Dissertation

Title

"To study the challenges & role of self-help groups (SHG) in the sustainable socio-economic development of rural women in Chanderiya Block of Chittorgarh district of Rajasthan".

Submitted to

IIHMR UNIVERSITY

Submitted by

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MBA Rural Management

About self-help group-

- Self-help groups are the small voluntary associations of local poor women, who belong to the same socio-economic background.
- Local women who are facing the same kind of socio-economic issue, come together and form a group. Members in each SHG group are only 10 to 20 because in a bigger group all members are not actively participating.
- Rural women are making these SHG groups solve their social & financial problems through self-help. These SHG groups are run through mutual understanding and peer pressure.
- In SHG all the decisions are taken by members with mutual discussion, joint responsibilities, and collective leadership.
- SHG promote small saving in among the group by all the group members, and it kept in banks as a common fund with the name of SHG group, So, they can get small loans with a minimum interest rate from Banks without any collateral.

SHG panchsutra's are-

- REGULAR MEETINGS.
- REGULAR SAVINGS.
- INTERNAL LENDING.
- REGULAR REPAYMENT.
- BOOK-KEEPING.

History of SHG-

- First-time, Self-help groups are formed in Bangladesh by Mohammed Yunus in 1975 with the help of Grameen banks.
- The origin of SHG in India happened in 1970 with the formation of the Self-Employed Women’s Association (SEWA).
- In 1991-92 NABARD take initiatives of the linkage of SHG groups with Banks to get the small loans and other micro-credit facilities.
- In 1999, the Indian government launched a scheme called Swarn Jayanti Gram Swarozgar Yojana (SGSY), to promote self-employment and capacity building of SHG groups.
- And then in 2011, the program evolved as the world’s largest poverty alleviation program called National Rural Livelihood Mission (NRLM).
- SHG get the funding’s from NRLM and SRLM schemes for the training and other capacity building programs.

Research gap-

- From the close observation of the existing literatures, it is clearly visible that the available data about the actual scenario at the bottom of the pyramid for SHG groups and socio-economic upliftment of women is very limited. And the present data available for the SHG give an overall opinion about the SHG role and women-empowerment but the actual scenario about the problem faced by SHG women are varies from place to place and group to group.

Research question-

1. What is the role of SHG groups in sustainable socio-economic upliftment of rural women?
2. Does women participation in SHG improve their socio-economic status in society?
3. What are the challenges faced by rural women?

Research objectives-

To identify challenges faced by Rural women before and after joining the SHG.

To understand the initiatives of SHG for the socio-economic development of rural women.

To assess the changes in socio-economic status of rural women before and after joining SHG.

Methodology-

- **Area of study:** - the study was conducted in Chanderiya block of Chittorgarh district of Rajasthan form there 5 village were selected Munga khera, Putholi, Bodhiyana, Ganeshpura, and Nagri.
- **Duration of study**: - 3 months.
- **Research design:** - descriptive research design was used and both mixed methods are used for this study quantitative method and quantitative methods.
- **Data type:** - In this research primary source of data was used to support our finding. The methods used for collecting primary source of data was online personal interview and through questionnaire. The questionnaire was prepared in Hindi and was filled by SHG group members. All the doubts and translation on any word or phrase were made by staff members of Manjari foundation.

Methodology-

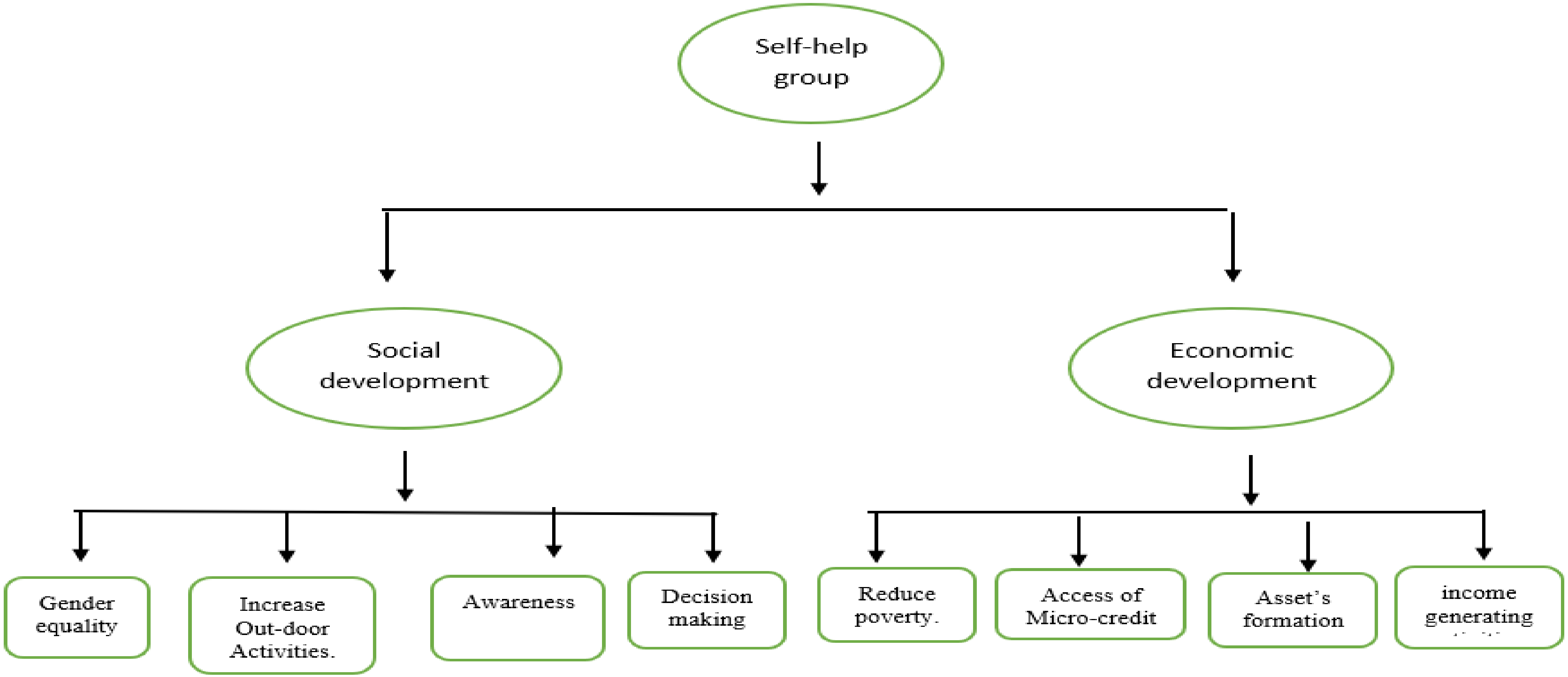
Sampling: -

The questionnaire was circulated in 10 different SHG group of 5 different village of Chanderiya block of Chittorgarh district in Rajasthan and filled by 25 SHG members of different groups.

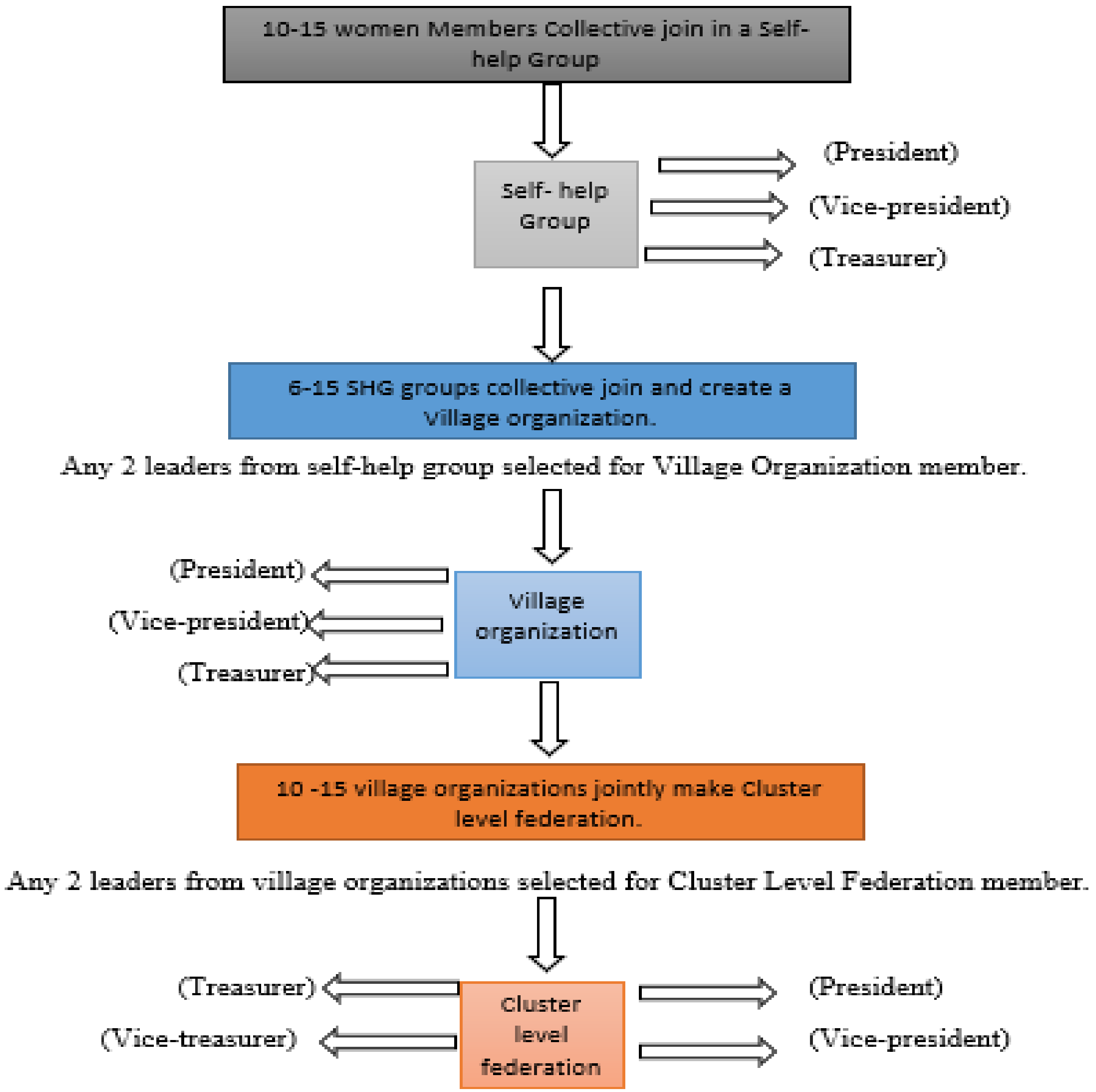
Data analysis plan: -

Responses from questionnaire was tabulated and recorded on Microsoft Excel and analyzed according to the desired results.

