IIHMR UNIVERSITY

DISSTERATION PRESENTATION

TO STUDY THE SIGNIFICANT IMPACT OF SHG IN CAPACITY BUILGING OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT

PRESENTED BY :-

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BATCH NO:- MBARM 08

INTRODUCTION

- The origin of SHG from Grameen bank of Bangladesh in 1975 by Mohamed Yusuf with the aim to provide micro finance facilitate of the poor rural people for the day-to-day activities.
- Introduced in our country by NABARD in 1992 which directly work on grass route level in our country because it provides micro finance and micro credit facility in rural area.
- SHG programs which provide an opportunity to women to empower them in all aspect social, economic, and political dimensions so they can also contribute something for the development of our country.
- some main objectives of SHGs.

1. To remove poverty of the rural people.
2. To inculcate saving habit for the future needs.
3. To provide credit support to poor people.
4. To provide banking service to all families below poverty line.

RESEARCH QUESTION AND OBJECTIVES OF THE STUDY

RESEARCH QUESTION

- What is the significant impact of SHG in capacity building of rural women in chanderiya block of Chittorgarh district?

OBJECTIVES

- To study different interventions by NGO for capacity building for SHG women.
- To study different kind of key determinants, arise while implementation capacity building in chanderiya block of Chittorgarh district.
- To develop a model basic on the find from the study.

METHODOLOGY

- **Area of study**: - the study was conducted in the area of Chanderiya block in Chittorgarh district of Rajasthan form there 3 village were selected Shivpura, Munga Ka Kheda and Pothole.
- **Research design**: - descriptive research design was used and both mixed methods are used for this study quantitative method and quantitative methods.
- **Data type**: - In our research primary source of data was used to support our finding. The methods used for collecting primary source of data was interview on phone and through questionnaire was filled by SHG group members.
- **Sampling**: - The questionnaire was given to 15 different SHG group in 3 different village of Chandeirya block Shivpura, Munga ka Kheda and Pothole.

SHG,VO AND CLF STRUCTURE

SHG(Self-help groups)

10 -15 members jointly makes one SHG

- President
- Vice president
- Treasurer

VO(Village organisation)

minimum 6 and maximum 10-15 SHG group jointly makes on VO

(out of 3 leaders from each SHG two are selected for VO members)

- President
- Vice president
- treasurer

CLF(Cluster Level Forum)

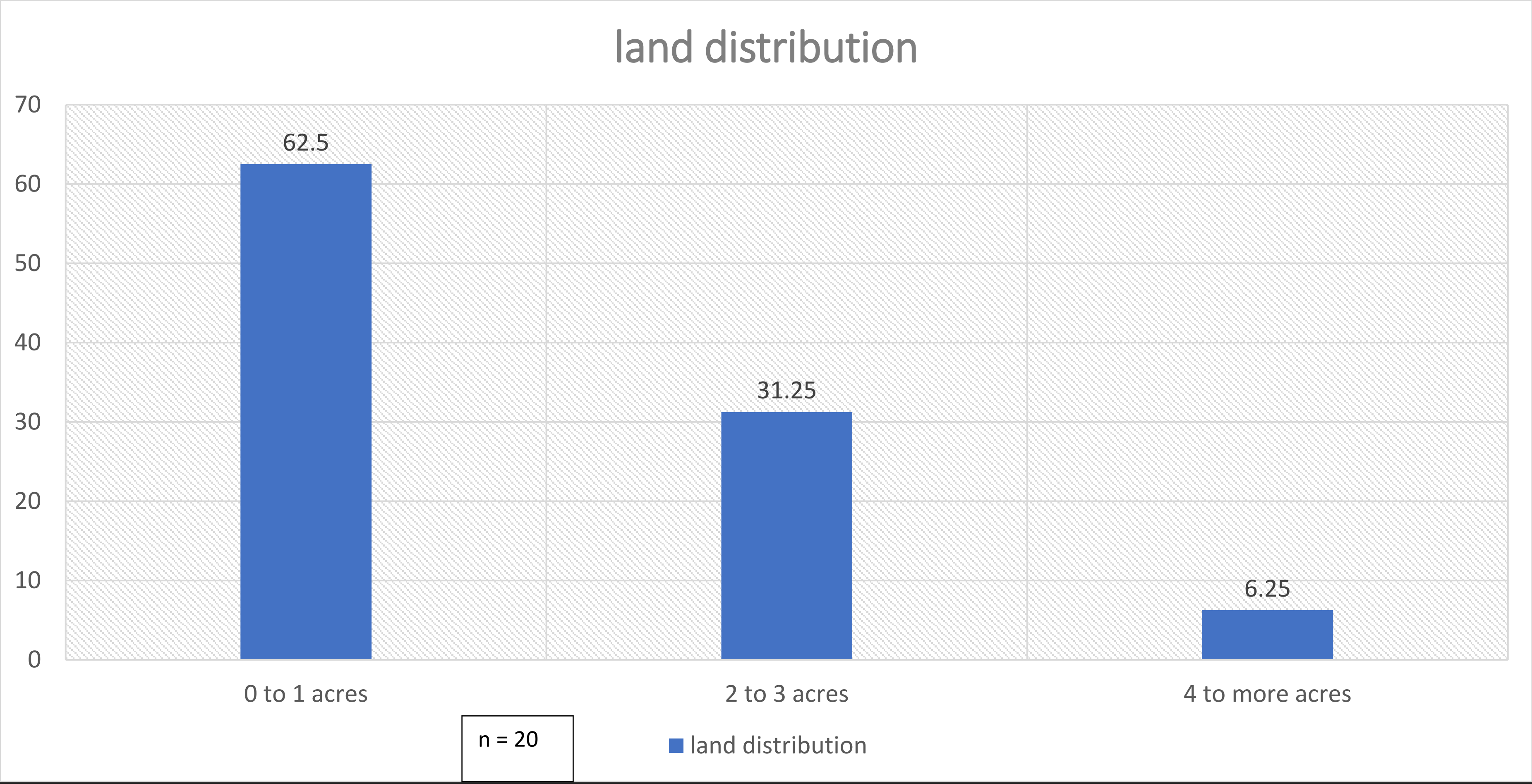
10-15 VO jointly makes one CLF

(out of 3 leaders from each VO two are selected for CLF members)

