To 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

By

Rinku Singh

Dissertation submitted for the partial fulfillment of the

MBA Rural Management

Academic year, 2017-2019

The IIHMR University, Jaipur

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IIHMR UNIVERSITY

TO WHOMSOEVER MAY CONCERN

This is to certify that RINKU SINGH student of MBA Rural Management from The IIHMR University, Jaipur has undergone dissertation at Pravah, Deoghar, Jharkhand from 25/02/2019 to 03/05/2019.

The Candidate has successfully carried out the study assigned to her during dissertation and her approach to the study has been sincere, scientific and analytical.
The dissertation is in fulfillment of the course requirements.

I wish her all success in all her future endeavors.

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Ref: PRAVAH/293/2019-20

Date: 27/05/2019

TO WHOM IT MAY CONCERN

This is to certify that Ms. Rinku Singh, Student of MBA IV Semester from IIHMR University, Jaipur, Rajasthan has completed her Internship Program from 3rd March, 2019 to 3rd May, 2019. She was placed in Jama Block of Dumka District under the project 'Building Jama Block, Dumka District, Jharkhand as a driver of Regional Growth while transforming quality of life of 3000 HHs – Smart Lakhpati Kishan'. During her assigned period with us she was found punctual, hardworking and inquisitive. She also possesses a good moral character and pleasing personality.

I wish her every success in life.

Best Wishes!

(Dilip Kumar)
Secretary
PRAVAH

THE IIHMR UNIVERSITY, JAIPUR

CERTIFICATE BY SCHOLAR

This is to certify that the dissertation title **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** and submitted by RINKU SINGH Enrollment No 0026 under the supervision of Assistant Prof. Hemant Kumar Mishra for award of MBA in Rural Management of the University carries out during the period from 25/02/2019 to 3/05/2019 embodies my original work and has not formed the basis for the awarded of any degree, diploma associate ship, fellowship, title in this or any other institute or other similar institution of higher learning.

Rinku Singh
Signature

Acknowledgement

I would like to express my deepest gratitude to all those who provided me with the possibility to complete this report. Special gratitude to Mr. Radhamohan and Mrs. Rojina thank whose suggestion and encouragement have helped me to coordinate my project, Furthermore, I would also like to acknowledge with much appreciation the crucial role of staff of Pravah NGO who gave me the permission to use desired resources to complete the study. Finally, I would like to thank my mentor and Mr. Hemant Kumar Mishra,Assistant professor for his continuous guidance and support.

Lastly, I would like to thank all the supporting staff of Pravah, Sri Pravesh Kant Vajpayee, Sri Janardan Prasad Yadav, Sri Jitendra Kumar Singh, and Sri Ram Bilash Singh, Everyone who have helped us directly or indirectly for the support given by them to complete this dissertation report successfully and making this a distinct experience.

Rinku Singh Jaipur

Executive Summary

The Self-Help Group is a small group in which 10 -20 women come together of the samecommunity. the same section, socio-economic backgrounds who come forward together and work voluntarily to increase their savings and each other to overcome and come out of critical situation faced by them during the course of life. They work together for their own upliftment. The main purpose for the formation of SHG was to make people free from the chains of moneylenders but it also provided various other features like helped empower women, increase their decision making power, inculcate and help to strengthen leadership quality, make a strong social environment to make an impact, raised their voice, organized Fear and exhibition, community mobilization, increase the value and importance of women in family and society, promote and enhance complete participation of women in financial and economic matters. If the people get means of income generation they would be motivated in the involvement and creation of SHG, without such an incentive it cannot be completed. By the government Self-help Groups are stabled since last 13- 16 years their economic status does not depictchanges in income because of members still spend money on things which are neither involvement in IGAnor uses like excessive expenditure on marriage, a household activity like home decoration and another thing. The area of study must reflect the various opportunity in agriculture areasfor increasing their income by the generate IGA and By the PARVAH the role of SHG in making them economically stable. Following research tools are applied for the capturing of response from the relevant respondents.

- Simple Random Sampling
- Semi-Structured interview schedule
- Focus Group Discussion
- Observation

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Chapter I: Introduction

Prologue

Socio-economic development is the process of social and economic development in a society and is measured with indicators, such as gross domestic product (GDP), life expectancy, literacy, level of employment, etc. Among the above, economic condition can be defined as efforts that seek to improve the economic well-being and quality of life.

The origin of Self-help group can be traced from Grameen bank of Bangladesh, which was founded by Mohamed Yusuf in 1975 which later gained momentum in India after 1992 when NABARD realized its potential and started promoting it. In 1999, the government of India, introduced Swarn Jayanti Gram SwarojgarYojna (SGSY) to promote self-employment in rural areas through formation and skilling of SHGs.

A self-help group (SHG) is a small volunteer association of10-15 poor people preferable from the same socio-economy backdrop. For the common purpose and a solving problem which are related to social-economic issues and to build self-reliance, self-esteem, self-production, joint responsibility, self-determination by Mobilizing internal indigenous resources of the person the group.

Self-Help group have been plying considerable role in training of Swarozgaris, infrastructure development, marketing, and technology support, communication level of members self-confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, default,and recoveries, and sustainability financial value.

Women, in general, are the most disadvantaged people in the rural region in India and in any country, and considered as not active in village affairs, not stand for local election or not take action to address social. Even though, the women largely participate in economic activities such as agriculture, daily labor, and household work, their work not considered economic. The literature says the discrimination of women on gender basic is evident almost everywhere in every stream. In India, before 1990s credit scheme for rural women was largely negligible in highlighted the discrimination and struggle women had in accessing credit. It is not involving in participatory decision making, in fact, a participant in the governance of panchayats are no active and reported to be dependent on their husband and father-in-law or father for decision making (Nolen,2011).

A self-help group (SHG) is a visibly organized setup to disburse microcredit to the rural women and encourage them in entrepreneurial activities NABARD (1992). SHGs and microcredit are the solutions to speed up the socio-economic development of poor women. NABARD has been working is a catalyst in promoting and linking more and more SHGs to the banking system. A microfinance development has been constituted in NABARD. Special emphasis is providing for building the capacity of the poor with emphasis on vulnerable section including women, scheduled castes and scheduled tribes.

During the liberalization phase in India in the 1990s, the loss of jobs and problems of unemployment emerged as one of the greatest crises in the country. During this time, SHGs were promoted national and internationally as credit neoliberal development intervention for poverty alleviation. In our country, the national bank of rural and agriculture development (NABARD) was setup during this phase for facilitating credit flow for the promotion and development of agriculture, small scale industries, cottage and village industries, handicrafts and other rural craft (NABARD).

According to literature, In India 350 million people live below the poverty line but, only about 5 percent of the rural poor have access to microfinance (NABARD, 2011). The annual credit demand by the poor in the country is estimated to be about Rs 60,000 crores and the cumulative disbursement under all microfinance programs is only about Rs 5,000 crores. Keeping the rationale, a lot of effort has been put in by the government to develop any sustain microfinance programs without the bank. Among these, most of the success one is Swarna Jayanti Gram Swarozgar Yojana (SGSY) scheme mobilizedthrough microfinancing and SHG movement in India (Reddy and Manak, 2005).

SHG formation facilitated by NGOs and Government has changed the scenario by providing access to credit and employability. In India, the last three decades inspired by the success of microcredit in form of Self-Help Group (SHG). This was replicated by Bangladesh Grameen Bank and consequent implementation in many developing and underdeveloped countries of the world. Government Agencies, semi-government organizations, community-based organizations (CBOs), non-government organization (NGOs) and others are working as agents in promoting (SHG) informal institution flowing certain philosophy, ideology, principals, rules, and regulations.

In India, after independence, there has been an aggressive effort on the part of the government which was concerned with improving the access of the rural poor to the formal credit system. Some of these measures have been institutional while some others were through the implementation of focuses programme for the removal of rural poverty. Recalling out of the far-flung rural areas to provide credit and other banking services to the lither to neglected sections of the society is an unparallel achievement of the Indian banking system.

In 1980, Integrated Rural Development Programmes (IRDP) the poverty alleviation programmes with the specific objective of raising the poor rural families above the poverty line. Nearly half the indebted the money lenders for meeting their consumption and production in the absence of institutional support. Some of the poor who have not been reached even by the vast network and facility of the institution credit delivery system.

In order to change the face of socio-economic scenario, micro enterprises and Self-Help Group (SHGs) are playing a significant role in the Self-employment by raising the level of the income and standard of living of tribal people. The common need is to meet their emergent economic needs without depending on external help. It is a volunteer and self-managed Group of women, belonging to similar socio-economic characteristics. Who come together to promote savings among themselves. The Poverty alleviation intervention of the SHGs is in the form of undertaking economic programmes to provide employment, giving microfinance services to the poor so that they can get themselves acquainted with skills and occupational activities.

The dimensions ranked on the first three positions by the respondents, in general, were access to credit, asset building, and mobility. The lower ranked dimensions were decision making related to childbirth, access to sanitation and literacy. This indicated that there is a lack of awareness regarding family planning and sanitation. Maximum members were in the category of moderate level of empowerment under all the activities. The dimensions ranked on the first three positions by the respondents, in general, were access to credit, asset building, and mobility. The lower ranked dimensions were decision making related to childbirth, access to sanitation and literacy. This indicated that there is a lack of awareness regarding family planning and sanitation.

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 Sahulat(Mahindra, 2005). Another study suggested that 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). This was also supported by a study in Jammu region Joining to revealed that SHGs always facilitate to the standard of living, increased saving pattern and confidence level (Mehta, 2011).

Many kinds of literature revealed that SHGs attaining empowering training results in increase their income. However,this income was negligible and depends on market (Laxmi, 2013). This was supported by the joining of SHG results in increasing consumption and savings on a monthly basis (Banarjee, 2009). It was also found that SHGs enhancing own economic empowerment and only limited to micro, small-scale enterprises(Ganeshamurthy, 2007).Many researchers also conclude that income and expenditure also increasing simultaneously by joining SHGs (Panda, 2009). Further literature says that accessibility to loan empowers the SHG members to start entrepreneurial activities and play a significant role in poverty eradication and economic empowerment. (Jothi, 2010). The active participationresults in effective decision making in context to economic empowerment and others such as investing in other business (Ranjula et al, 2012).