Conceptual framework-



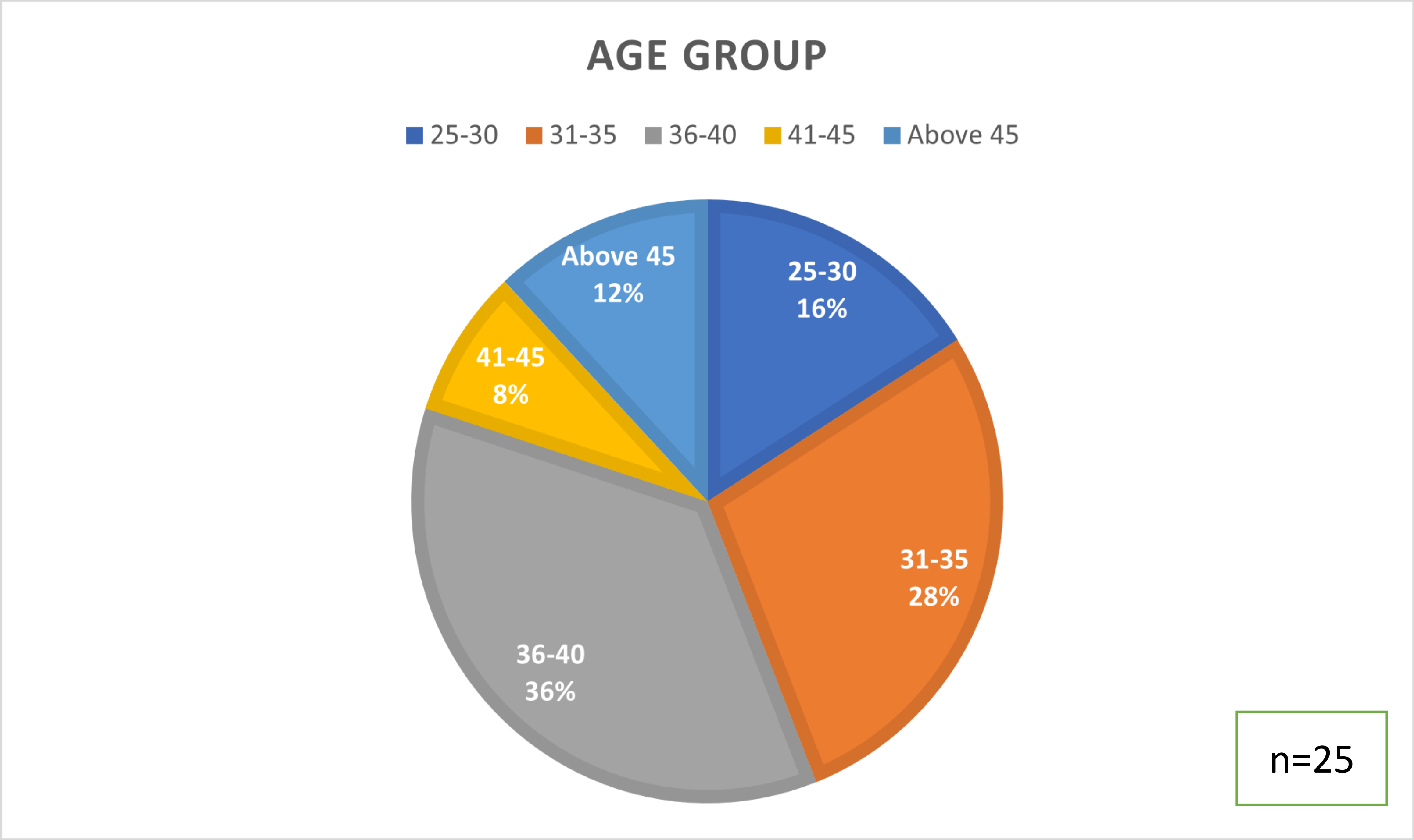
Structure of Self-help Group, Village Organization, and Cluster Level Federation-