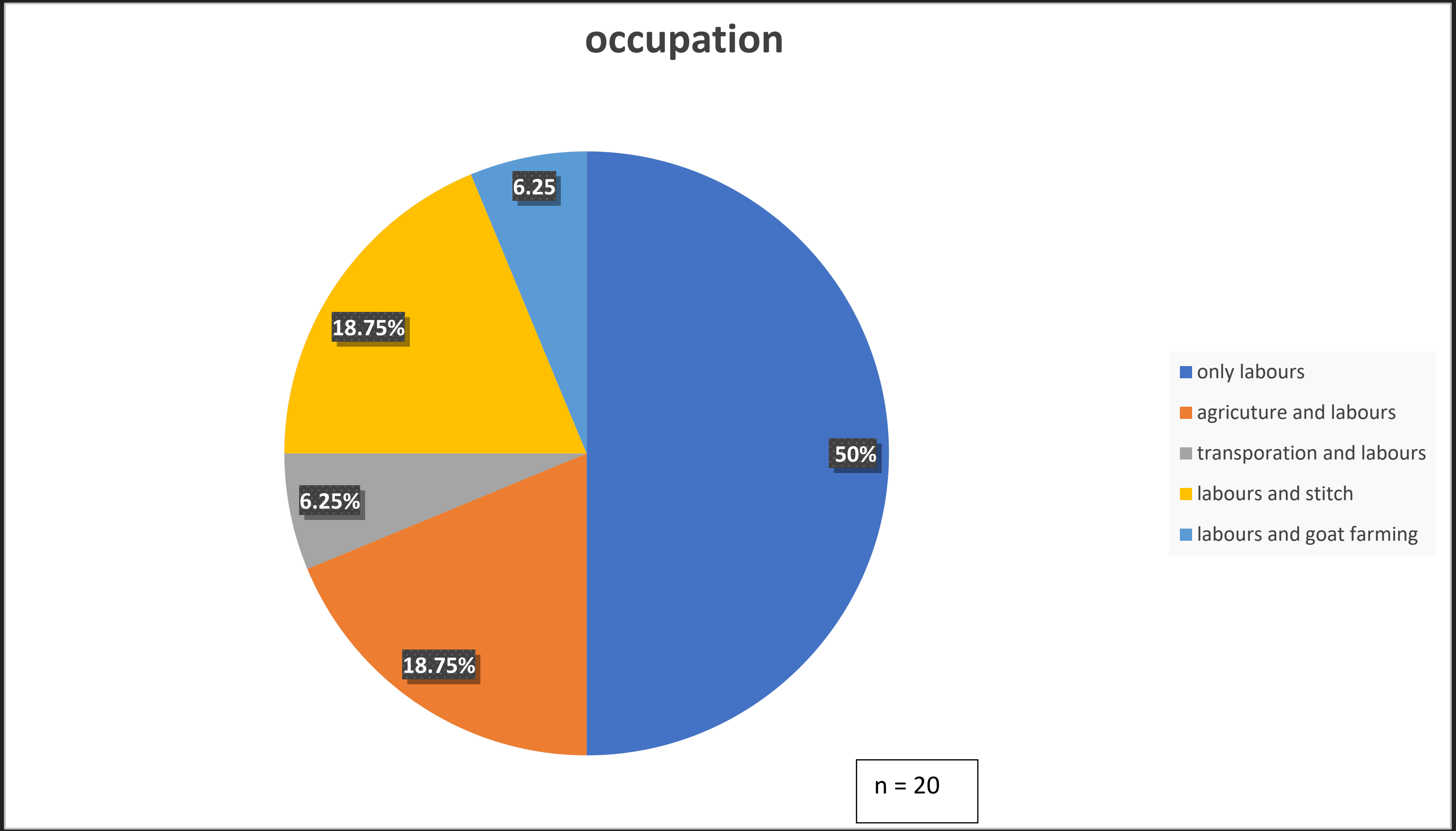
- President
- Vice president
- Treasurer
- Vice treasurer