Rational of the study

As women are fulfilling their livelihoods through SHGs, all women are not able to get in touch with the SHGs. The reasons behind these are lack market connectivity, lack awareness of market productivity and can't get lack of communication with the organization's staff. Hence most of the women in the groups are unable to run their livelihood well another reason for failure to bringing socio-economic change has been getting problems from the early start-up of their joining in the SHGs. Among all of the problems, the foremost problems were lack of risk-bearing capacity (97%), low-income generation (90%), poor infrastructural facilities (87), inadequate prices of the product (80), less demand and branding of the products (78%) and family restrictions (75%) . On the other part, many women have developed a habit of saving money through involvement in SHG since joining SHGs. Keeping the above two scenarios in mind, an attempt will be taken to understand what percentage of the members in the SHGs are in the habit of serious involvement and investing into livelihoods pertaining to the percentage of women involved only in attending meetings and savings.

About the organization

Since1992, PRAVAH is working in the Santhal Pargana region of Jharkhand to improve the living standards of poor and vulnerable section of society. When started The organization covered 10 to 300 villages in Sarwan block of Deoghar district to develop the socio-economic condition of the SHGs. Currently; the organization is implementing a livelihood project named Mission 2020-Smart LakhpatiKissanyojna. The project has been supported by TATA Trust, BRLF, Infosys and CHINI Since 2015 and aims at improving rural poverty, food insecurity, migration, low income and hunger with the specific goal. The Smart LakhpatiKissan Programme has been being used as a participatory approach to empower women by involving them in SHG and enabling their capacity to eradicate poverty by bringing them to the mainstream.

The SmartLakhpatiKissanProject

The five years i.e., 2015-2020, Smart Lakhpati Kishan Project aiming to improve the living condition of 3000 rural tribal households spread up in 44 villages from Panchayats of Jama block of Dumka district of Jharkhand.

The objectives of the Smart Lakhpati Kishan project are to:

- Ensure sustainable improvement in agriculture crop production, Goat rearing, Lac Cultivation, Horticulture Plantation, Fishery and income generation of 3000 tribal HH in 44 villages.
- 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.
- A comprehensive conservation measure leads to sustainable land & water management, improved livelihoods and significantly contributes to LakhpatiKissan.
- Promotion of on-farm and off-farm income generation activities for livelihood support and drudgery reduction for asset-less and women.
- Intervention on Convergence & Leverage of Government Schemes/Programmes for livelihood promotion.

That project has been in the middle phase currently and executing different type of intervention for meeting the objective of the program. The intervention is made under the project are by making institution building, Agriculture and water resource development, goat rearing, Lac cultivation and bringing convergences in MGNREGA through Mango Plantation.

Across the period of time, the project has successfully able to form 218 SHG Groups, 12 CRPs and build their capacity on monitoring of SHG, VO, and federation. Besides, CRP led institutional strengthening has also been done in 44 villages, and they have formed 6 VO committees for linking banks, livelihoods, asset verification, social issues, with entitlements.

Impact of Smart LakhpatiKissanProject

Awareness generates among SHGs Members, VOs Members and Federation Members. Enhanced their Decision Making, leadership capacity, Empowerment, involvement in the community, Participation in Panchayats Raj Institution, Program planning, implementation, and evaluation, raised their voice,organized Fear and exhibition, community mobilization.

While women connecting in SHG and livelihood project access to safe drinking water, Sanitation and hygiene, Child education, farming, and non-farming activity, INRM-Water conservation and cluster approach of IGA. Women lead in contact, communication, linkages, conservation, Negotiation with government department and Private agencies

In the 4th Year of livelihood program, 1156 Farmer has become LakhpatiKissan (respect SHG women members) by the helpof high-value Agriculture crop and Hi-tech nursery, drip and mulching and arranging irrigation and Goat rearing and Lac cultivation and Fishery. Adopting that process increased their annual income status around 80-120 thousand.

Assumption

Effective SHGs brings the scope of better livelihood opportunities for the member of SHGs and hence it enhances the economic as well as social status of the individual in the community.

Research question

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

The objective of the study

- Study the factors accountable for promotion, growth, and development of women SHGs in Jama block of Dumka district Jharkhand.
- Identify the strengthening process of SHG to initiative Income Generating Activities (IGA).
- Identify the challenges faced by SHGs women.

- Study how SHG Group members can bring sustainability of the program.

Limitation of the study

This study is based on SHGs working for more than at least five years. The newly joined SHGs are not taken into consideration in the current study. However, for understanding the issue SHGs working in the intervention and non-intervention areas are taken into consideration.

Chapter II: Methodology

- **Study Design:** Method of research includes Cross-sectional & Descriptive in Nature involving primary data.

- **Data Collection (Primary):** The information was collected from the field 25th February 2019 3rd May 2019.

- **Study Area:** The study covered 12 panchayats namely Chikania and Nachangariya, Tandhowa, Bhirvopur, and Bhotokodiya, Asanjor, Sharshabad, Mohulbna, chhelapather, chigalpahari, Bhatnia and Khatangiof Jama Block of Dumka district of Jharkhand.

- **Sample Size: P**rimary data from the field was collected through using a semi-structured questionnaire. In altogether 100 members from 30 SHGs were selected.e. 15 SHGs supported by government and 15 the from the PRAVAH. the This small sample was selected based on time constraints, access to villages and financial challenges. the

- **Selection of district, Block, SHGs, members**
  - Multi-stage 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 the list obtained from the NGOs/Block officials**
  - The primary data was collected Out of 23 GPs, 12 GPs are selected randomly

- **Step IV: Selection of Villages (Simple Random sampling based on the list obtained from the NGOs/Block officials)**
  - The study was selected in SLK project intervention area for 15 SHGs in which 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 And 15 SHGs randomly selected from the non-intervention areas named Govt.

▪

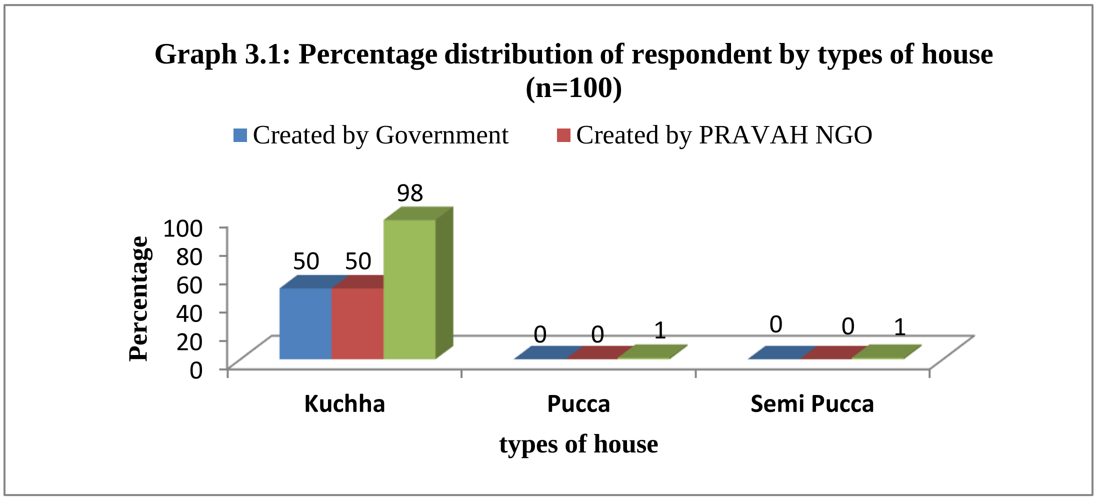
- **Step V: Selection of SHGs (Simple Random Sampling) – 30 Samples**
  - 15 SHGs were selected form Government supported SHGs and 15 SHGs supported from PRAVAH
- **State VI: Selection of Respondent - 100 samples**
  - The study was primary evidence covered by 50 Members from Government supported, and 50 Members form PRAVAH NGO
- **Study Tools**
  - Semi-Structured interview schedule
  - Group Discussion
  - Observation
- **Data Analysis:** The primary data is analysed with the help of software such as SPSS and MS-Excel
  - Data were coded prior to entry
  - Entered in Microsoft Excel
  - The analysis was carried out in SPSS 21.0 Version
  - Univariate and Bivariate analysis was done
- **Study ethics followed:**
  - From each of the respondent, consent was taken prior to the interview
  - Followed to the interview, thediscussion was made with the program in-charge of the PRAVAH

Conclusion or Implication of the research

The study will help to understand the success factor, as well as challenges faced by the SHGs and, will help the organization to conduct midterm correction.

Chapter III: Key Findings

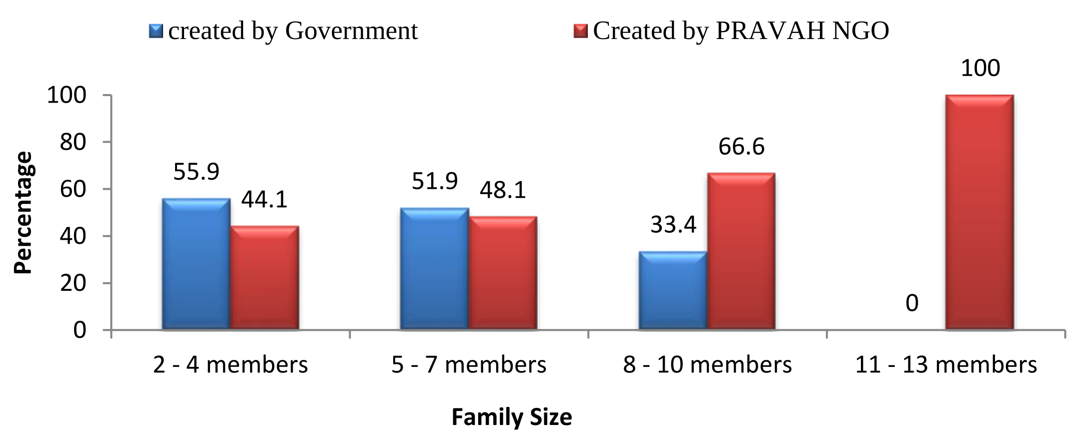
Socio-economic profile(types of house)



Under standing the socio-economic profile is very important to understand the profile of the SHGs members. Hence, the study attempted to comprehend the socio-economic condition of the respondent and was summarized in graph 3.1.The graph revealed that both the Government SHG's and SHGs supported by PRAVAH members were residing in Kuchha house (50.0 percent). It was also found that the housing condition is not varied very much in both cases.