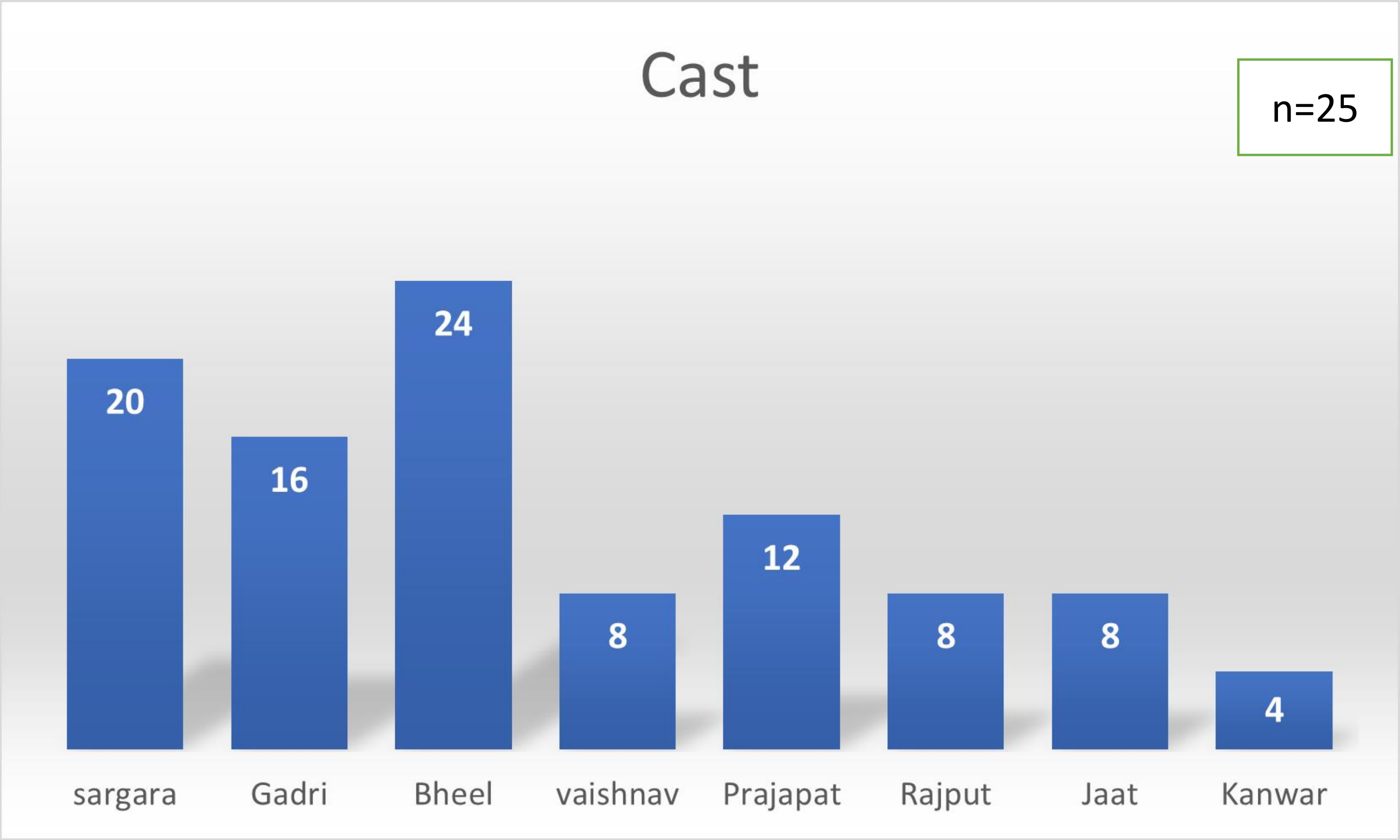
Result and findings-

Social changes-

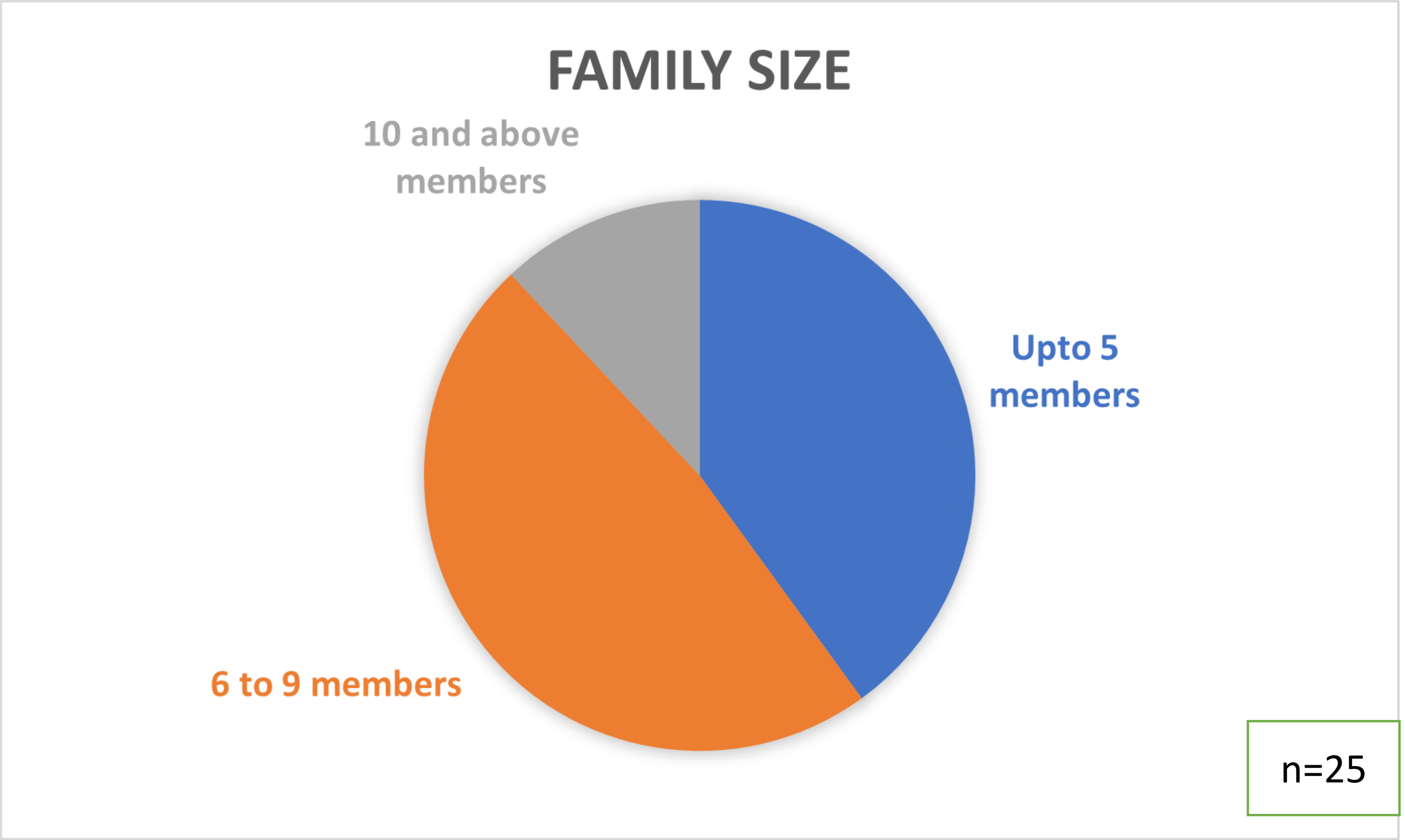
1. Age group of the Respondent-



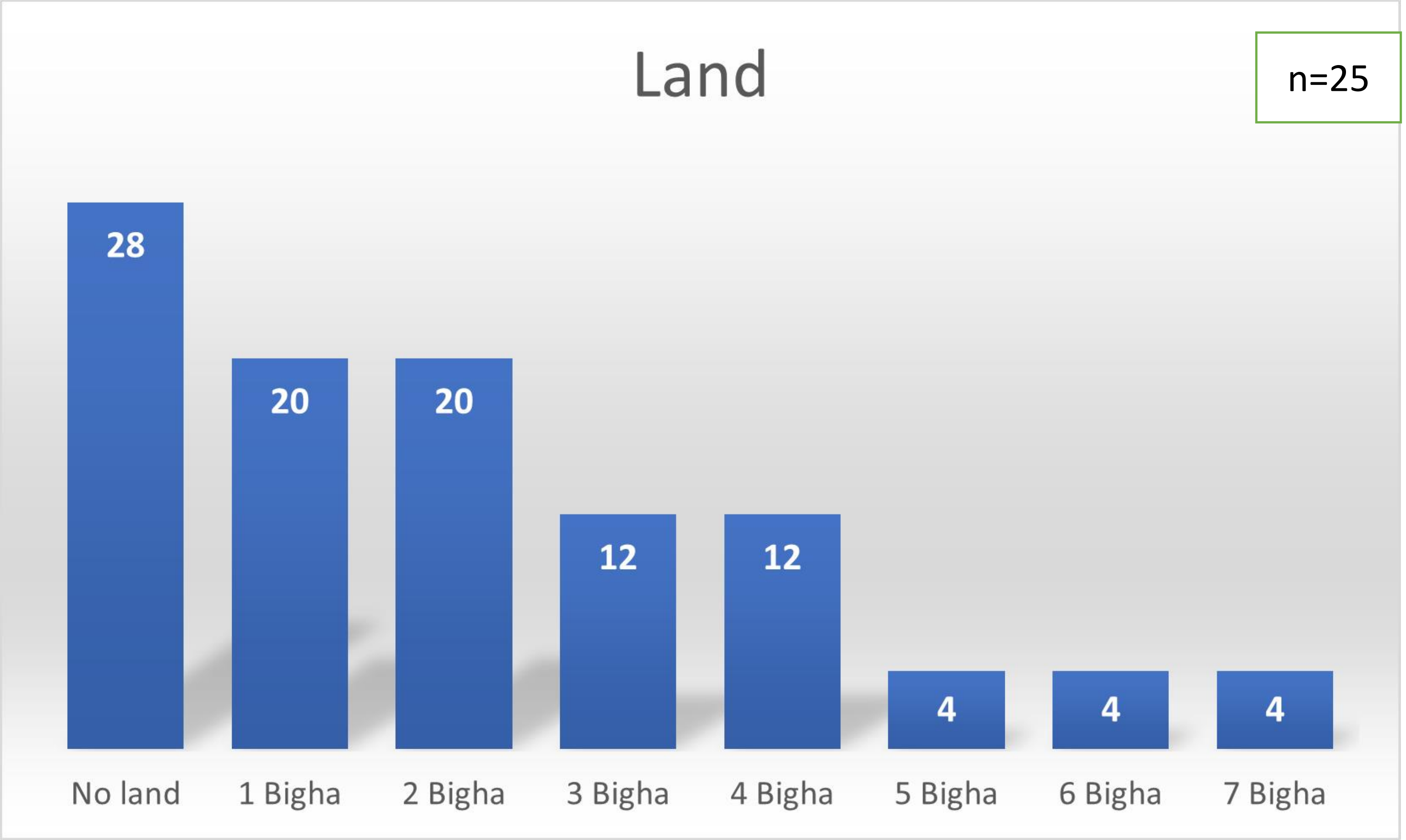
2. Caste-


Cast
n=25
20
16
24
8
12
8
8
4
sargara
Gadri
Bheel
vaishnav
Prajapat
Rajput
Jaat
Kanwar