RESULT AND FINDING

Graph 1 Family size of the respondent

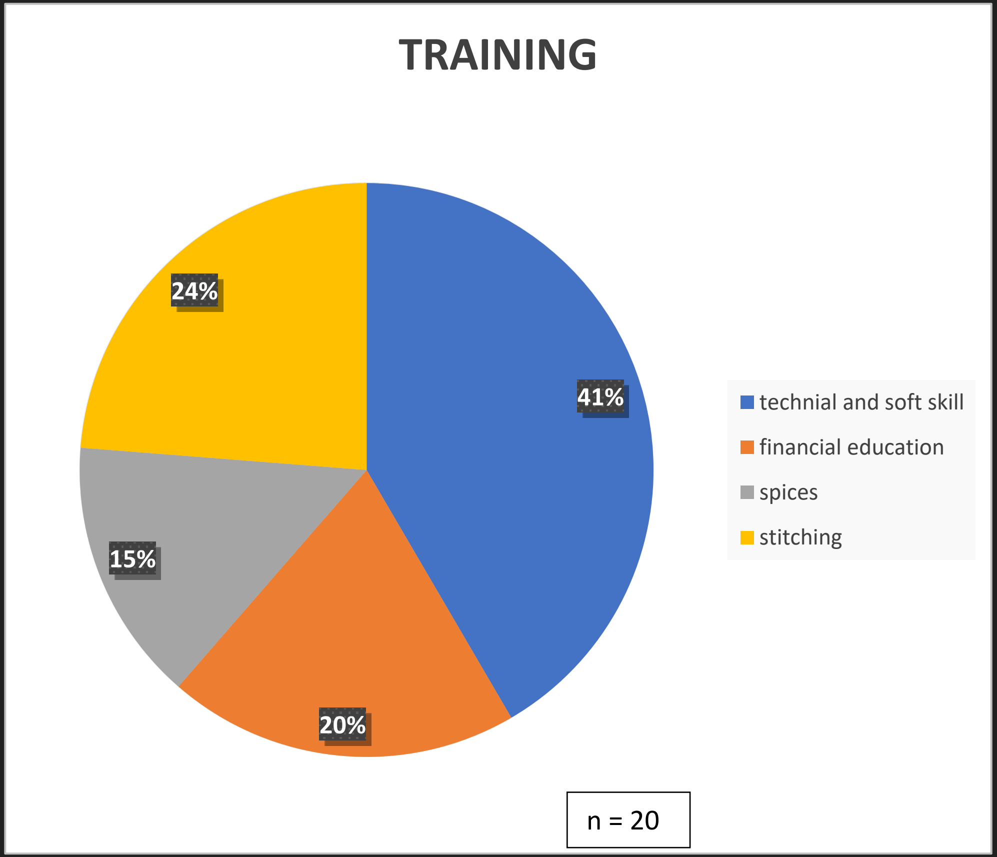


Graph 2 Percentage distribution of respondent have land

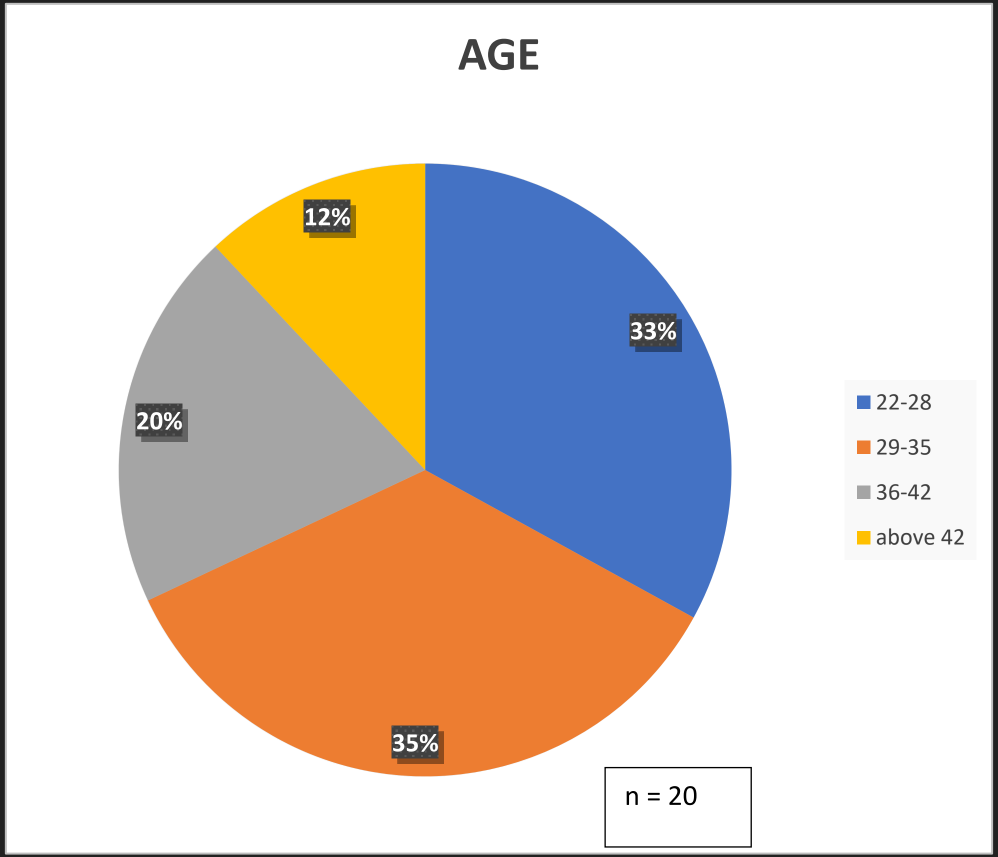


Graph 3 Percentage distribution of respondent/SHG members by their Source of income

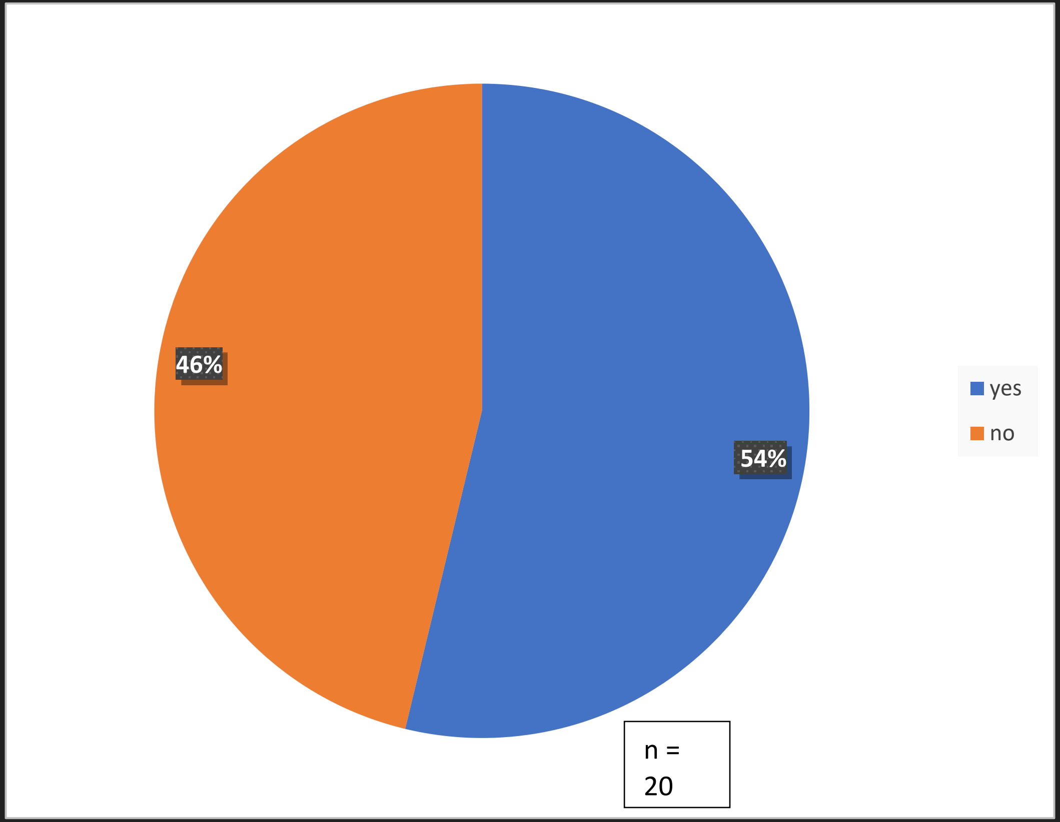
Graph 4 **percentage distribution of training gets through SHG to the respondent**