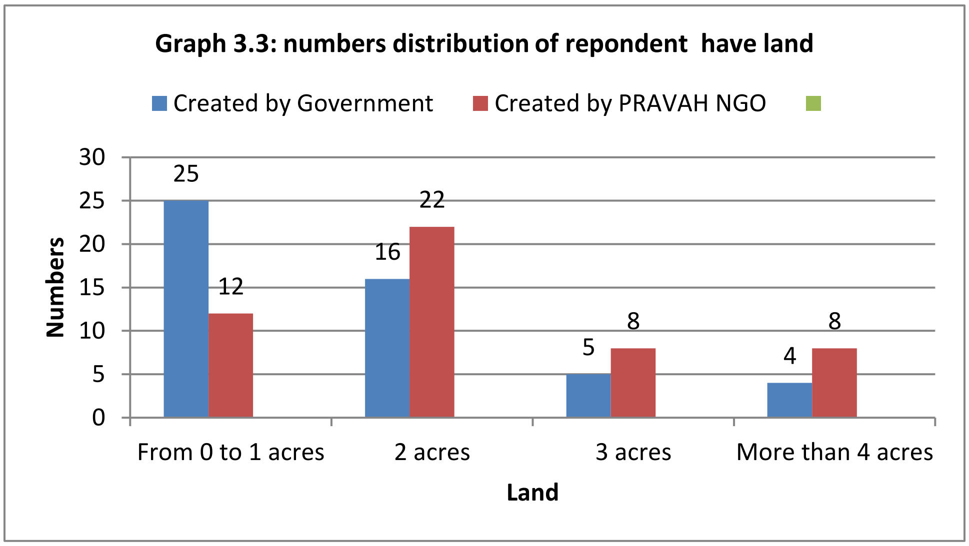
Family Size

Graph 3.2: Percentage distribution of Respondent by their family size



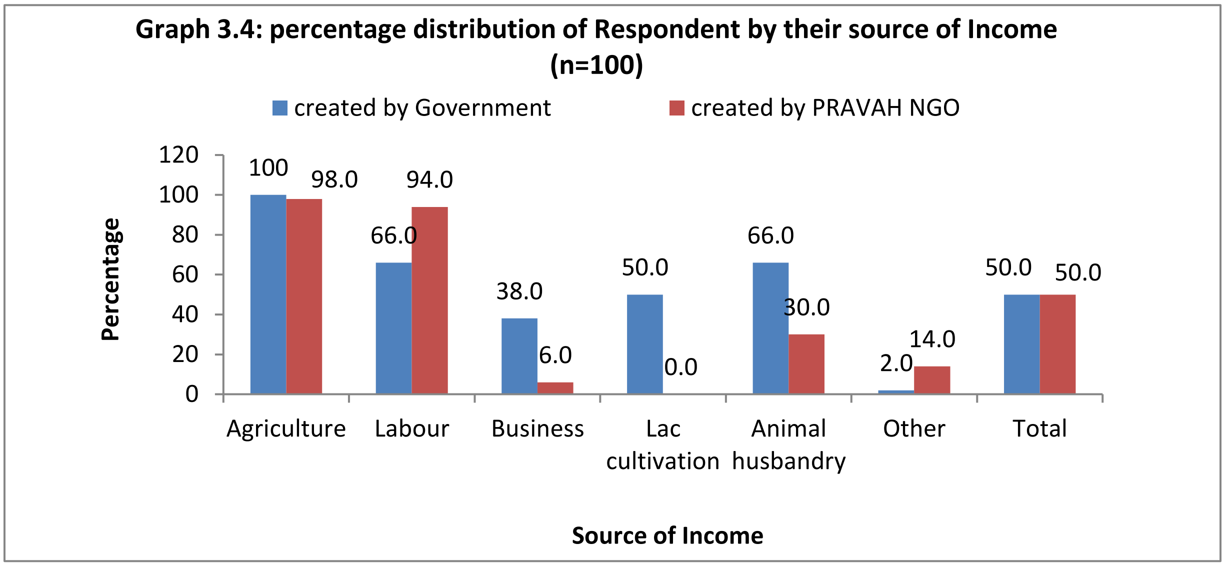
The asking question on a family size of the respondents, the graph 3.2 envisaged that for family size with 2 to 4 members, the government supported SHGs members are more in numbers as compared to the SHG members supported by PRAVAH.It was also envisaged that around 9 percent of the members are having more number of family members (8 to 10 numbers). This also highlights that more members belong to the nuclear family and joined the SHGs to earn bread and butter for their families.

Types of Land



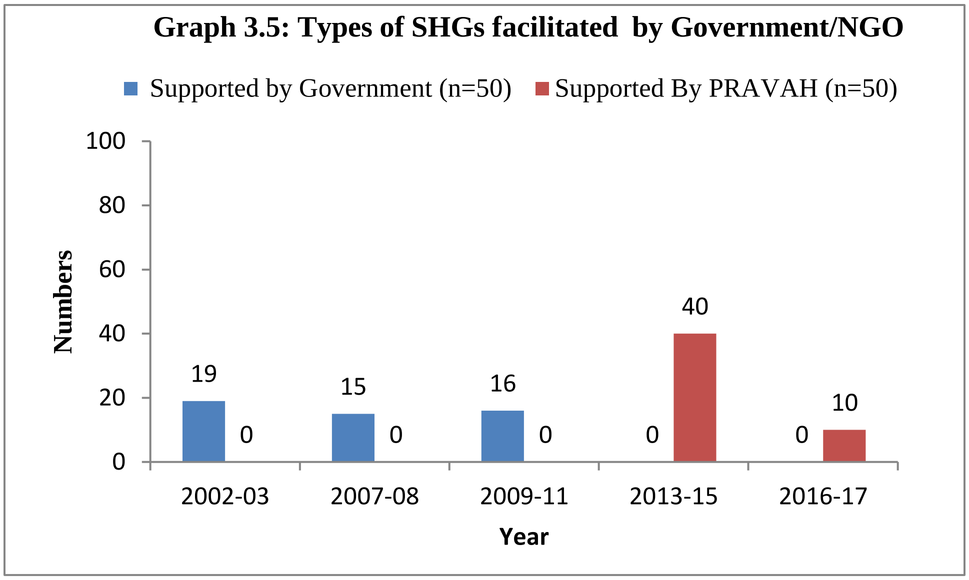
Above graph 3.3 depicts the land availability of the respondents/SHGs members. It shows that maximum numbers of respondent have land up-to 0.5 to 2.0 acres. It was also reported that around 25 percent of the respondent who was having a higher amount of land were also preferred to join the SHGs. In both type of SHGs, i.e. members supported by the government and by PRAVAH under KissanLakhpatiyojna were almost half.

Source of income



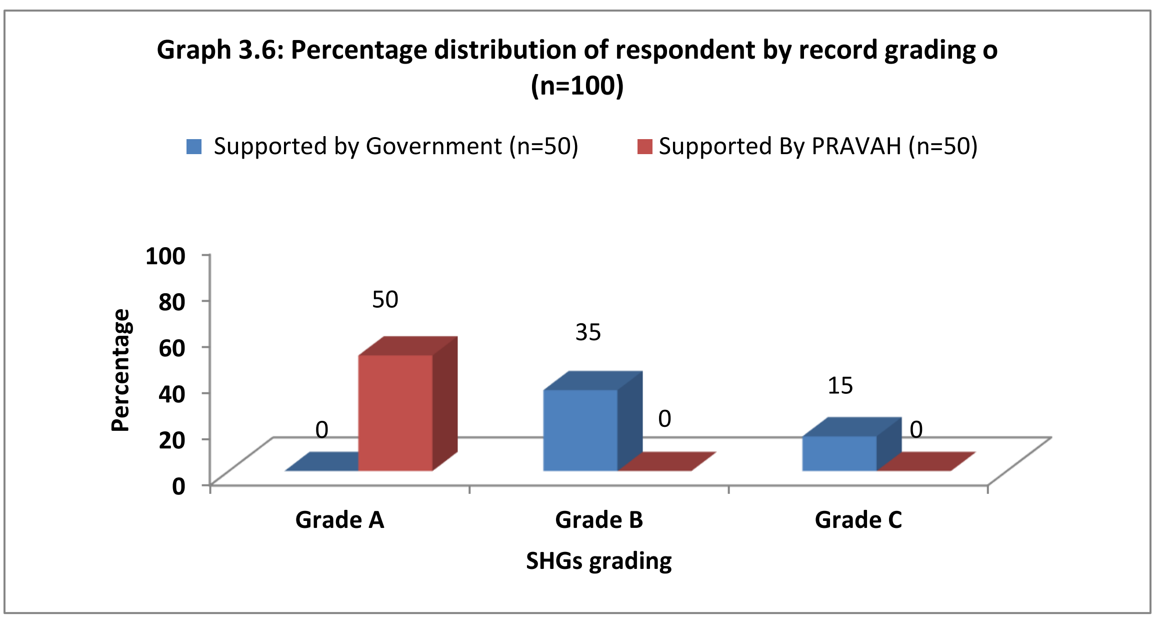
Above graph 3.4 depicts types of sources of income in which both types of SHG, collect our income by different sources, both types of SHG highly involve in agriculture. The PRAVAH NGO of the respondent, most ofthe respondent engages income-generating activities for increasing own source of income compared to Government group.The majority of respondents (100%) in PRAVAH NGO group, and (98%) in Government group had access to agriculture activities.The (66.0%)of the respondent in the PRAVAH NGO group was included in labor wage and in the comparison, group was (94.0%). (50.0%) of respondent doing Lac cultivation and comparison group did not have Lac cultivation. The 66% of respondent include in animal husbandry activities and Government group was (15%).