3. Family size-

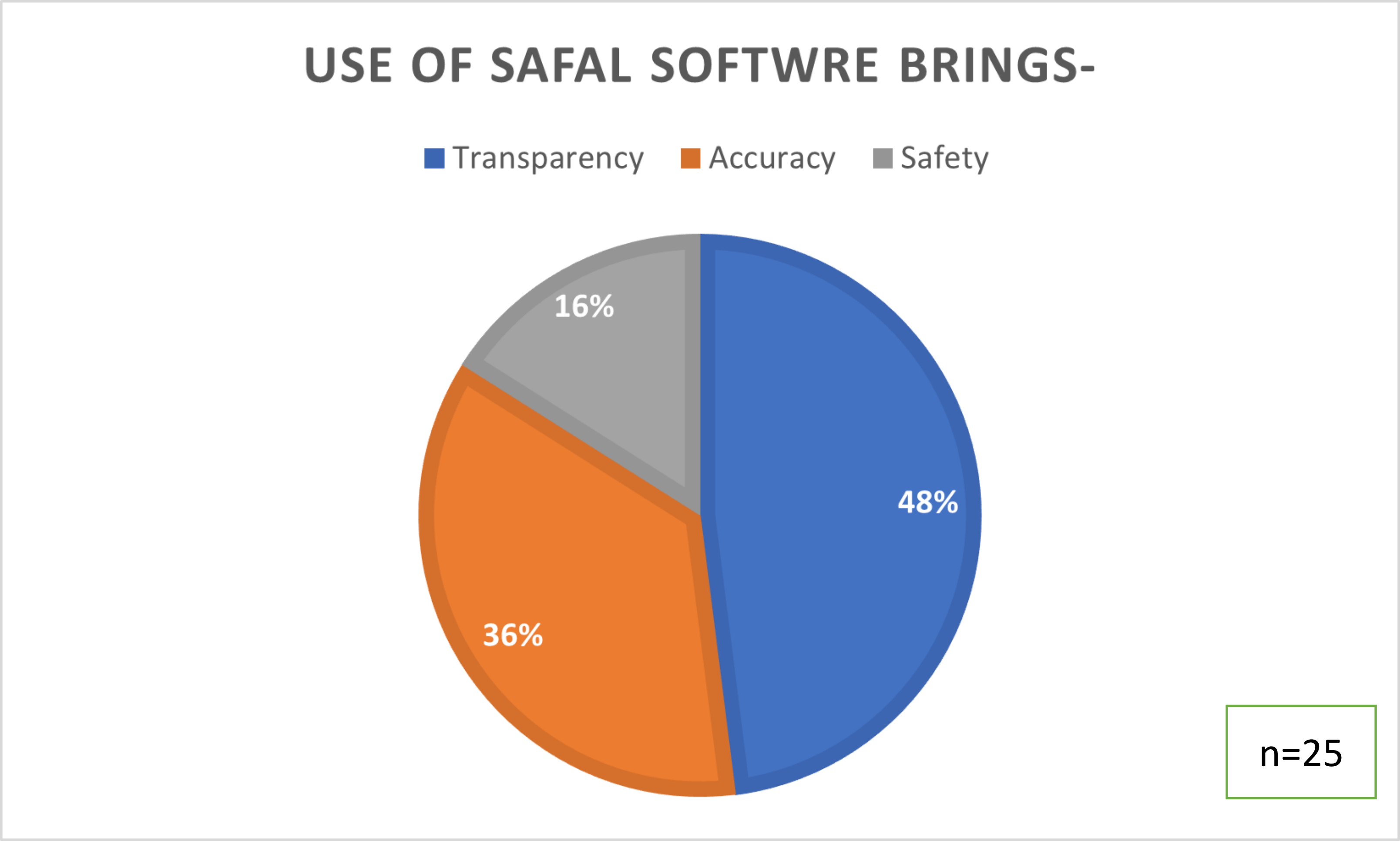


4. Land

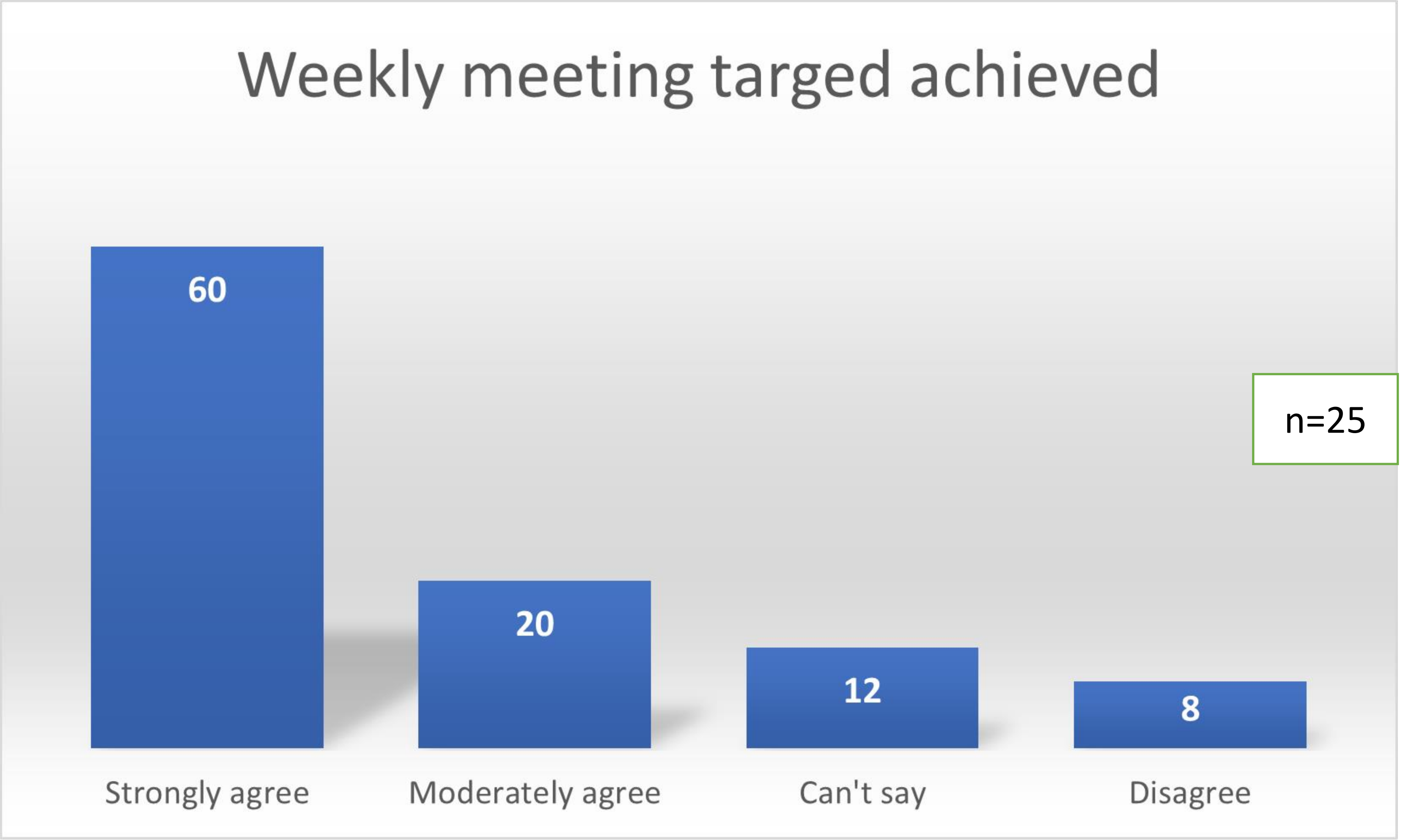


Land
n=25
28
20
20
12
12
4
4
4
No land
1 Bigha
2 Bigha
3 Bigha
4 Bigha
5 Bigha
6 Bigha
7 Bigha