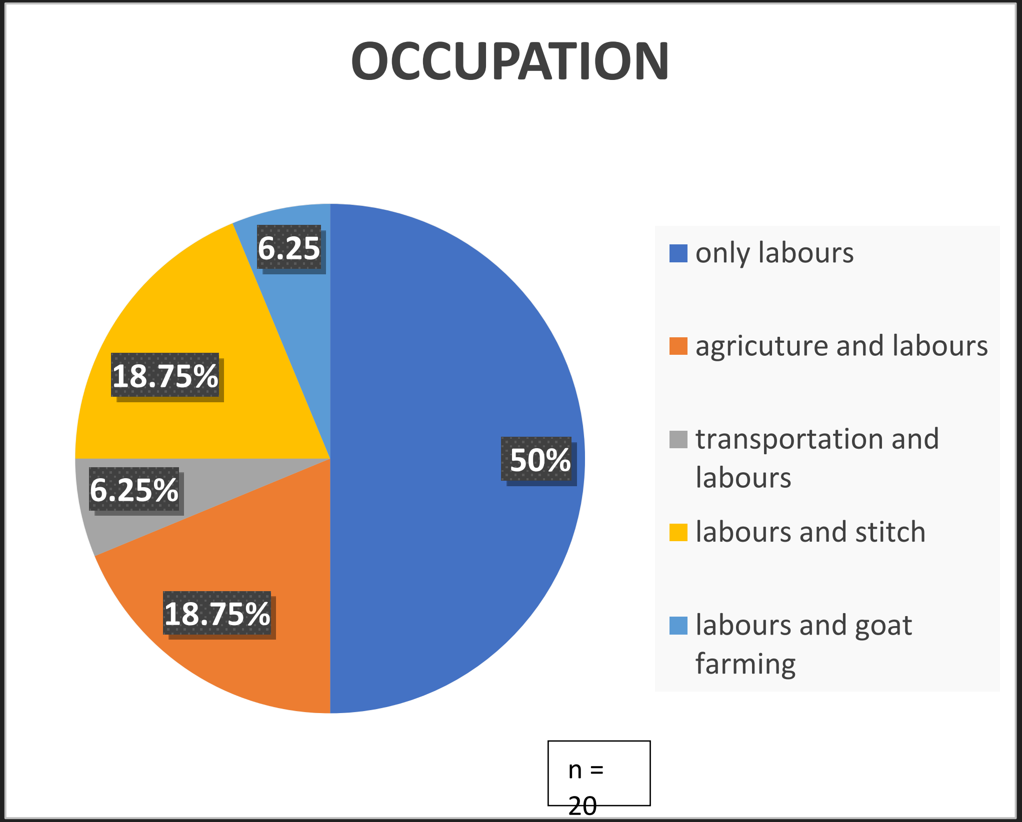
Graph 5 **percentage distribution age of the respondent.**



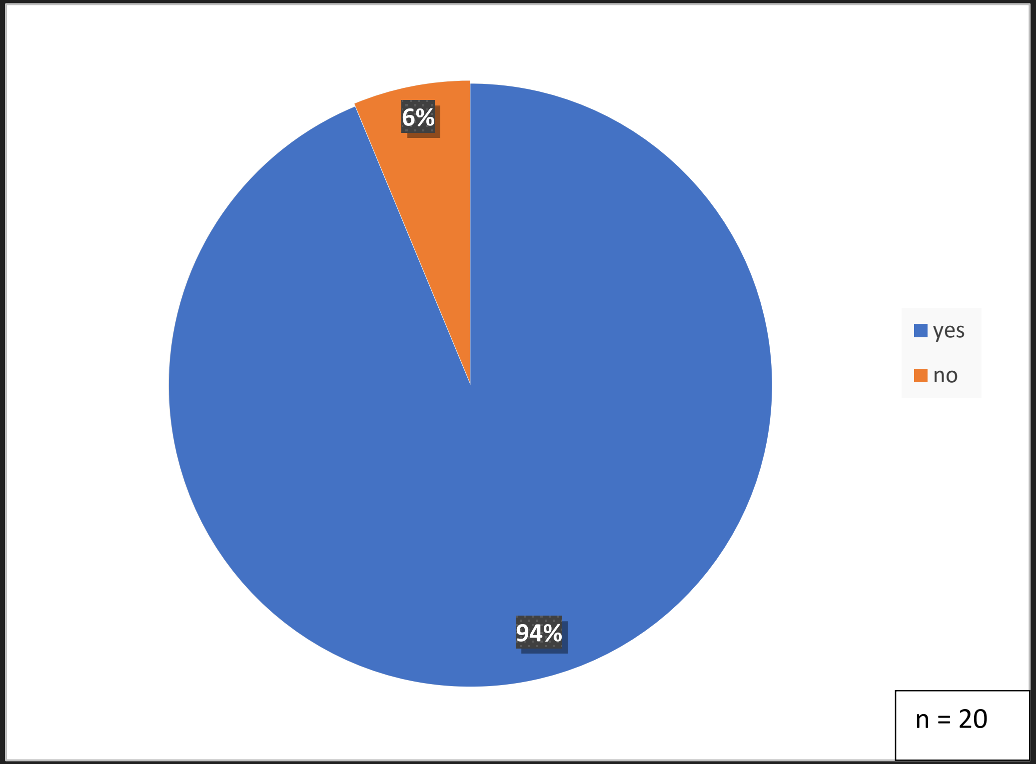
Graph 6 **percentage distribution New business activity started by SHG members after joining SHG groups**



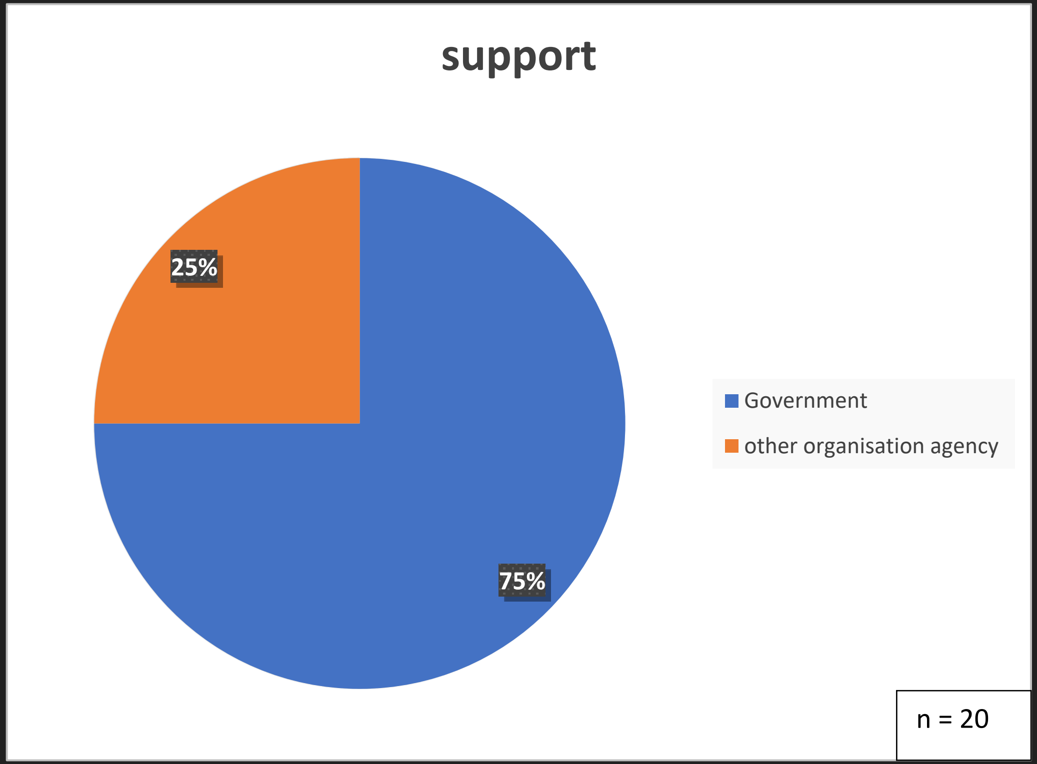
Graph 7 **percentage distribution types new business activity started by SHG members joining SHG groups.**