JoiningYear



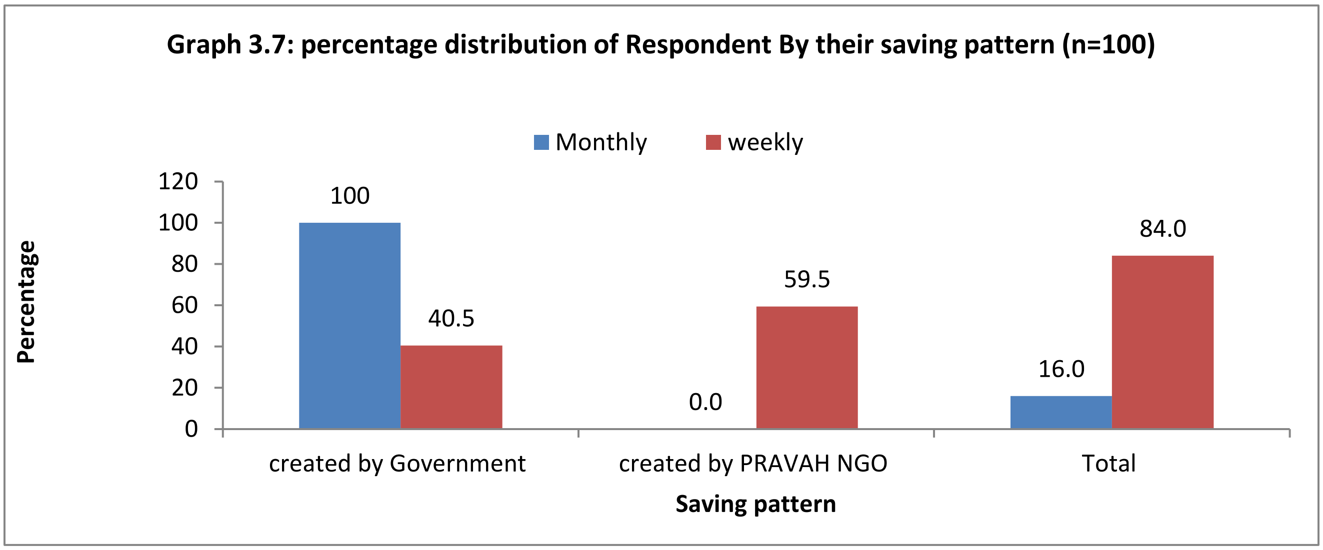
Above the graph 3.5 depicts respondents joined year in SHG for understanding to their saving growth,The 50 percent year of the respondentin the intervention Group was 2013-15 (range 2013-17) and in the comparison group was 2002 to 08 (2002 -2011).

Grading Basis record of SHGs



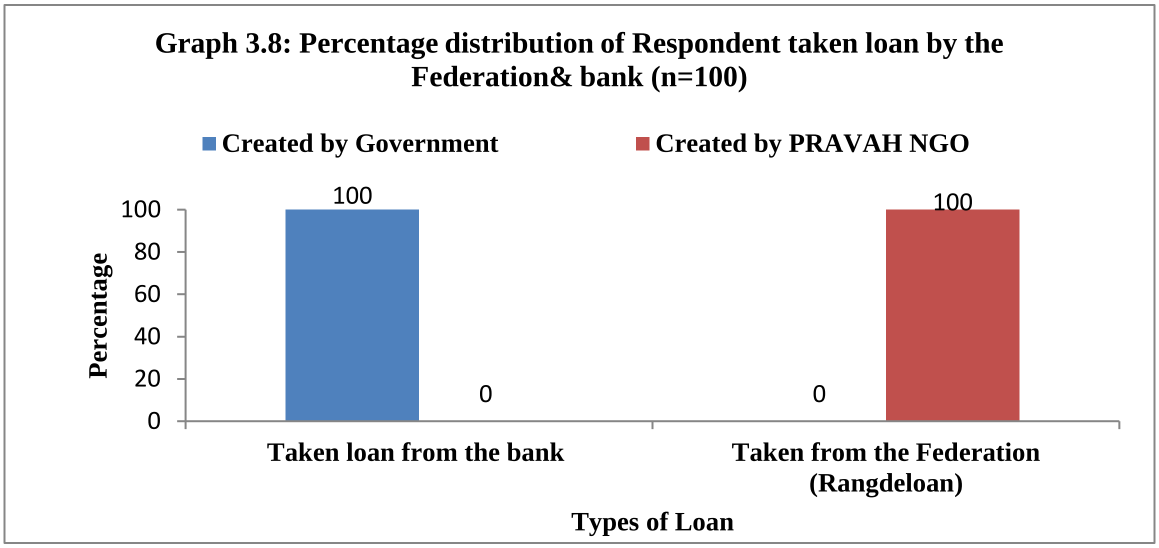
Above the graph 3.6 show three type grading in which created by PARVAH group are come in "A" grading Compared to Government group. If the SHGs created by the government has monitoring and regular meeting and they were connected with income generating activities so that too can come in grade "A" and increased own income.

Saving Pattern



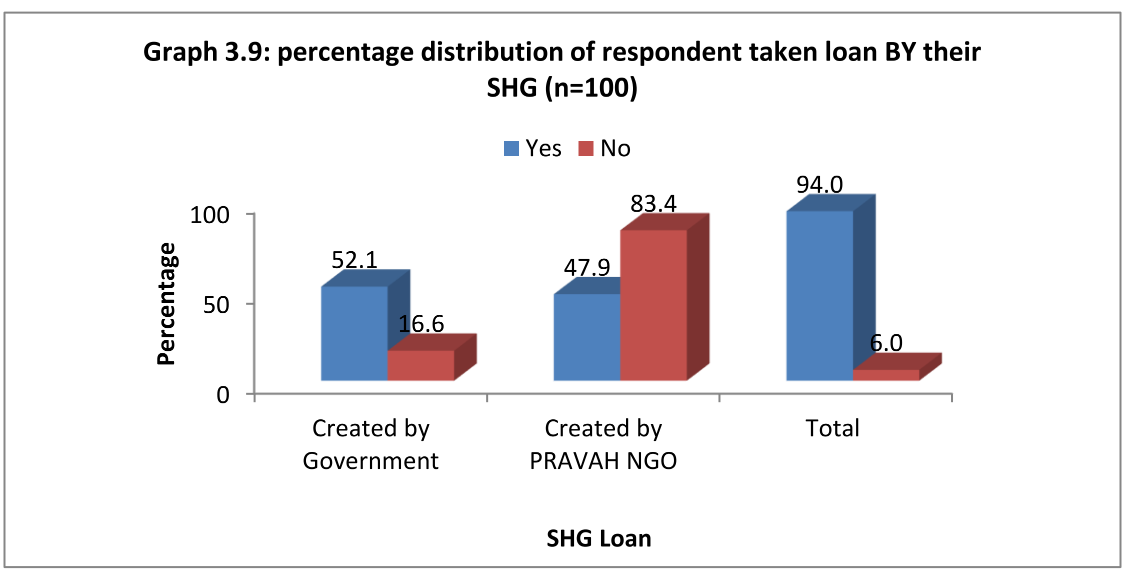
Above the graph 3.7, the 16% of the respondent from government SHGs was habited by monthly,both types of group of respondent reported that around 84% who were habitude of weekly saving pattern for increasing social awareness and rights and improve own socio-economy condition.

Loan Profile(Types of Loan)



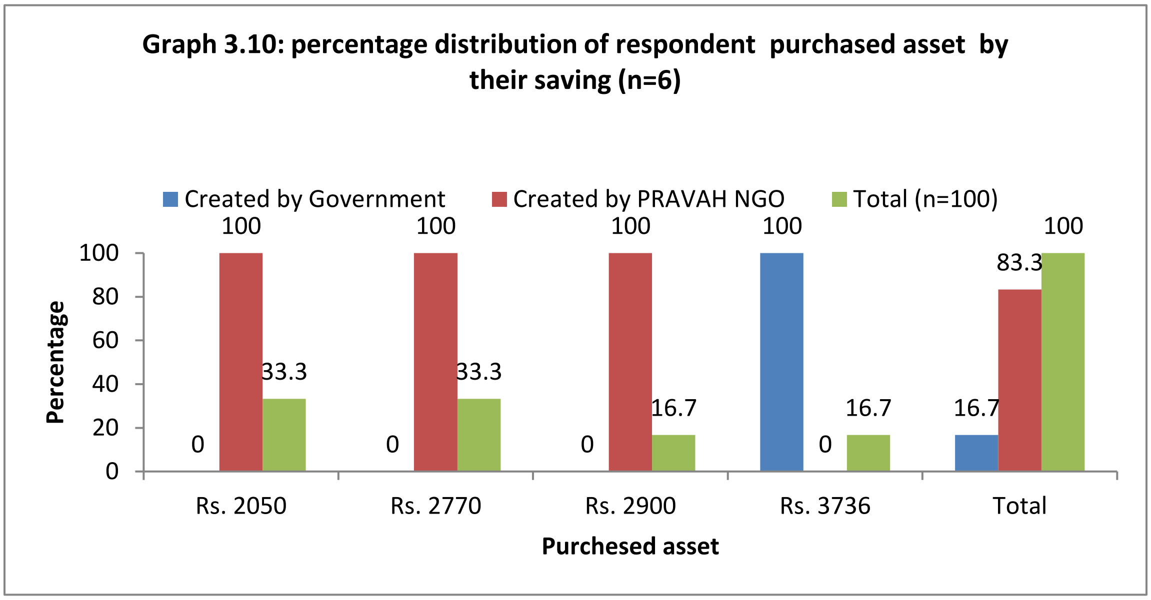
Graph 3.8 created by the government, the group is 50% of respondent who has taken the loan by the bank for group consumption and PRAVAH NGO group does not take the bank loan. (100%) of the created by PRAVAH NGO group of respondents who has taken the loan from the federation. That is rangdeloan provided by CHINI project, that loan is an individual loan, once a time in amountprovides only Rs. 6000).

SHGs Loan



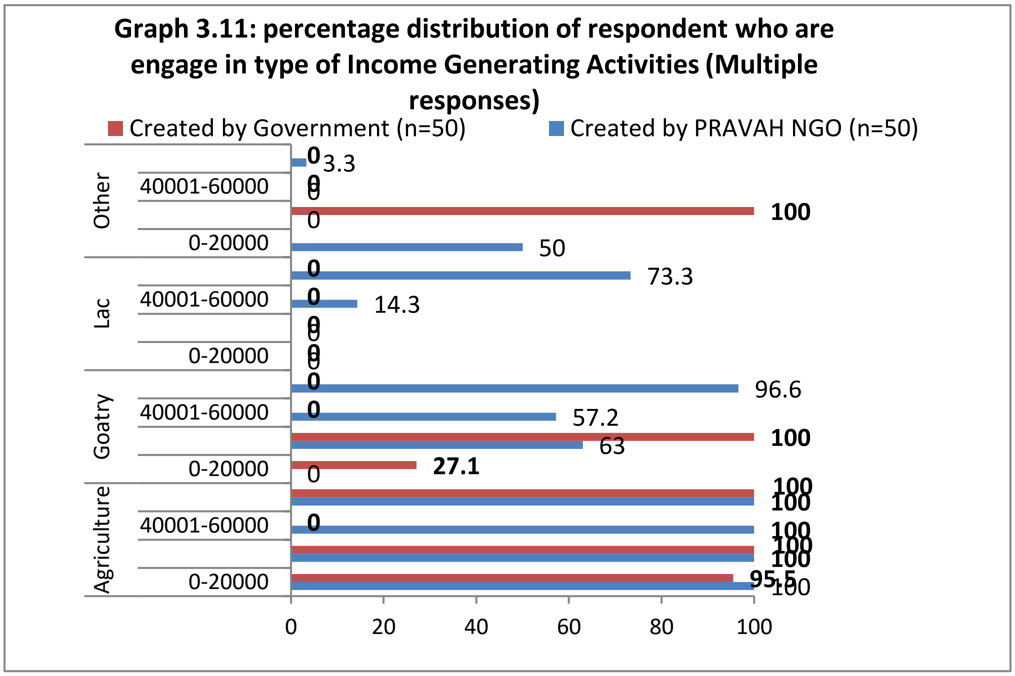
Graph 3.9shows that almost nine-tenths of the SHGs have taken a loan from the group only among which almost half of them were created by the government and rests were created by the PRAVAH NGO.

