- Linking with the local market should be emphasis and it need more attention
- Although the Smart Lakhpati Kissan project is highlighting a bit of success in the area, more further research is required to scale it up in different parts of the state
- Encouragement should be made to SHGs Members to avail loan with proper guidance

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