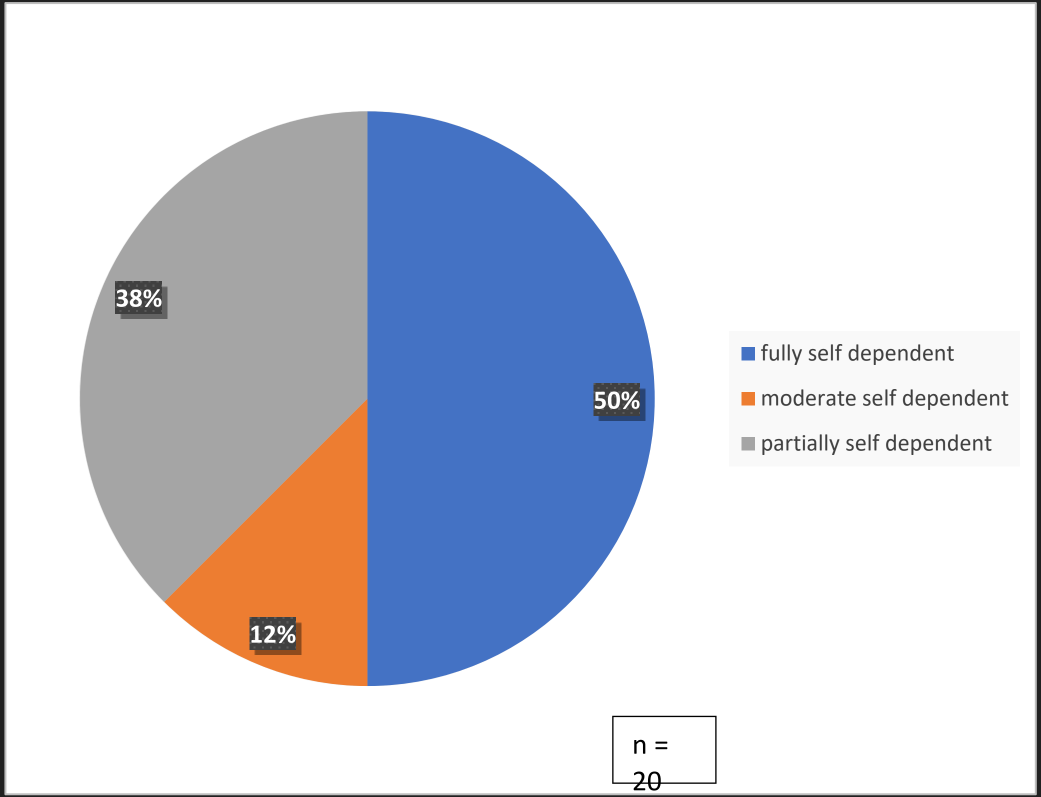
Graph 8 **percentage distribution increase skill due to training.**



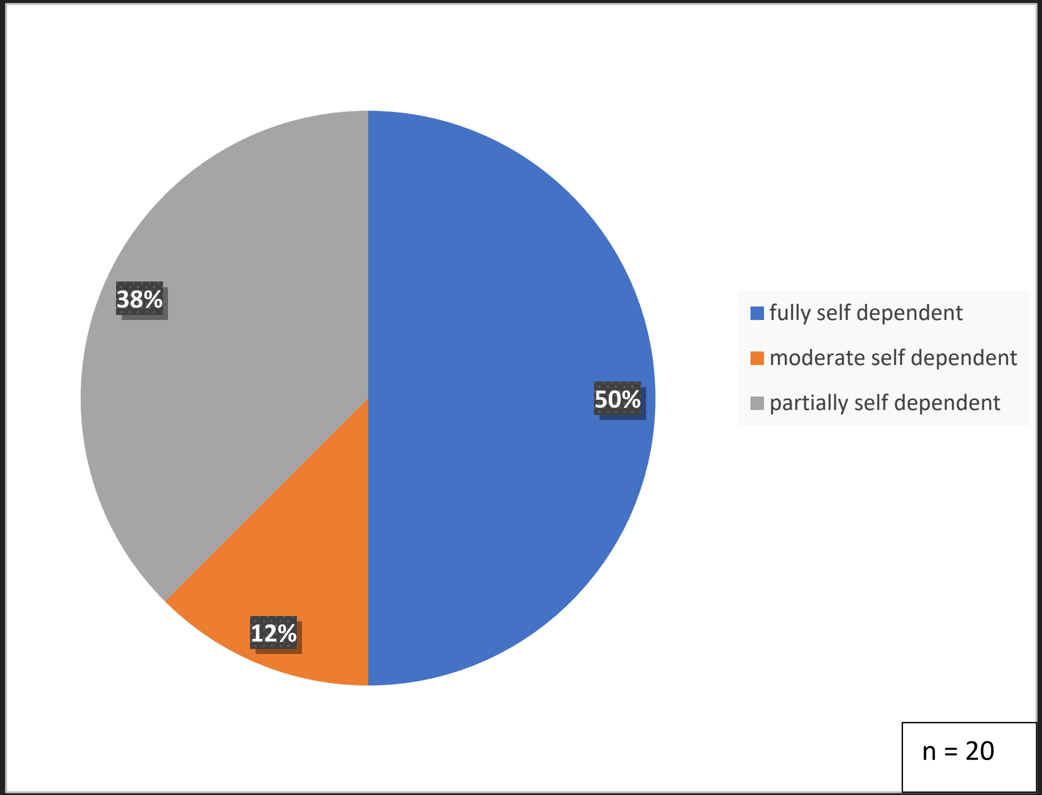
Graph 9 **percentage distribution SHG supported by government and NGO**