Purchased assets from Savings



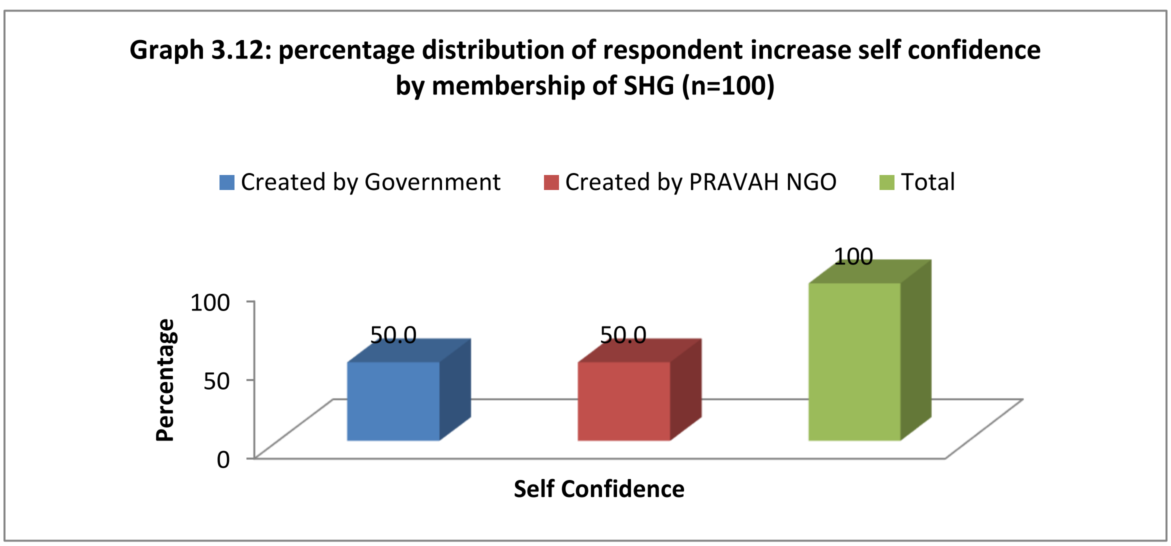
Graph 3.10defined the created byPRAVAH NGO of the respondentis the intervention group was saving status and purchased asset according to own saving and in the compared to create by government group was less.

Income Generating Activities



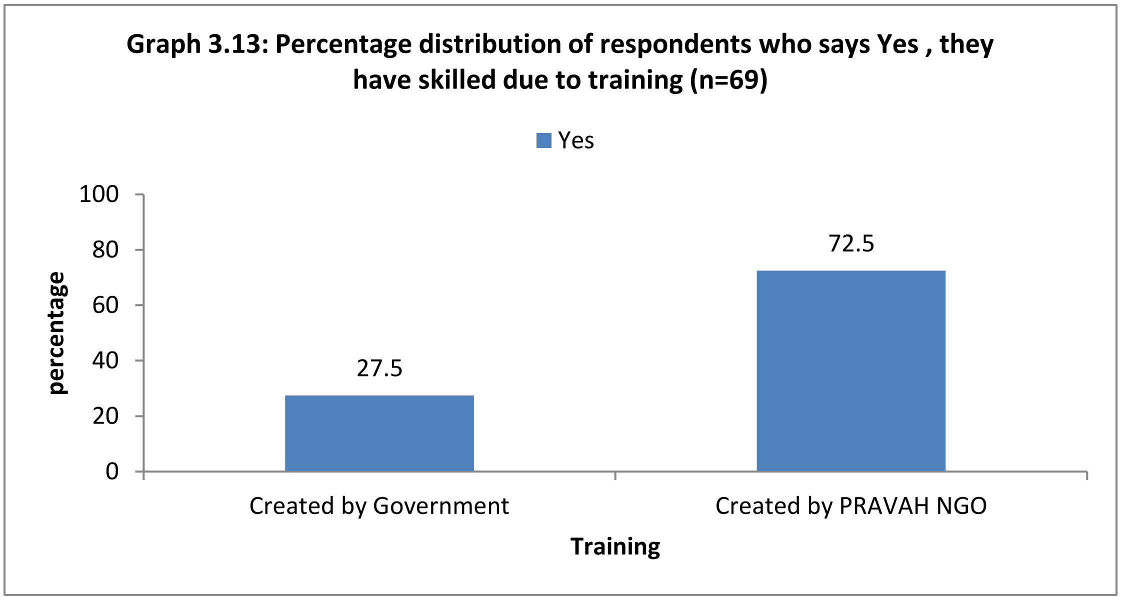
Graph 3.11definedthe income group of respondents in the created by PRAVAH NGO increase own income by engagement types of income generating activities and in the comparison created by government group was did not have idea any other than agriculture

Increase in self-confidence



Above the graph3.12 that SHGs membership leads to enhancementof self-confidence of its member as is reported100% respondents from created by PRAVAH NGO and created by Government had access to self-confidence after membership of SHG.

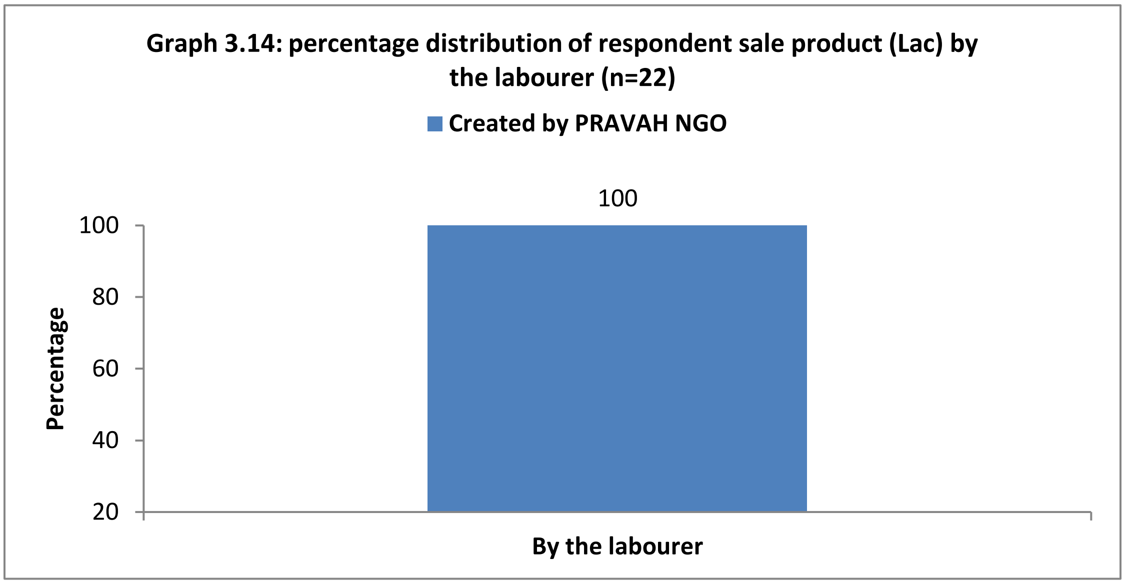
Increase in Skill due to training



Graph 3.13: Percentage distribution of respondents who says Yes , they have skilled due to training (n=69)

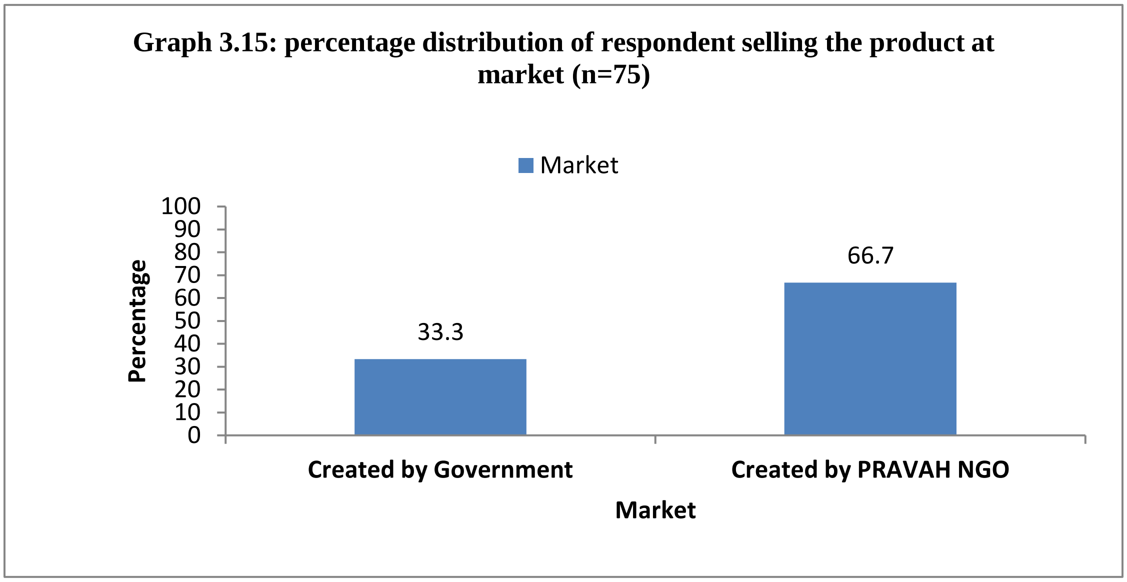
The graph 3.13 depicts,as compared tothe Government, PRAVAH provided the training toSHG members throughsmart LakhpatiKishan program which helps them to increase their IGA, Agriculture,Goatry,Lac cultivation, SHG, and Village organization (VO). From the graph, it depicts that more members were benefited in case of SHGs supported by the PRAVAH. This may be due to the continuous engagement of different pieces of training.