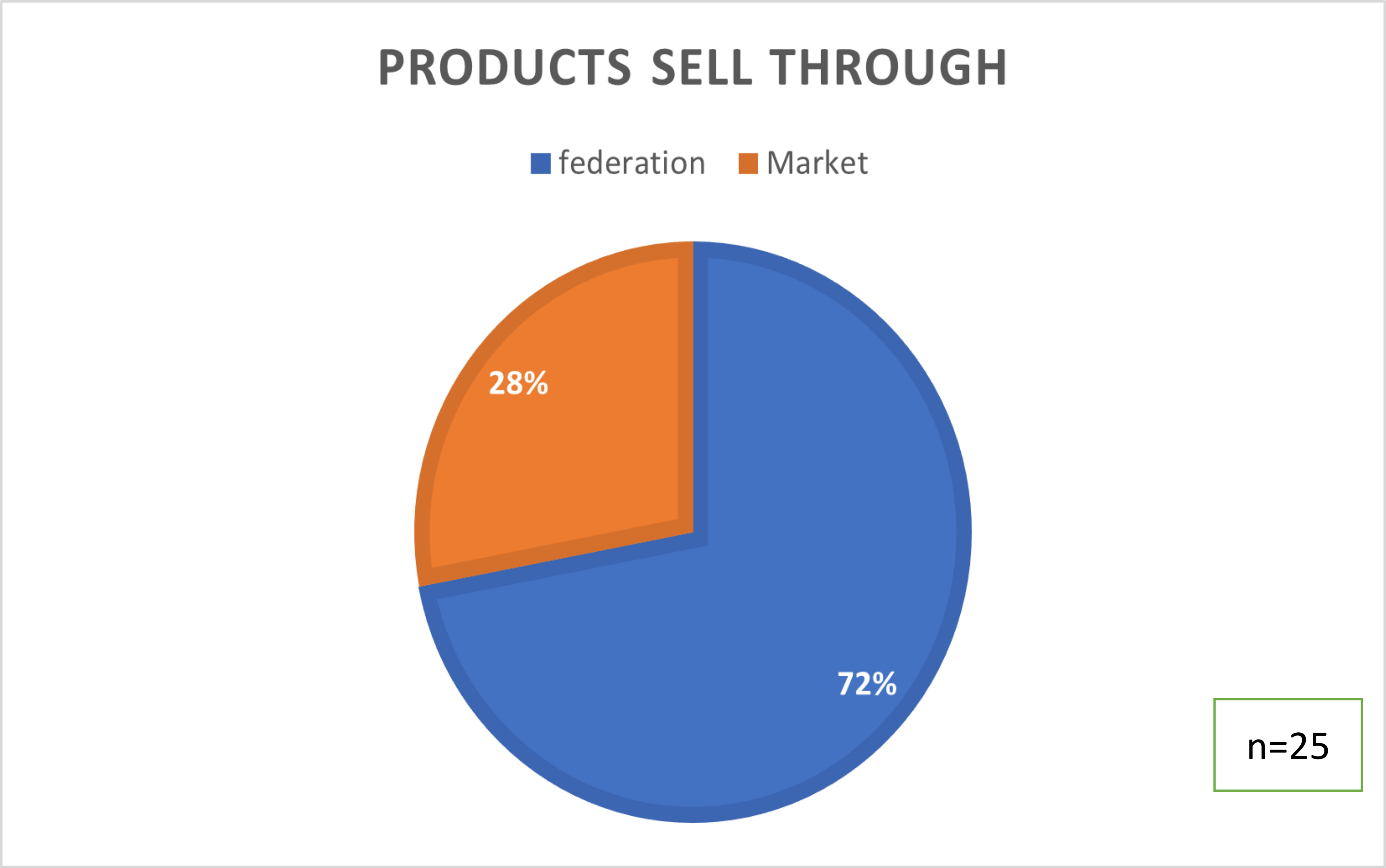
5. Safal software brings-



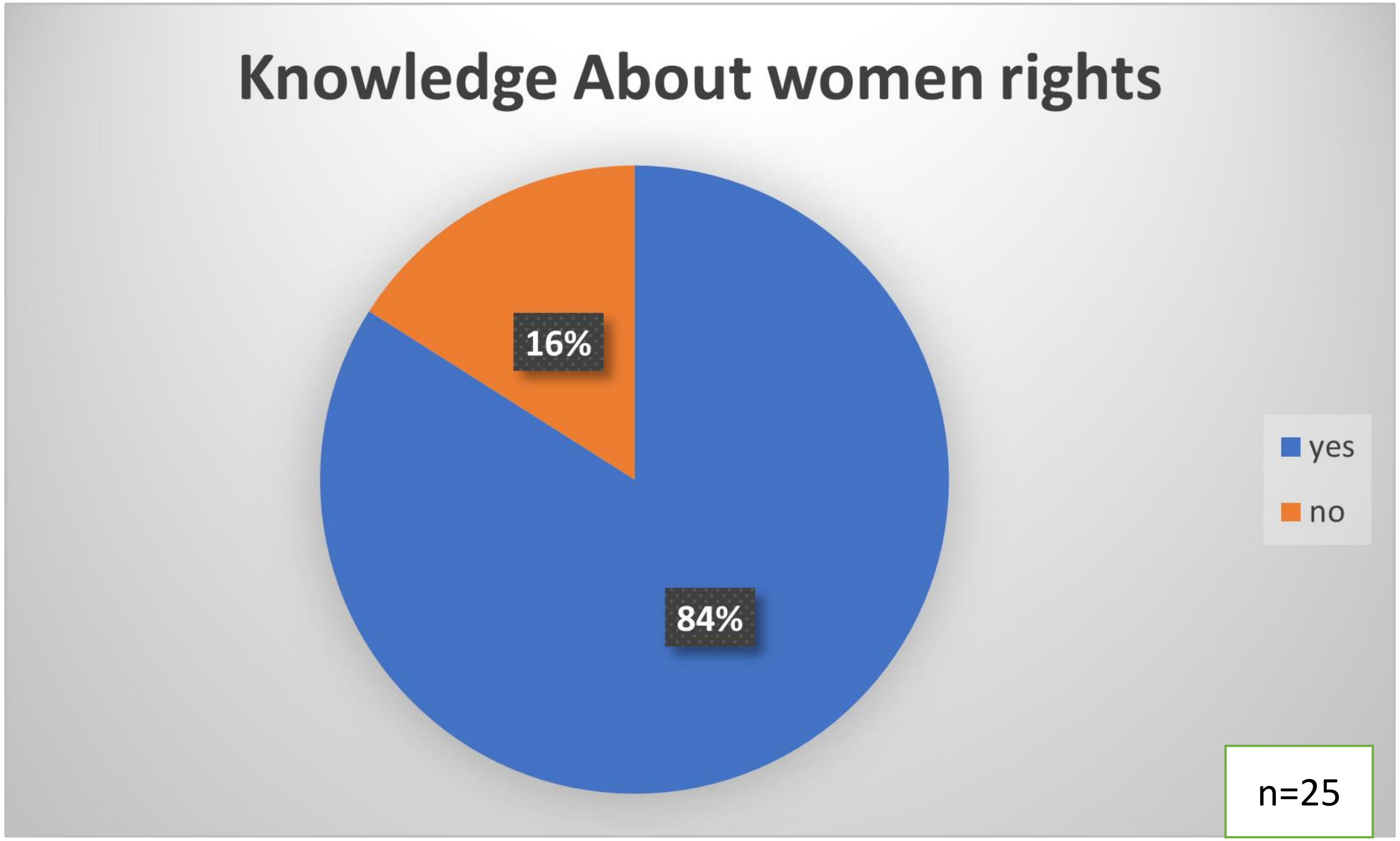
6. Weekly meeting target achieved? –



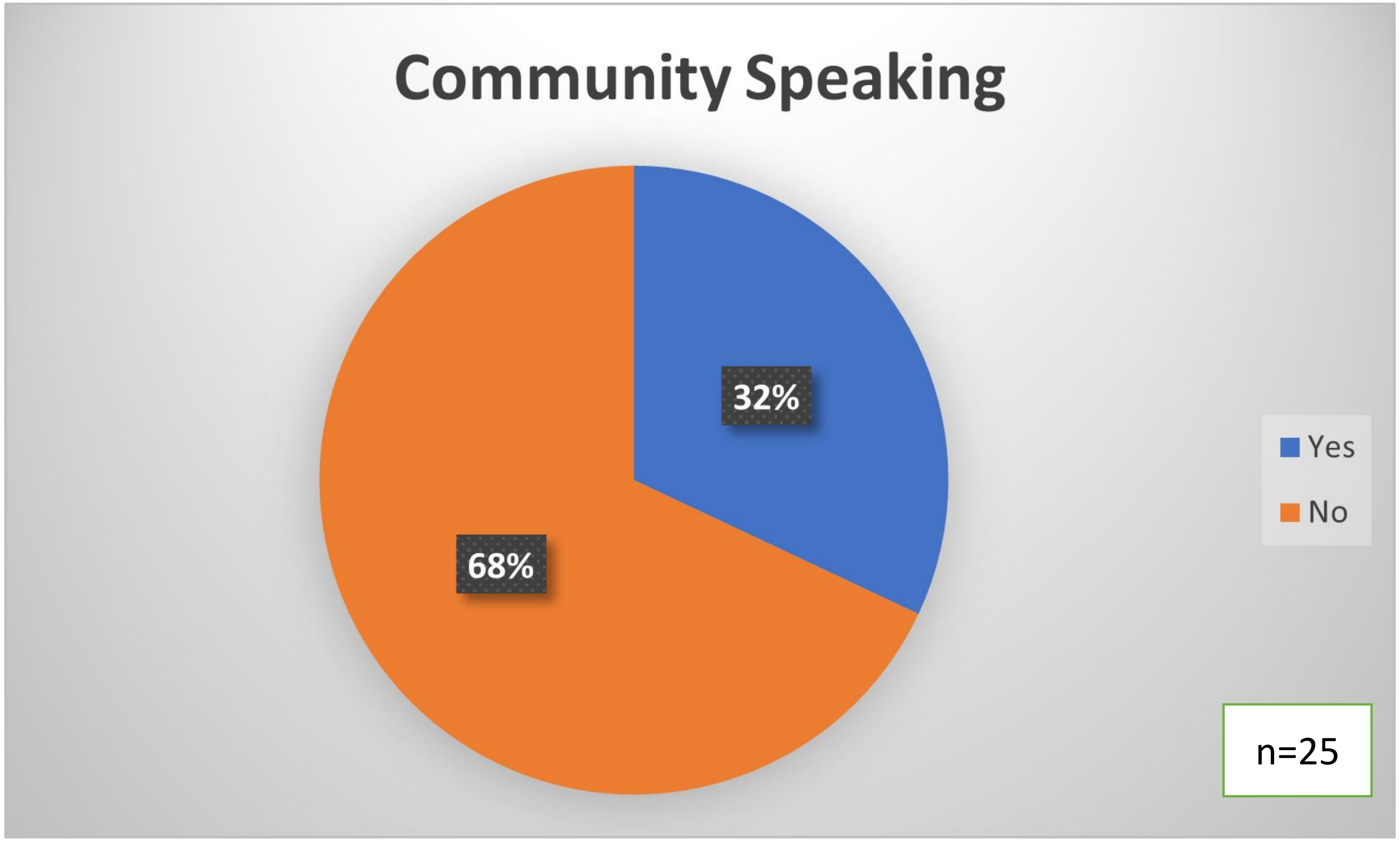