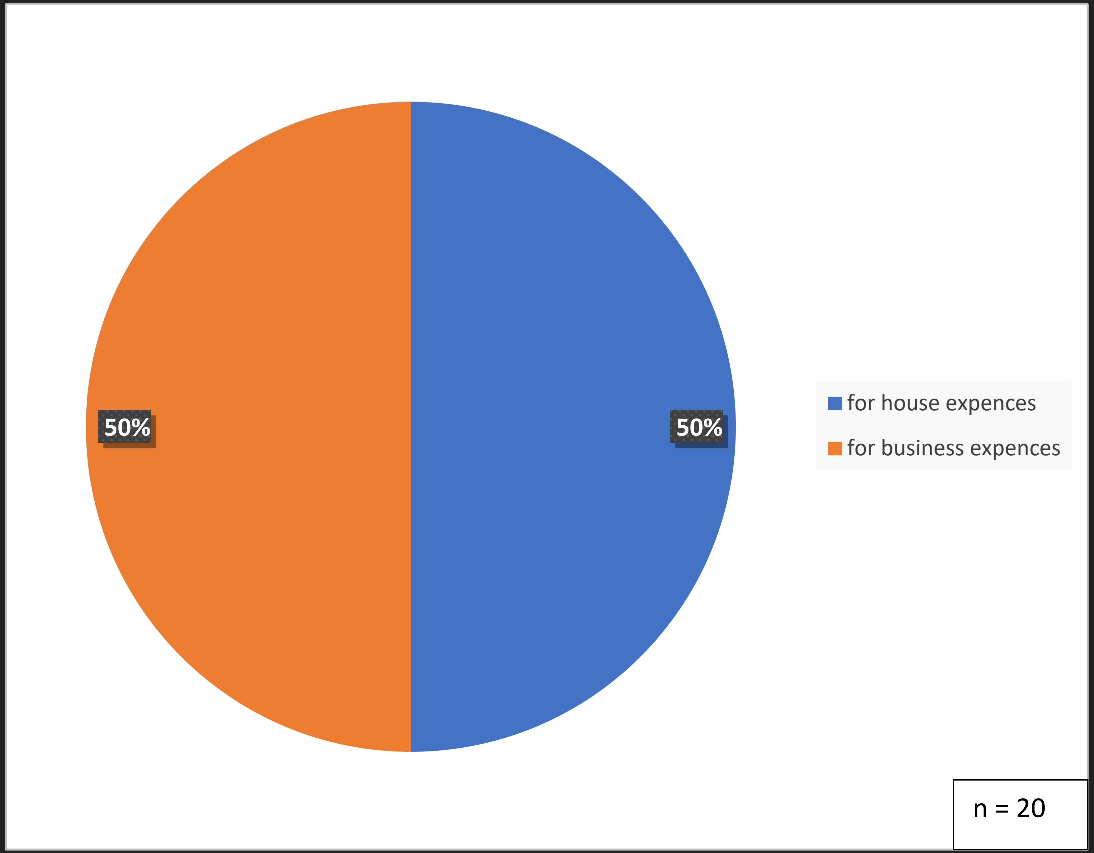
Graph 10 **percentage distribution of self-confidence of the respondent after joining SHG.**



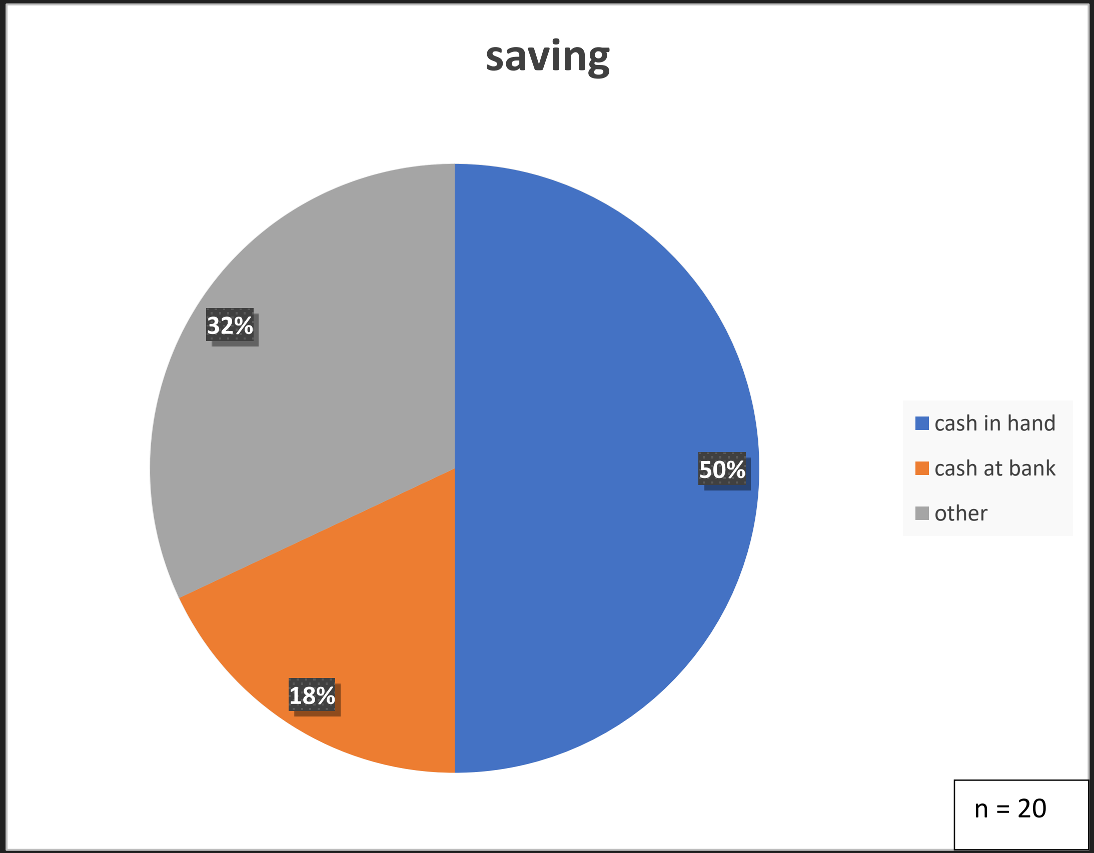
Graph 11 **percentage distribution Respondent become self-dependent after joining SHG.**



Graph 12 **percentage distribution of respondent for use of loan form SHG.**



Graph 13 **percentage distribution of the respondent for saving done by SHG members.**



discussion

- The outcome Out of 20 respondent's 41 percent of the respondent received training related to technical and soft skills and 20 percent of the respondent have received training related to financial training. George Jacob, , capacity building and its impact on members of self help group in south kerala (2017) had authenticated that the respondent who has received financial training has received a significant increase in their income than those who have received training related to technical and soft skills.
- A review investigation done by Twinkle Verma, role of self-help group in women empowerment (2019) and it was found that membership of SHG women have empowered socially and 98 percent of the respondent have become more self-confident while interacting with outsiders. 90 percent of the Women who become More self-dependent can have access to credit their dependence on moneylenders has reduced and have become economically independent. Membership with SHG has led 60 percent increase in saving. 88 percent of women respondents of the SHG group have increased their skills. While in this study a significant impact of SHG been observed among the respondent there is 50 percent of SHG members become self-dependent 12 percent moderate self-dependent, 70 percent of full self-confidence 20 percent of moderate self-confidence, 100 percent of saving habit, and 94 percent increase in skill after joining SHG group.