Challenges about Marketing of Product in case of Lac through laborer



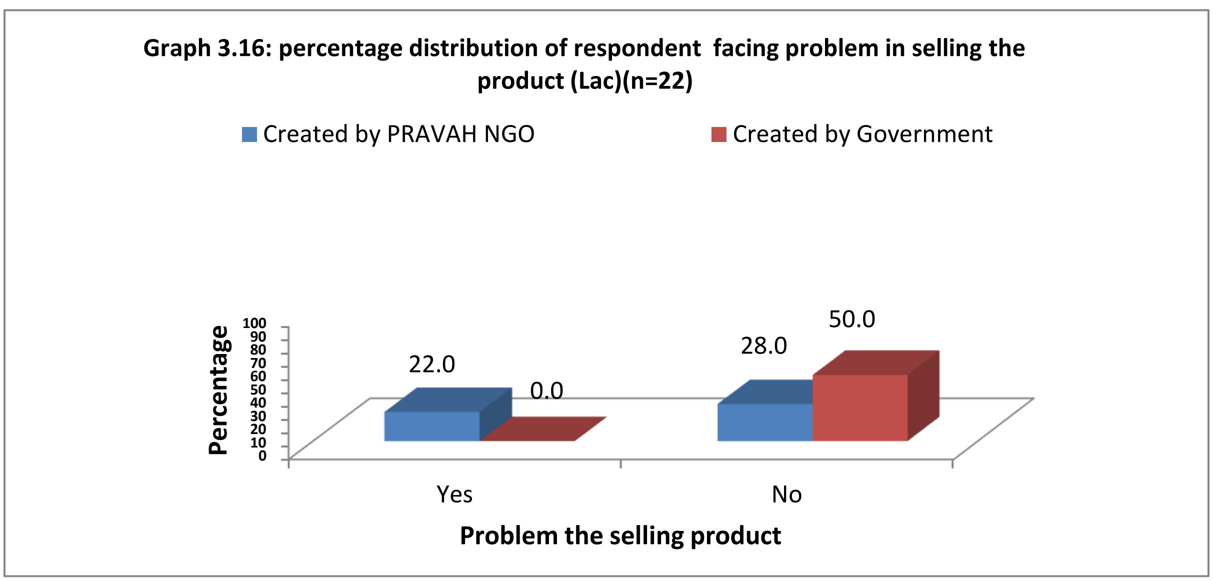
The graph 3.14 depicts created by PRAVAH NGO of respondent doing (100%) Laccultivation. They are sale (Lac) product by the laborer which was obtained through Incoming Generating Activities for increasing Income status. Out of 100 respondents, only 22 respondent doing Lac cultivation. So we show in the graph only 22 respondents and show data in 100 Percent.

Selling of the product in the market



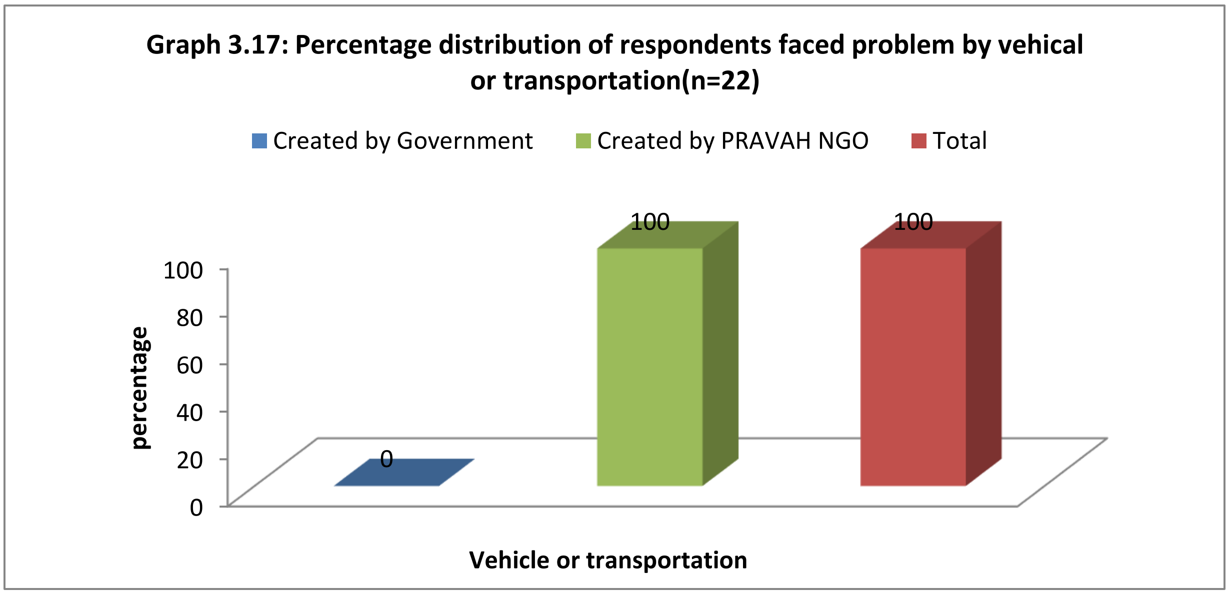
Above the graph 3.15depicts both types of SHG of respondents' whatever product is available from Income Generating Activities (IGA), they sell in the market. The created by PRAVAH NGO of the respondent was (66.7%) sell the product at the market and in the created by Government was (33.3%). out of 100 respondents, 75 respondents were selected in those are doing IGA.

Challenges to sell the product



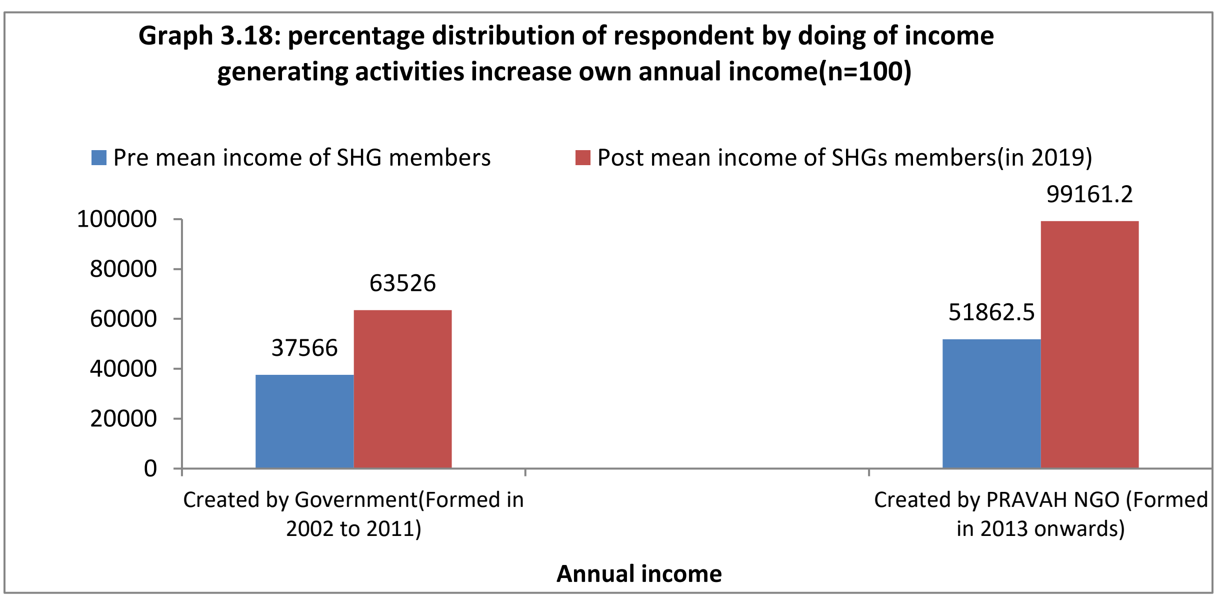
Above graph 3.16 depicts created by PRAVAH NGO of (22%) respondents doing Lac cultivation.they have faced problem with selling (Lac) Productreasons not to be market in Dumka district and 78% of respondents do not have Lac cultivation so that not faced any problemwith product marketing.

Transportation as a challenge



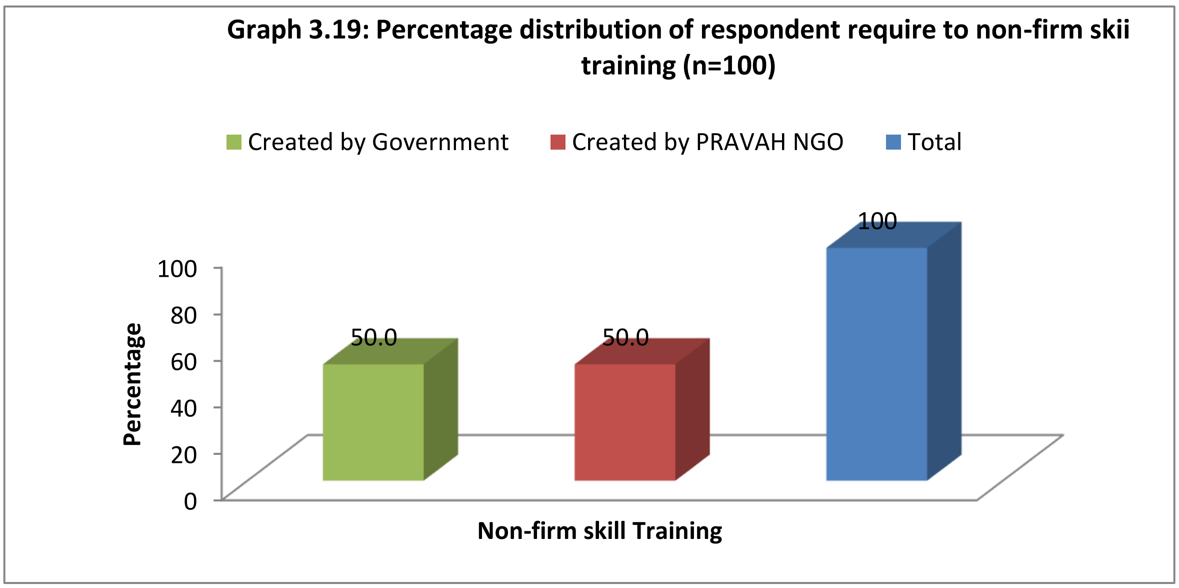
Graph3.17created by PRAVAH NGO of (100%) respondents faced vehicle or transportation cost problem for selling product (Lac)from JAMA block to RANCHI. Out of 100 respondents, only 22 respondents have Lac cultivation.