7. Products sell through-



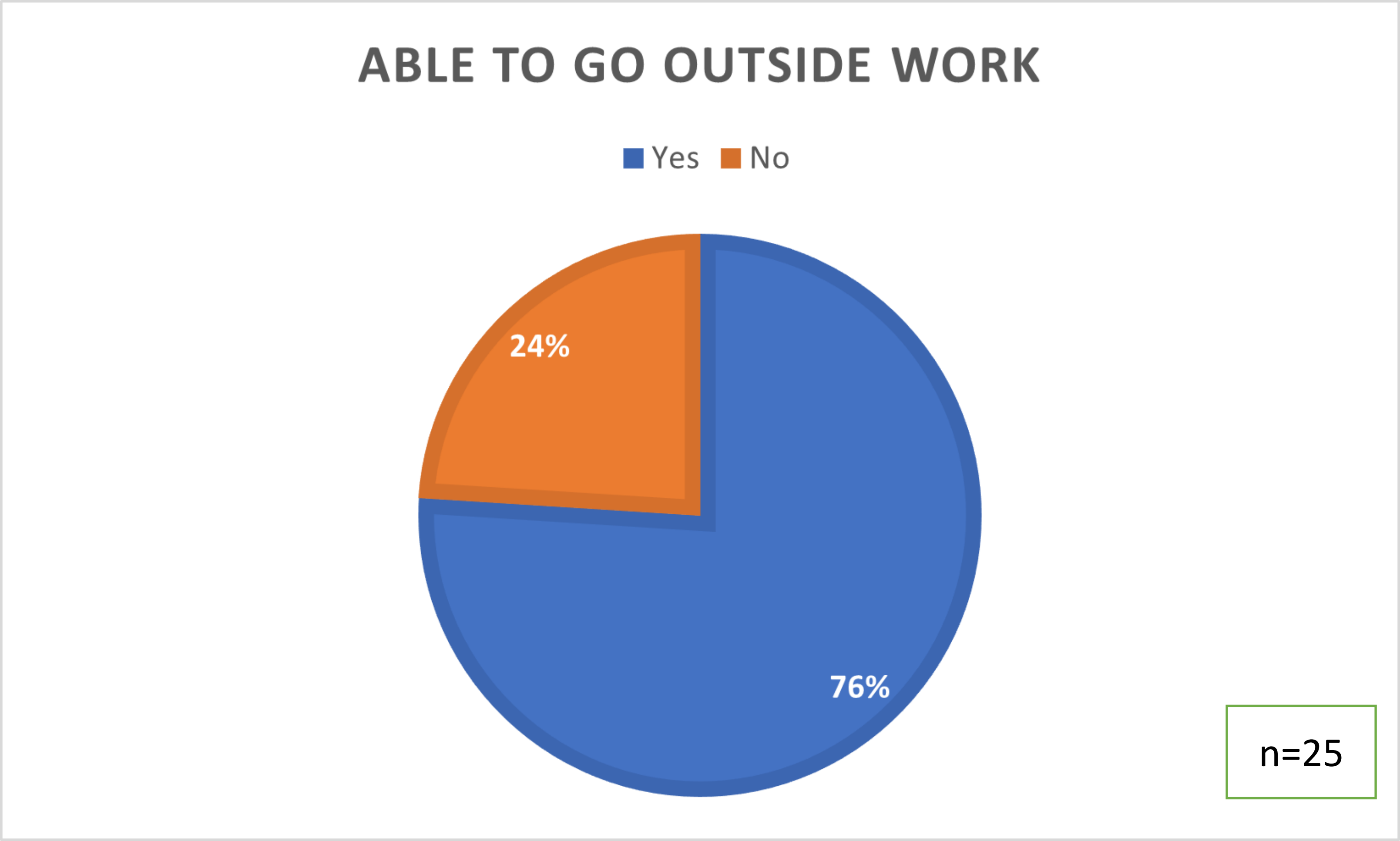
8. Knowledge about women rights-



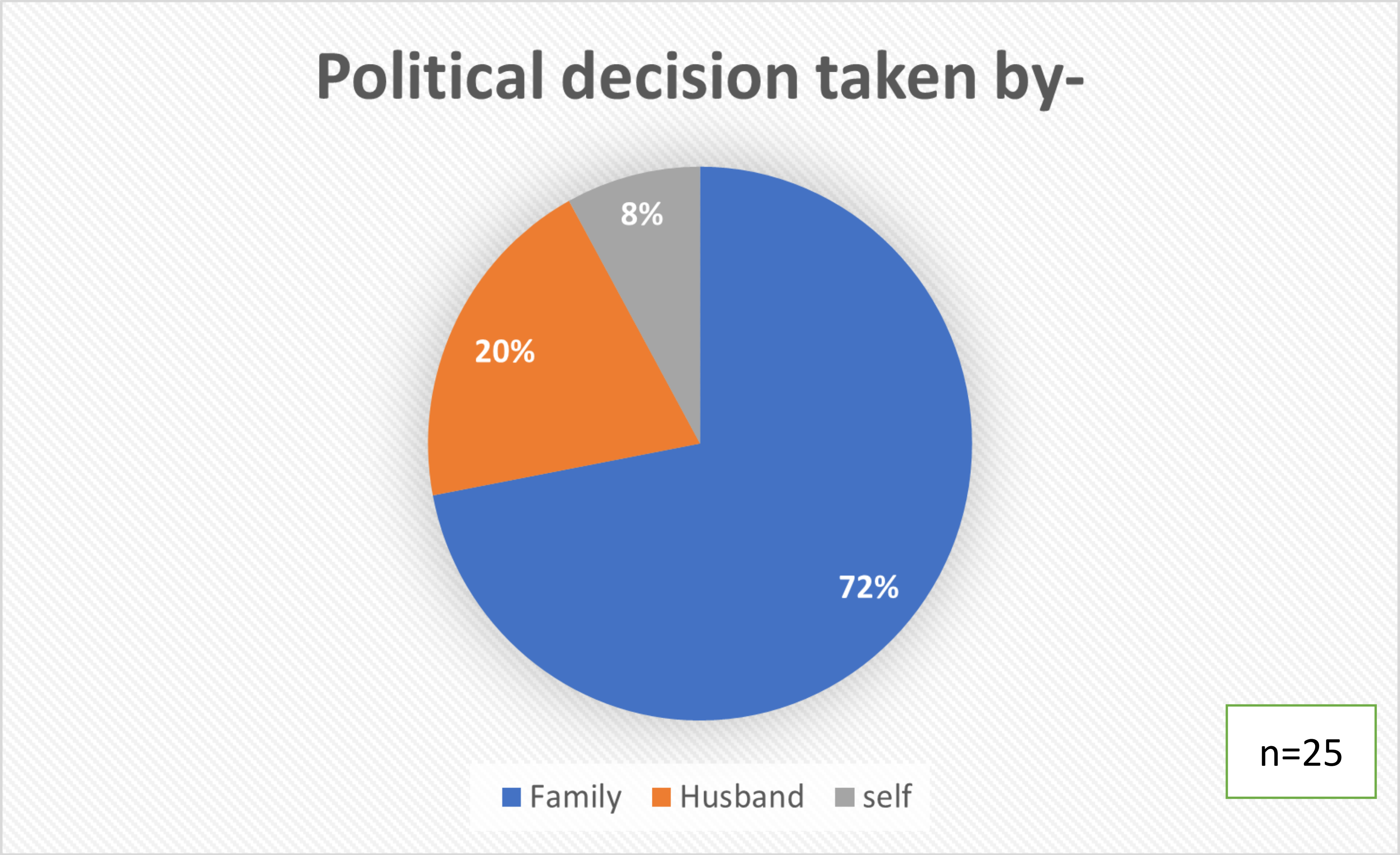
9. Community speaking-



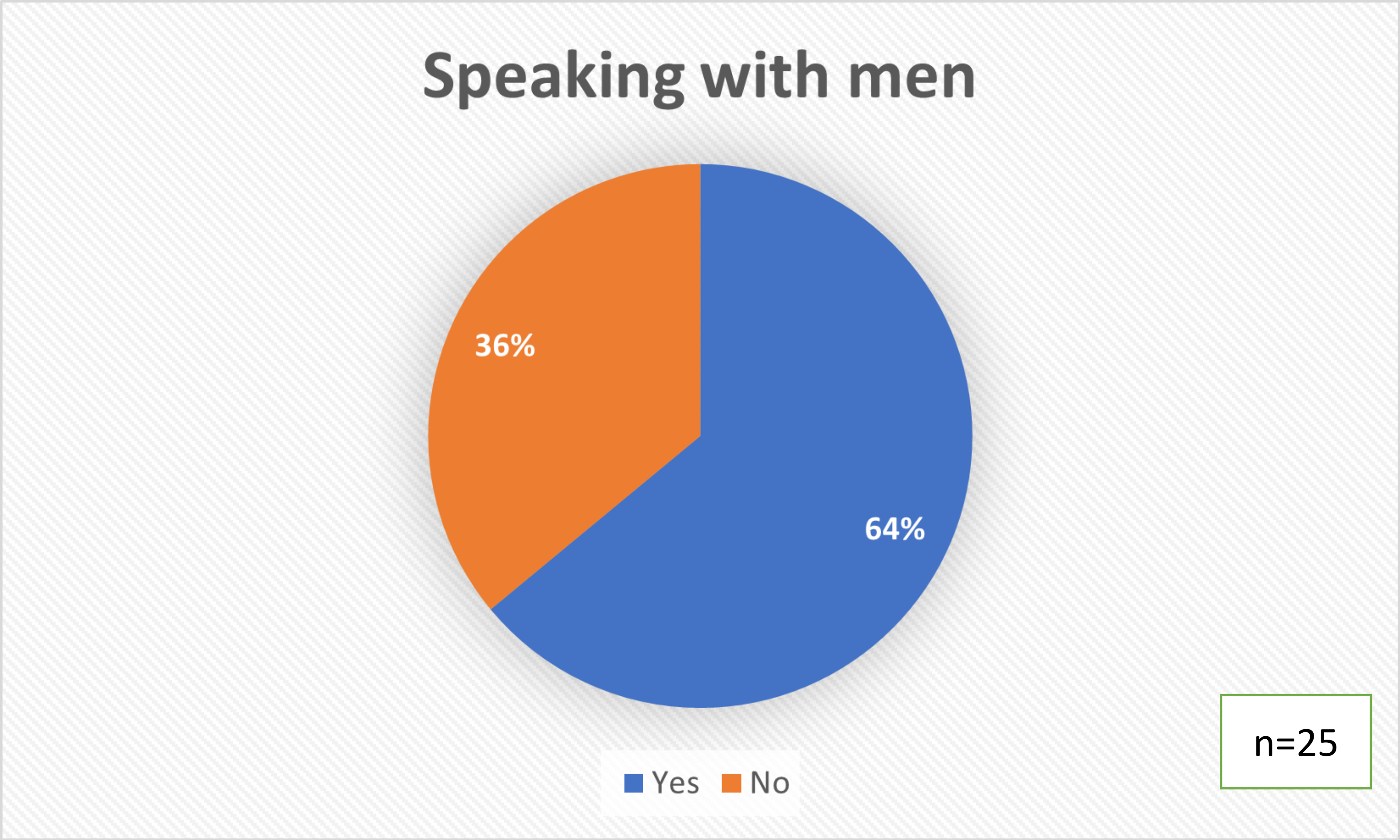