Cont.

- Arpita Kumari Mishra, , Impact of capacity building on women entrepreneurs (2015) has conducted a study and found out that 35.41 percent of capacity building occurred primarily at the organizational level and capacity building provided through organization support to develop skills and resources so that they can achieve their objectives and serve more effectively. However, in the current study came to be 75 percent of organization support to SHG group in Chittorgarh district of Chanderiya block.
- Moving on a study performed by Preeti Sharma and Shashi Kanta Varma (2008) found out that the respondents have increased 63 percent of self-dependent, 13 percent development of skill,66 percent of self-confidence after joining the SHG group, and 55 percent of new entrepreneurial empowerment through SHG group. Comparable to this, in our study, it has been found out that 50 percent of the respondents have become self-dependent, 94 percent of the respondents increase skill due to SHG group's 70 percent of respondents self-confidence,54 percent new entrepreneurial activity through SHG group. Therefore, from the present study, the impact of capacity building on women empowerment in the rural area is to be the same degree concerning research carried across the globe.

Impact of capacity building on women

- Economically empowerment
- Socially empowerment
- Improvement in skill and knowledge
- Change in community perception

requirement for training for capacity building

- Daily timing
- Communication and presentation of trainer
- Interest and involvement of trainer
- Quality of study material
- Applicability in usual life
- Number of participants
- Sufficiency of duration of training
- Scope for increasing the knowledge and skill
- Physical facilities in training place
- Coordination and cooperation in team

Challenges

1. One of the main challenges that face is women are not able to participate in SHG meetings due to the workload at the household.
2. Most of the VO meetings and CLF are outside the village so to attend the meeting they need to go outside the village and due to lack of transportation facility they are not able to reach on time and sometimes not able to attend the meeting.
3. In some SHG groups, women are not able to pay the loan amount on time and the whole responsibility falls on the shoulder of the group leader for the repayment of the loan.
4. In some SHG groups, women are not paying the loan amount on time and due to this in conflict may arise in the group regarding saving money and chance of continuing the SHG group may reduce.
5. In some VO meetings when a woman asks for a loan, she is denied by the leader without telling proper reason for the denial this may demotivate the woman to trust the SHG group anymore or she may not ask again for the loan in VO meeting, and she may also feel discriminated.
6. Some women in the SHG group are not allowed outside for the field exposure by their families.
7. Government support and services to the SHG group is less as compared with other NGO organization working other.
8. A single type of training program may lead to competition within themselves.