IGA and Increasing Income



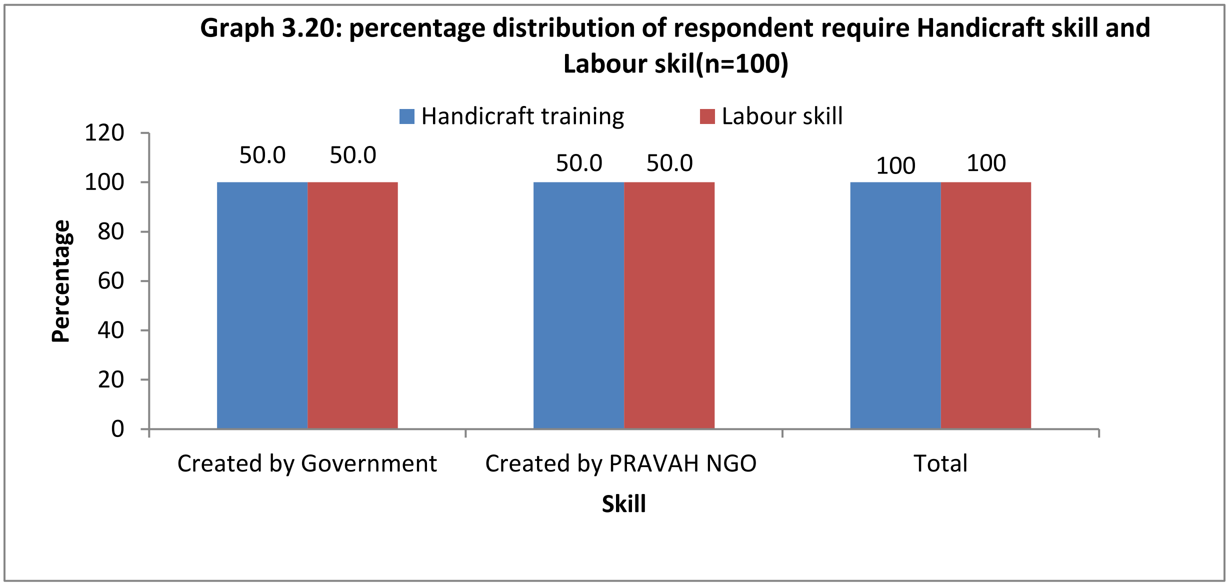
The graph 3.18 depicts Pre means of income and post mean of income to understanding income growthof respondents. After connecting with SHG PRAVAH NGO under livelihood program respondents has increased own income status by income generating activitiesand compared to Government SHG of the respondent has not enough increase their income. Created by PARVAH before joining SHG respondents mean income was Rs.51862.5 and created by government income was Rs.37566. PARVAH after joining SHGs respondents mean income increased Rs. 99161.2 and by government SHGs respondents mean income increased Rs. 63526. The SHGs that the government has created from 2002 to 2011 has not improved their income as their meeting and saving are not regular

Sustainability-Requirement of Non-firm training



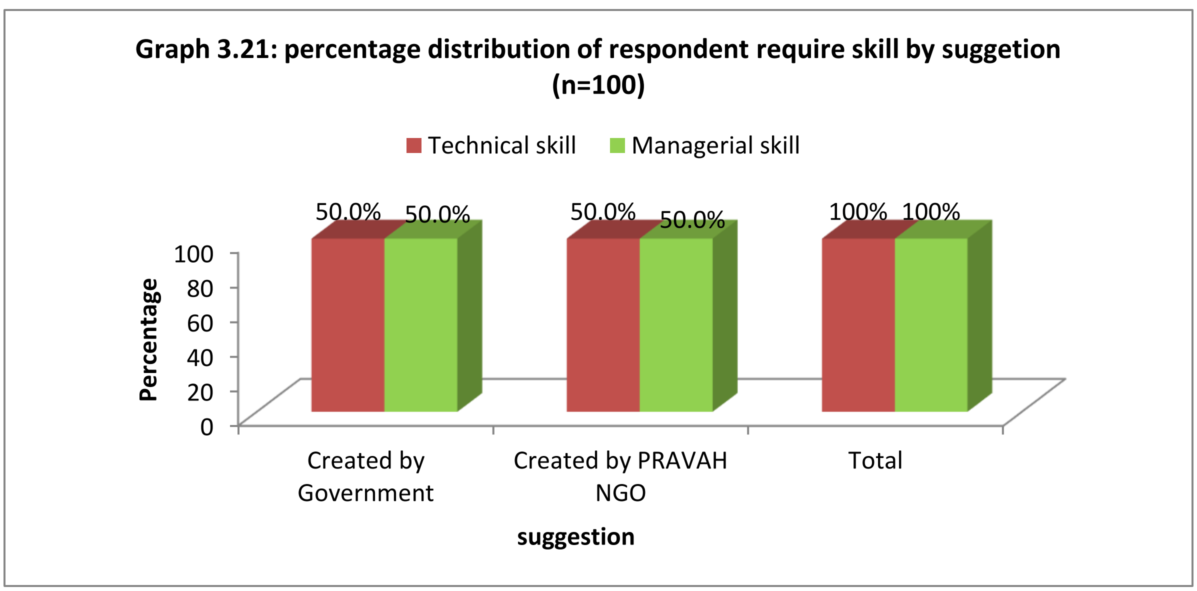
The graph 3.19 depicts that in both types of SHG (100%) respondents require trainings on non-firm skill because this will help them to learn and grow, and simultaneously helps to brining address the sustanibility challenge.

Challenges- Training requirements



Graph 3.20 depicts both types of SHG (100%) respondent require about handicraft and Labour skill for generating income status in the future.

Training Skill Suggestion



Above graph 3.21 depicts both types of SHG respondents (100%) say that about technical skill and Managerial skill for sustain of SHG in the future.

Chapter IV: Discussion

- The study revealed that no much difference has been seen as compared to the earlier approach made by the SHGs, however, establishing market linkage will give more result
- Irrespective of the suggestions made by different academicians in an earlier study, the market linkage was found to be still very weak.
- The nurturing of SHGs supported by the government are found to be weak due to a lack of timely monitoring. The NGO supported nurturing model for SHGs are found to be more successful, however, this needs further research.

Chapter V: Suggestion and conclusion

Suggestions

- Managerial and technical training needs to be strengthened in both cases.
- Training curriculum should be developed rigorously and as per the need of the area;
- Linking with the local market should be emphasis and it needs more attention.
- Although the Smart LakhpatiKissan project is highlighting a bit of success in the area, further research is required to scale it up in different parts of the state
- Encouragement should be made to SHGs Members to avail a loan with proper guidance. Necessary training should be provided to them regarding the use of the fund and its management.

- There is a need for financial inclusion for recurring cost and increased finance to SHG. The bank should recognize the members' requirement in terms of money so that they can involve themselves more in income generation activities (IGA).
- The government must ensure about the availability of resources for brick making so that encouragement for brick making can be increased.

Conclusion

Members of SHGs had a positive start with regular meeting and saving, inter-loaning, repayment, and economic activities. Their knowledge about their SHGs their sincerity and involvement with the SHGs. Members also have clarity about their same goals and have come together with their unity. They strategized their awareness and marketing their product and rights.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 programmesIn 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.

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Annexure:

Questionnaire

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.

Sl. No	Questions	Responses
SHG related question		
1	Name of the women members	
2	Age of the members	
3	Which village do you belong to	
4	Name of the Panchayat	
5	Name of the block	
6	Name of the district	
7	Type of NGO/Governmet	
8	Family Size	
9	Occupation	
10	No of Acres of Land	
11	Source of income	1.Agriculture 2. Labor- local/migrate 3. Business 4. Lac 5. Animal husbandry 6. Other
12	Types of house	1. Kuchha 2. Pucca 3. Semi Pucca 4. Hut 5. Other
13	Name of the SHG	
14	In which year did you join the SHG?	
15	Composition of SHG?	1. Weekly 2. Monthly
16	When you organized your SHG meeting?	
17	What are the rules and regulations relating to meeting?	
18	What are the records of SHG?	1. A Grade 2. B Grade 3. C Grade 4. Other

19	How do you saving in SHG?	1. Weekly 2. Monthly
20	How much do you save in the SHG?	1. Rs. 5 2. Rs. 10 3. Rs. 12 4. Rs. 22 5. 25 6. 50 7. Above 50 Rs.
21	What is your saving status till now in SHG?	
22	When did your SHG come into connect with the bank?	1. In the first month 2. In the second month 3. In the third month 4. In the fourth month 5. After four month
23	Who receives the loan?	1. Regular members 2. Defaulter members 3. Other
24	Have you taken any loan from the SHGs?	1. Yes Amount............ 2. No
25	How many times you have taken loan from the SHGs?	1. less than 5 2. more then 5 3. other
26	For what purpose did you take the loan?	1. Household consumption 2. Education of children 3. Health 4. Agriculture 5. Animal husbandry 6. Buying of asset 7. other
27	Do you have purchased any of these assets after joining SHG?	1. Yes 2. No
28	What did you purchase asset from your savings?	1.Mobiles 2. TV 3. cycle 4. sewing machine 5. motor cycle 6. chair/table 7. VCR/DVD

		8. Other (Specify)
29	Have you taken the loan from the federation?	1. Yes if yes, Amount……….. 2. No
30	Has your SHG got a loan from the bank?	1. Yes if yes, Amount……….. 2. No
31	Did you face any challenges during the processing of the loan?	1. Yes If Yes (specify)………… 2. No
32	What are the rules regulations relating to IGA?	
33	Which type of income generating activities planafter enrollment as a member in the SHG?	1. Agriculture 2. Goatry rearing/Pig 3. Poultry 4. Small business 5. Lac 6. Other
34	Do you get any profit from IGA/ small business	1. Yes (amount)………………. 2. No
35	How do you sell your product?	1. Own 2. By the labor 3. Other
36	Where do you sell your product?	Market Door to door Through federation Others (Specify)
37	Do you face any problem to marketing your product?(for product)	1.Yes 2. No
38	What kind of problems did you faced for product?	1. Price of the product High 2. Middle man takes the commission 3.vehical or transportation cost is high 4. Do not have a strong market linkages 5. Other
39	Regarding marketing the products, has your awareness increased after joining SHG?	1.Yes 2.No
40	What is your yearly income before joining SHG?	
41	What is your yearly income after joining SHG?	
42	What is your yearly expenditure before joining SHG?	1. FoodRs................................ 2. Clothes Rs.............................. 3. Traveling expenses Rs.................