10. Able to go for outside work-



11. Political decision taken by-

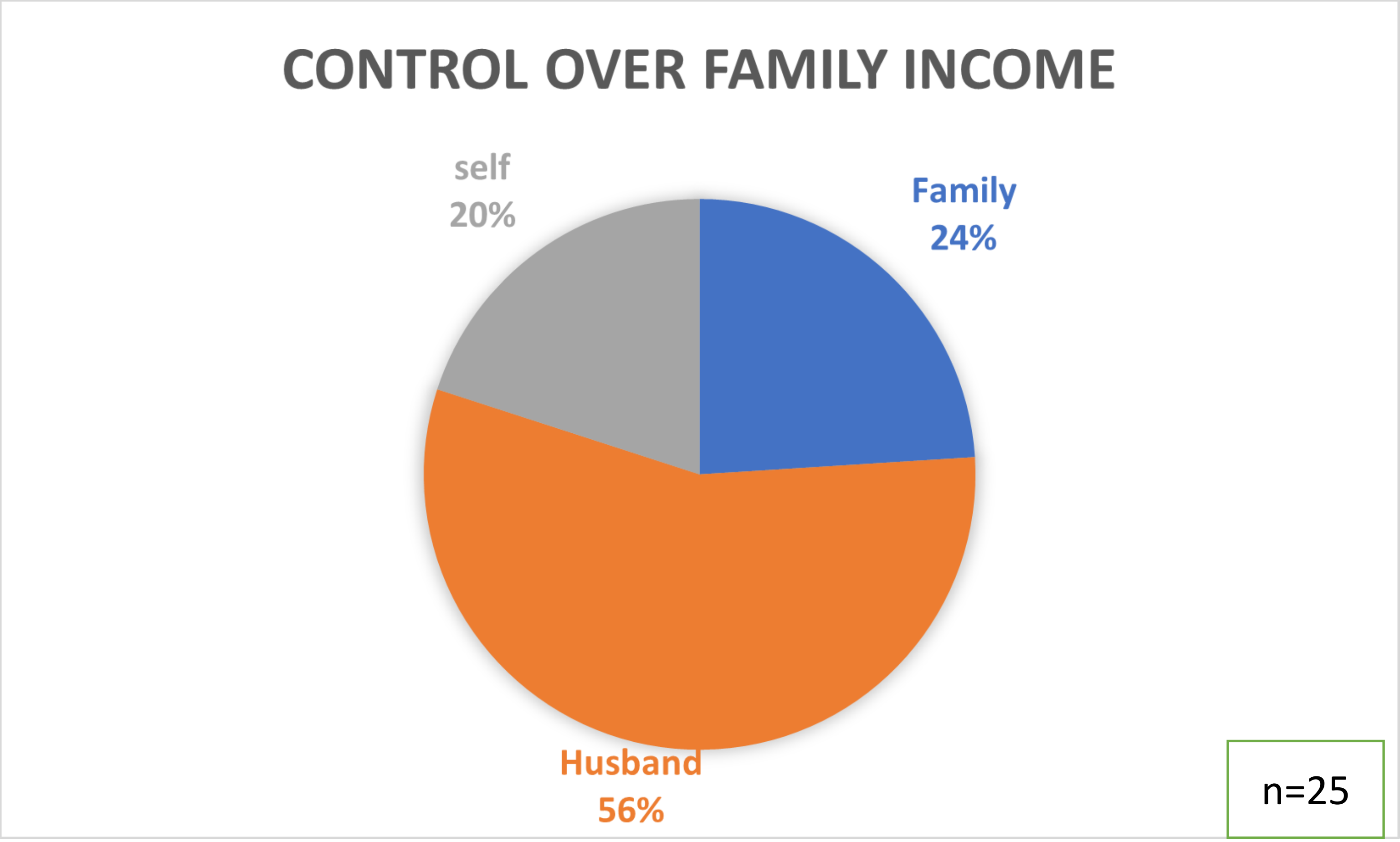


12. Speaking with men-

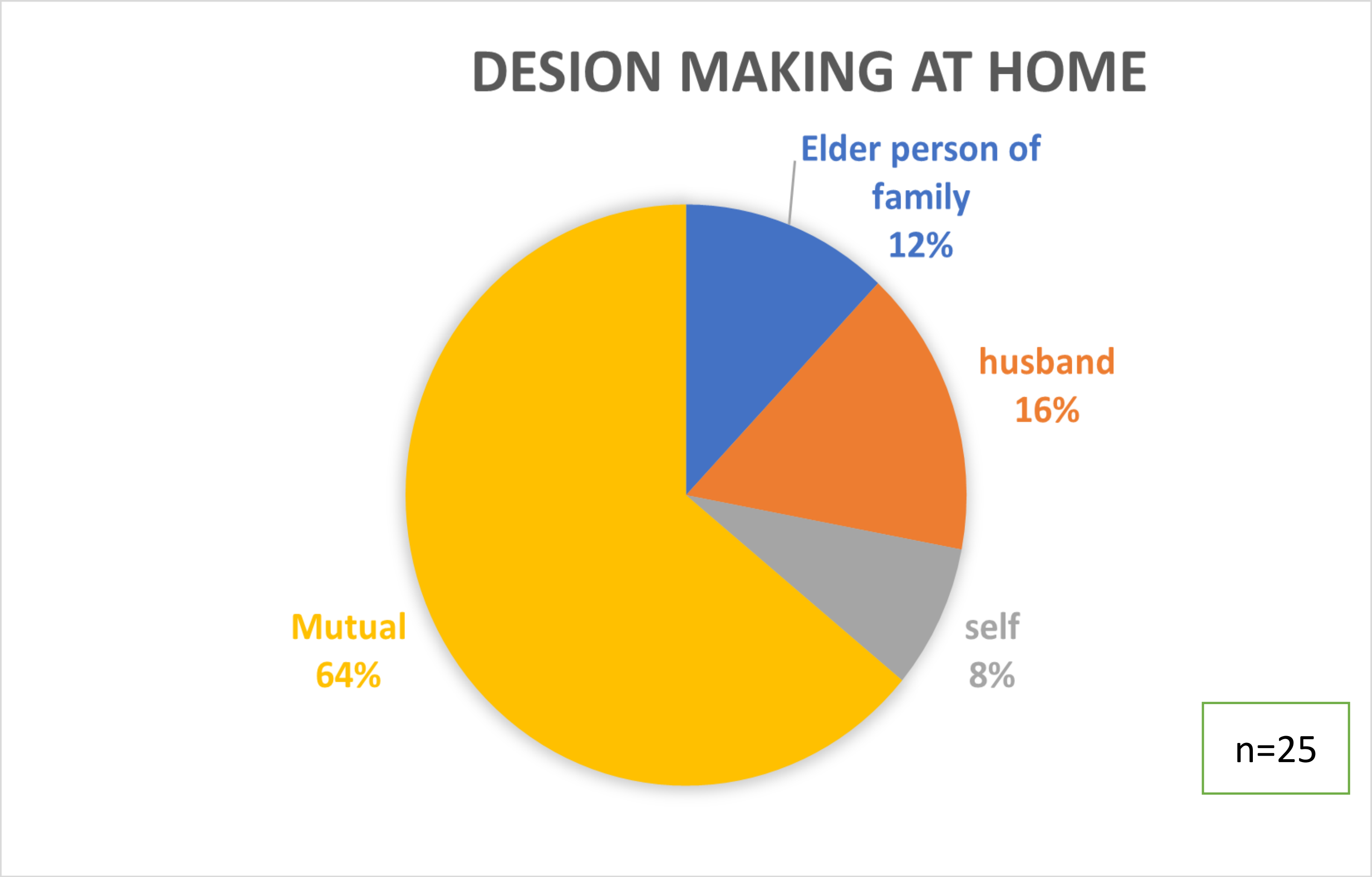


Economic changes-