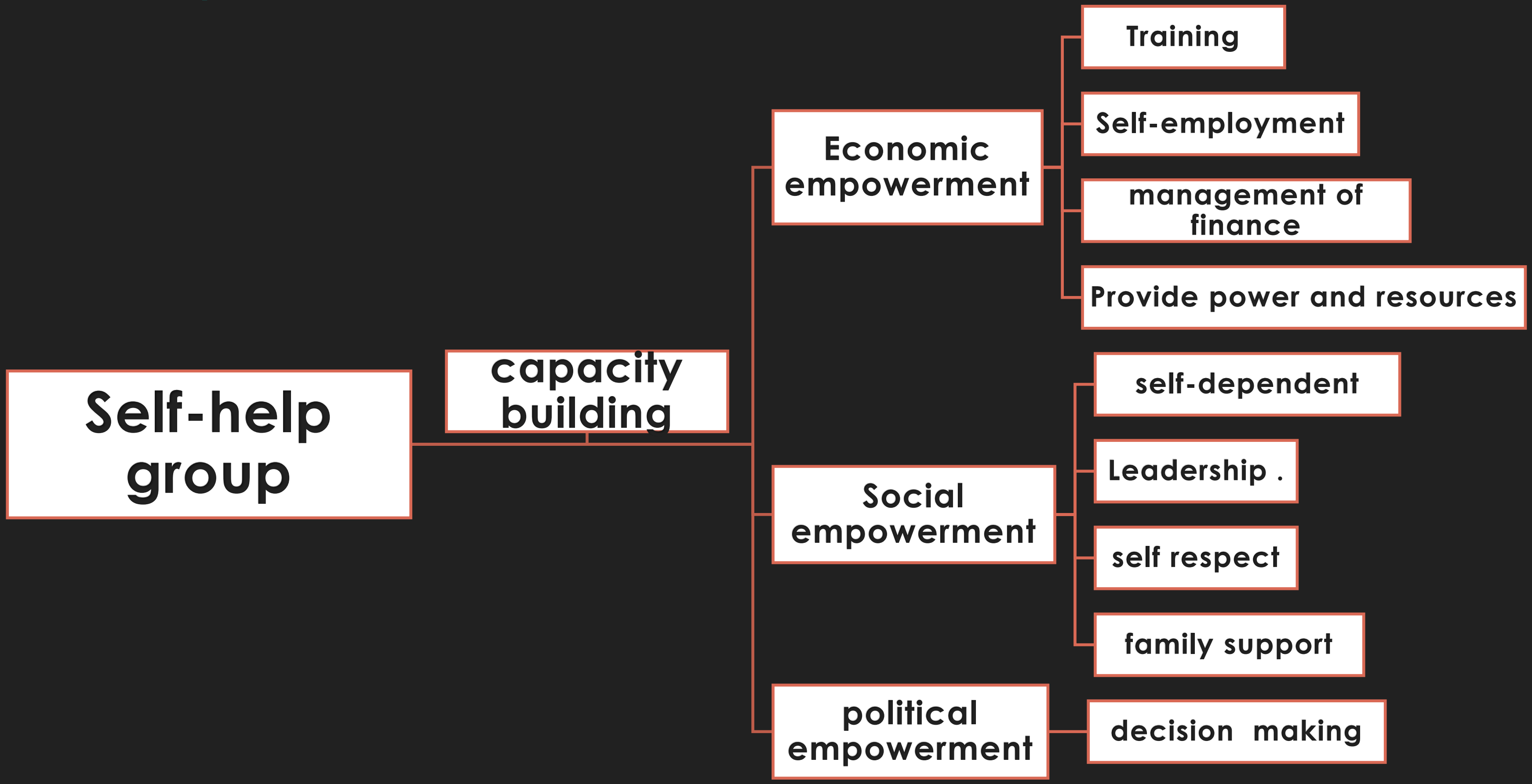
Conclusion

- To sum up, the study shows the significance impact of SHG in the capacity building of rural women and interventions done by SHG for capacity building. The study has highlighted that there is a significant impact of SHG on capacity building where SHG members became more self-dependent, self-confidence, inculcate of saving habit, have increased skills after joining SHG group, received training related technical and soft skills (for example communication skill, documentation work related bank, interacting with other etc.), financial education, stitching and spices. In additional, different type of entrepreneurial activity (for example transportation, goat farming, clothes shop, general shop, stitching) were also started by women through SHG group by proper utilization of loan and adequate training which further improved their wellbeing. Organizational support and government support are two important components for the social and economic empowerment of women. Furthermore, poverty eradication is possible through efficient and effective training and by improving necessary skills and knowledge for social-economics activities at the grassroots level. Stigma related to gender, caste, and people's perceptions about women working in SHG groups are changing day by day because of their success. Continued cooperation of the Manjari Foundation for SHG capacity building, it can be concluded that the SHG group of Chanderiya block in Chittorgarh district is bringing positive change, however other stakeholders like local government should support to achieve desired outcome.

Recommendation

1. Proper Guidance on efficient utilisation of loan for more income generating activities received form banks through SHG and how to manage it.
2. The training program should according to the need and interest of SHG group of that area this will help them to understand easily and within less time they can expertise who skill and knowledge.
3. Encourage women to start more and more small business activities for that they need continues guidance, training, and adequate credit.
4. Training program timing should be made as per the prescription of women so that all the women can participate into the training program.
5. Government should support the NGO who working at ground level for the betterment of the poor women through SHG group in that area. NGO such as manjari foundation who is doing magnificent work for the marginalised women in the society.

Model for empowering SHG women



Case study

Krishna Devi

- This is story of 32-year-old Krishna Devi who lives in Shivpura village. She is members of Lakshmi SHG group. Later, she was selected as present of the SHG group due to her behaviour in SHG. In her family there are total 5 members two daughters and son. Before joining the SHG group economically condition of her family is not good, and she had 2 acres of unirrigated land in the village. Before joining the SHG group her husband is doing labour work to earn livelihood for her family which is not sufficient for fulfil the requirement of her family but after joining the SHG group She regularly attends all SHG meeting she gets aware about the services provide through SHG group to the community for their welfare in the society. . She takes loan for bank with the help of SHG group at low rate of interest without any kind of colleterial security and then further invested that money in opening stitching clothes shop in the village. Not only this but she also got more self-confidence and independent early she has no work to do, and she have less value in her family but after staring clothes shop, she starts earning the profit which benefits her family in fulfil the basic requirements due to this her family stared respected her and she is involved in the decision making at household levelThis clothes shop is a successful idea because Krishna Devi is punctual and have a participating nature in the SHG group.

Narayani

- Narayani devi is bookkeeper and internet sakhi of the of Lakshmi SHG group form shivpura village. The group is supported by manajari foundation which is every helpful and provides them a perform to gain their identity individual at the community level. Before joining the Lakshmi SHG group her financial condition of her family is worst. She had a kaccha house with 4 members in her family two sons and one acres of unirrigated land in the village and her husband is doing labour work which is not sufficient for her family. SHG group named Lakshmi SHG group. She attended training on bookkeeping and internet sakhi and gained information related to financial and maintain records of the group not only this but also do bank related work and encourage other women in the SHG to bring 20 rupees in each meeting for saving purpose in the group and further give that money to the needed women in the SHG group as loan. She takes a loan form SHG group for opening a general parchun shop in the village. This is good idea because nearby that area there is no other shop like that. Later within one months she opened at shop in shivpura village. After six months she got good result for that shop she can generate sufficient money form shop. she can run all the house expanse form the shop and can repay the loan amount to the SHG group. She receives full support from her family while run shop in the village. She makes home budget and the shop budget and estimate the income and expenditure for the shop

Sugna devi

- Sunga Devi of Shivpura village and leader of Khushi SHG group. She is 33-year-old. She is hardworking women continues working form SHG group and make that regular and efficient meetings in group with all participant present in the meeting. The main source of income her family before joining the SHG group is only labour work. She had one acres of unirrigated land in the village but after joining the SHG group the situation completely change its because she applied for loan in the SHG group with the help of the money she buys a tempo for her husband. With the help of tempo her husband can earn more money than his earlier occupation. Due to her decision now, her is more economically strong than before. She had received much training in SHG ground like training of punch sutra, Training of accountant, etc. through those training programs now she is fully aware of the role and reasonability of SHG group members. She is always at the forefront if any problem arises in the group, it may be a related conflict between group members with regards to the repayment of the loan or who will apply next for the loan. Answering to the question ask to her about the challenges faced by her after joining the SHG group she said that a lot of burden of housework this effect our participation in SHG meeting this not my only problem but most of the women in the group. This is a difficult to do both task at same time. right form the morning to evening they are busy in doing work such as looking after the children at home, all housework from cleaning the house to making the food for other, most of the women also help in the farm activities. It for sure that if Sugna have not join the SHG group the situation of her family may be even worse than before. This is only possible due to the hard work and problem solve nature.

kamla

- This case deals with kamla of, she is a successful and sociable women part of Khushi SHG group. She is 38-year-old. She belongs to and SC community. She had 5 members in is family two daughters and one son. She has 1 acre of unirrigated agriculture land in the village. The main source income in her family is through the labour work. The financial condition of her family is not sufficient for 5 members in her family due to this situation she get a chance become part of Khushi SHG group. After joining SHG group she applied for loan in group to start goat farming. With the help of that money, she buys 6 goats. After four five months her earning started growing up and After this her life started changing. Answering to the question what king of challenge she face while joining Khushi SHG group she relied before joining the group when she asks for the permission for her husband for joining the SHG group he disapproves it but after some time conserving form many SHG group members he is understood about the advantages of SHG group like low interest rate on loan and other many opportunity then he approved her to join SHG group. Now she can earn between 5000 to 8000 RS per months and support their family. She also believes that only her income increases after connecting with SHG group but also improvement in her self-confidence and now she can freely put her own idea and thought in front of her family member and at community level.

Thank you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