		4. Medicines Rs.................... 5. Electricity bills Rs.................. 6. Cable connection/DTH Rs............ 7. Children’s education Rs............. 8. Recreation Rs.................. 9. Interest on loan Rs................ 10. Other Rs.......................
43	What is your yearly expenditure after joining SHG?	1. Food Rs.............................. 2. Clothes Rs.......................... 3. Traveling expenses Rs................ 4. Medicines Rs.......................... 5. Various bills Rs.................... 6.Cable connection/DTH Rs............ 7. Children’s educationRs............... 8. Recreation Rs...................... 9. Interest on loan Rs.............. 10. Other Rs....................
44	Have you organized any convention with any agencies?	1. Kissan mela 2. Women convention 3. Other
45	Did you feel increase in your self- confidence after joining the SHG?	1. Yes 2. No
46	Did you get any training and acquired any skill after joining SHG?	1. Yes if yes ... 2. No
47	What kind of training skill did you get?	
48	What are the changes in you after joining SHG?	1. Increase food security 2. Reading ability increased 3. Child education increased 4. Improve sanitation hygiene 5. Safe Drinking water 6. Access to health care 7. saving in personal bank account 8. Improvement in nutritional status 9. safe mobility 10.communicate with

		government and NGO officers 11. Understanding of gender, caste, class and religion 12. Access to technology 13. Other
49	What are the challenges did you faced in the SHG? (For What)	
50	What are the products do you or your SHGs manufacture?	
51	Do you have skill in handicraft products? (Which types)	1. Yes 2.No
52	Do you want non-firm preparation skill training	1. Yes 2. No
53	What type of skill Development training do you want?	1. Handicraft skill 2. Driving Skill 3. Labor skill 4. Other
54	What are your suggestions to improve the functioning of the SHGs?	

Table of Data:

Types of house

Table 3.1: Percentage distribution of respondent by type of house and type of SHGs in the studied area

Types of SHG	Have types of house (n=100)		
	Kuchha	Pucca	Semi Pucca
Created by Government	49 ()	0 ()	1()
Created by PRAVAH NGO	49 ()	1()	0()
Total (n=100)	98(98.0%)	1(1.0%)	9(1.0%)

Family Size

Table 3.2: Percentage distribution of respondent by family size and type of SHGs in the studied area

Types of the SHG	Family Size (n=100)			
	2-4 members	5-7 members	8-10 members	11-13 members
Created by Government (n=50)	19(55.9%)	28(51.9%)	3(33.4)	0(0.0%)
Created by PRAVAH NGO (n=50)	15(44.1)	26(48.1%)	6(66.6)	3(100%)
Total	34(34.0)	54(54.0)	9(9.0)	3(3.0)

Types of Land

Table 3.3: Percentage distribution of respondent by land they are having and type of SHGs in the studied area

Types of SHG	Land available in Acres (n=100)			
	From 0 to 1 acres	2 acres	3 acres	More than 4 acres
Created by Government	25(71%)	16(42.1%)	5(38.5%)	4(33.3%)
Created by PRAVAH NGO	12(34.3%)	22(57.9%)	8(61.5%)	8(66.7%)
Total (n=100)	35(35.0%)	38(38.0%)	13(13.0%)	12(12.0%)

Source of Income

Table 3.4: Percentage distribution of respondent by source of income and type of SHGs in the studied area (Multiple Responses)

Types of SHG	Source of income (n=100)						
	Agriculture	Labour	Business	Lac cultivation	Animal husbandry	Other	Total
Created by PRAVAH NGO	50 (100%)	33(66.0%)	19(38.0%)	25(50.0%)	33(66.0%)	1(2.0%)	50(50.0%)
Created by Government	49(98.0%)	47(94.0%)	3(6.0%)	0(0.0%)	15(30.0%)	7(14.0%)	50(50.0%)

Joining Year

Table 3.5: Percentage distribution of respondent joined year in the Self-Help group

Types of SHG	Member's joined year in SHG (n=100)				
	2002-03	2007-08	2009-11	2013-15	2016-17
Created by Government	19(100%)	15(100%)	16(100%)	0(0.0%)	0(0.0%)
Created by PRAVAH NGO	0	0	0	40(100%)	10(100%)
Total (n=100)	19(19.0%)	15(15.0%)	16(16.0%)	40(40.0%)	10(10.0%)

Grading Basis of SHGs

Table 3.6: Percentage distribution of records by grading of SHGs

Types of SHG	Records of SHG (n= 100)		
	A grade	B grade	C grade
Created by Government	0(0.0%)	35(100%)	15(100%)
Created by PRAVAH NGO	50(100%)	0(0.0%)	0(0.0%)
Total (n=100)	50(50.0%)	35(35.0%)	15(15.%)

Saving Pattern

Table 3.7: percentage distribution of saving pattern in Self-Help Group

Types of the SHGs	Saving pattern (n=100)	
	Monthly	Weekly
Created by Government	16(100%)	34(40.5%)
Created by PRAVAH NGO	0(0.0%)	50(59.5%)

Total (n=100)	16(16.0%)	84(84.0%)

Types of Loan

Table 3.8: Percentage distribution of Self help group who have taken loan from the banks and federation for doing their business

Types of the SHGs	Taken loan from the bank (n=100)	Taken from the Federation (Rangdeloan)
Created by Government	50(100%)	0(0.0%)
Created by PRAVAH NGO	0(0.0%)	50(100%)

SHG Loan

Table 3.9: percentage distribution of respondent who have taken loan from the SHG

Types of the SHGs	Taken loan from the SHG (n=100)	
	Yes	No
Created by Government	49(52.1%)	1(16.6)
Created by PRAVAH NGO	45(47.9%)	5(83.4)
Total (n=100)	94(94.0%)	6(6.0%)

Purchased assets by the saving

Table 3.10: percentage distribution of respondent who have purchased asset from their saving

Types of the SHGs	Purchased anything from their savings (n=6)				
	Rs. 2050	Rs. 2770	Rs. 2900	Rs. 3736	Total
Created by Government	0(0.0%)	0(0.0%)	0(0.0%)	1(100%)	1(16.7)
Created by PRAVAH NGO	2(100%)	2(100%)	1(100%)	0(0.0%)	5(83.3)
Total (n=100)	2(33.3)	2(33.3)	1(16.7)	1(16.7)	6(100%)

IGA activities according to Income Group

Table 3.11: percentage distribution of respondent who are engage in type of Income Generating Activities

Multiple responses

Types of SHG	Type of engagement in IGA					
	Income group	Agriculture	Goatry	Lac	Other	Total
Created by PRAVAH NGO (n=50)	0-20000	2(100%)	1(50%)	0(0.0%)	1(50.0%)	2(2.0%)
	20001-40000	11(100%)	7(63.0%)	0(0.0%)	0(0.0%)	11(11.0%)
	40001-60000	7(100%)	4(57.2%)	1(14.3%)	0(0.0%)	7(7.0%)

	>60001	30(100%)	29(96.6%)	22(73.3%)	1(3.3%)	30(30.0%)
Created by Government (n=50)	0-20000	46(95.9%)	13(27.1%)	0(0.0%)	1(2.0%)	48(48.0%)
	20001-40000	1(100%)	1(100%)	0(0.0%)	1(100%)	1(1.0%)
	>60001	1(100%)	0(0.0%)	0(0.0)	0(0.0%)	1(1.0%)

Increase Self confidence

Table 3.12: percentage distribution of respondent who have feel increase self confidence after membership of SHG

Types of the SHGs	Feel increase in self confidence after joining the SHG (n=100)
Created by Government	50(50.0%)
Created by PRAVAH NGO	50(50.0%)
Total	100 (100%)

Increase in skill due to training

Table 3.13: percentage distribution of respondent who have increasing skill after receiving training in SHG

Types of the SHGs	Increase in skill after receiving training (n=100)	
	Yes	No
Created by Government	19(27.5%)	31(100.0%)
Created by PRAVAH NGO	50(72.5%)	0(0.0%)
Total	69(69.0%)	31(31.0%)

Challenges about marketing of product increase Lac through labourer

Table 3.14: percentage distribution of respondent who sale product (Lac) by the labourer which was obtained through Incoming Generating Activities for increasing Income status

Types of the SHGs	How do you sale the product (LAC)which was obtained through IGA (n=100)
	By the labourer
Created by PRAVAH NGO	22(100%)

Created by Government NGO	0(0.0%)
Total	22(22.0)

Selling of the product in the Market

Table 3.15: percentage distribution of respondent who selling the product at market

Types of SHG	Selling the product at market(n=75)
	Market
Created by Government	25 (33.3%)
Created by PRAVAH NGO	50(66.7%)
Total	75(100%)

Challenges to sell the product

Table 3.16: percentage distribution of respondent who facing problem in selling the product (Lac) in the market

Types of SHG	Facing problem in selling the product in the market (n=100)	
	Yes	No
Created by PRAVAH NGO	22 (100%)	28 (35.9%)
Created by Government	0(0.0%)	50(64.1%)
Total	22(22.0%)	78(78.0%)

Transportation as a challenge

Table 3.17: percentage distribution of respondent who facing problem of vehicle or transportation

Types of SHG	Problem to sell the problem in the market for Lac (n = 22)
	Vehicle or transportation
Created by Government	0(0.0%)
Created by PRAVAH NGO	22(100%)

Total	22(100.0%)

IGA and Increase Income

Table 3.18: percentage distribution of respondent by doing of income generating activities increase own annual income

Types of SHG	Pre mean income of SHG members	Post mean income of SHGs members(in 2019)
Created by Government(Formed in 2002 to 2011)	37566.00	63526.00
Created by PRAVAH NGO (Formed in 2013 to 17 onwards)	51862.50	99161.20

Sustainability-Requirement of Non-firm training

Table 3.19: percentage distribution of respondent who are required to non-firm skill training

Types of SHG	Require to Non - firm skill training (n=100)
	Yes
Created by Government	50(50%)
Created by PRAVAH NGO	50(50%)
Total	100(100%)

Challenges- Training requirements

Table 3.20: percentage distribution of respondent who require Handicraft skill and Labour skill

Types of SHG multiple response	Handicraft training	Labour skill
Created by Government	50(50.0%)	50(50.0%)
Created by PRAVAH NGO	50(100%)	50(50.0%)
Total	100(100%)	100(100%)

Overcome Sustainability Issues

Table 3.21: percentage distribution of respondents gives to suggestion for functioning of SHG

Types of SHG	Improving the functioning of SHG (n=100)	
	Technical skill	Managerial skill
Created by Government	50(100%)	50(100%)
Created by PRAVAH NGO	50(100%)	50(100%)
Total	100(100%)	100(100%)

Photos of SHGs members