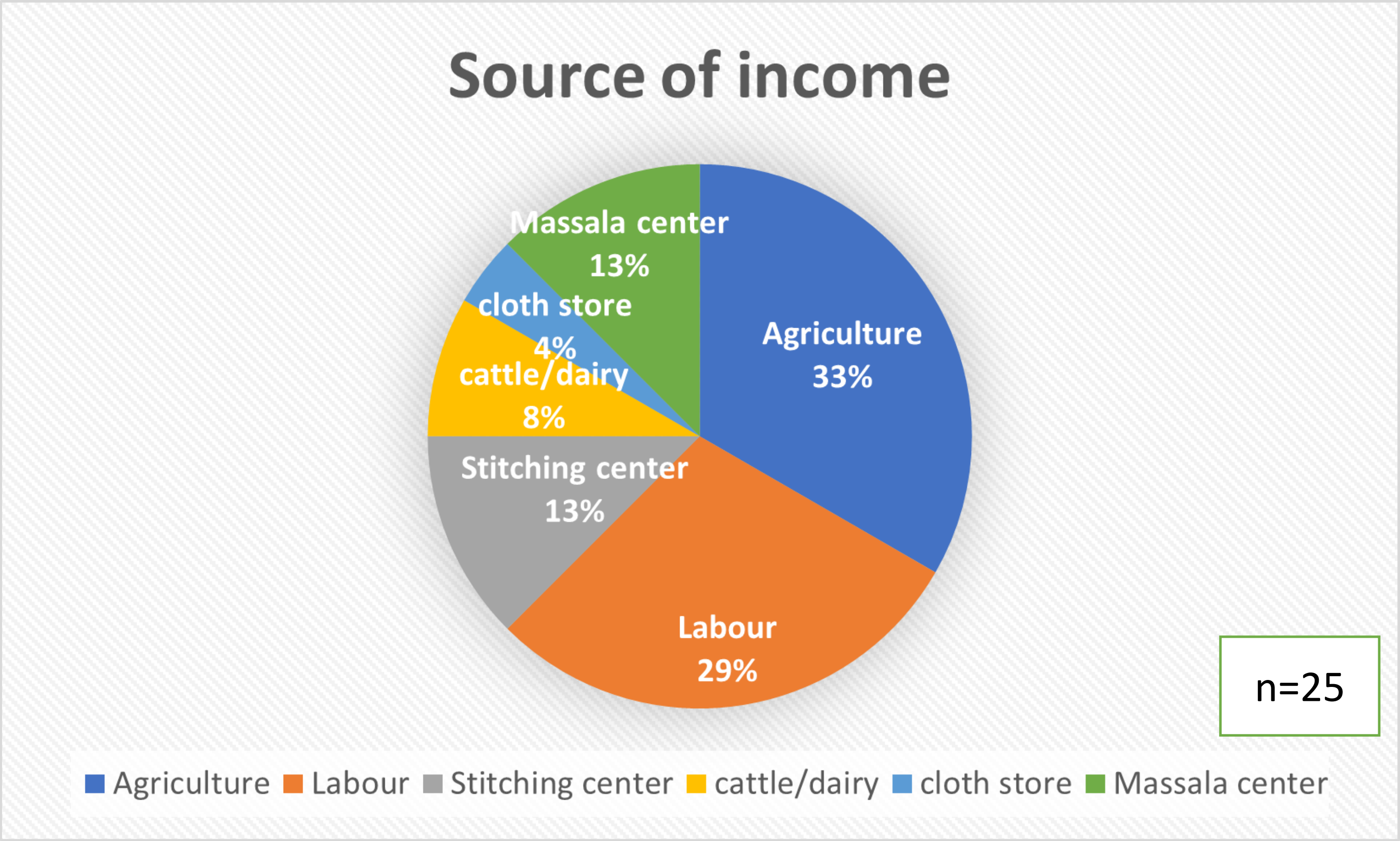
1. Control over family income-



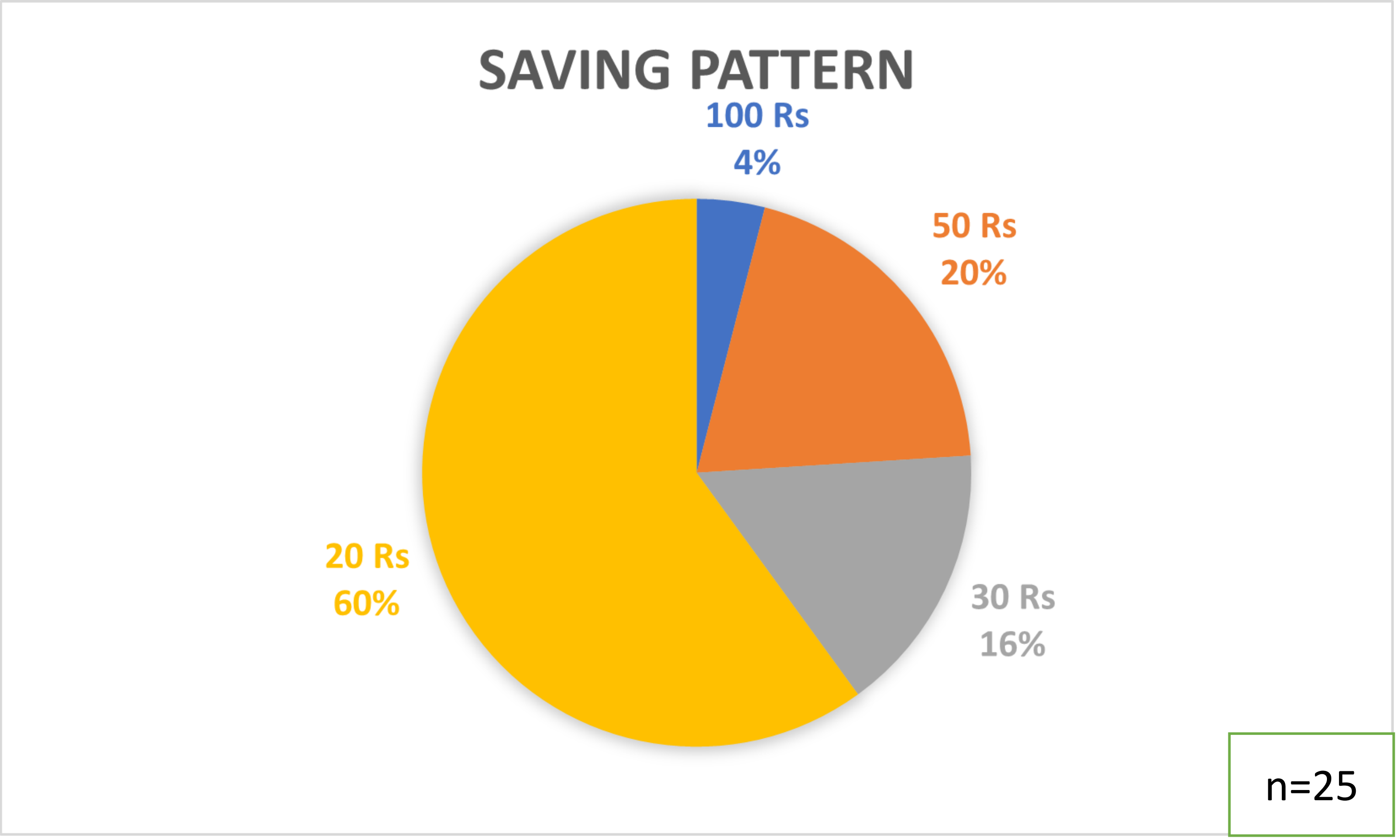
2. Decision making power-



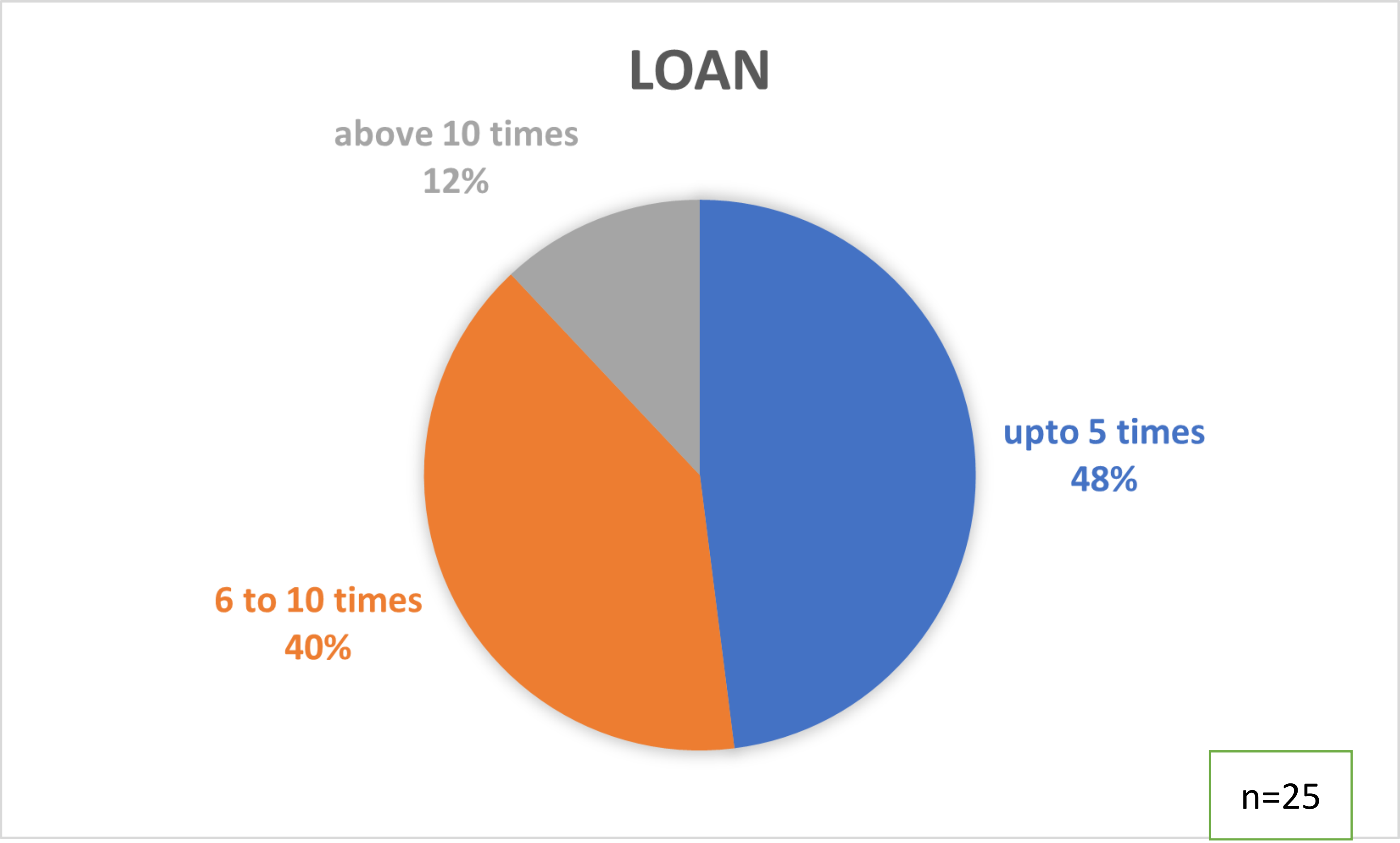
3. Source of Income



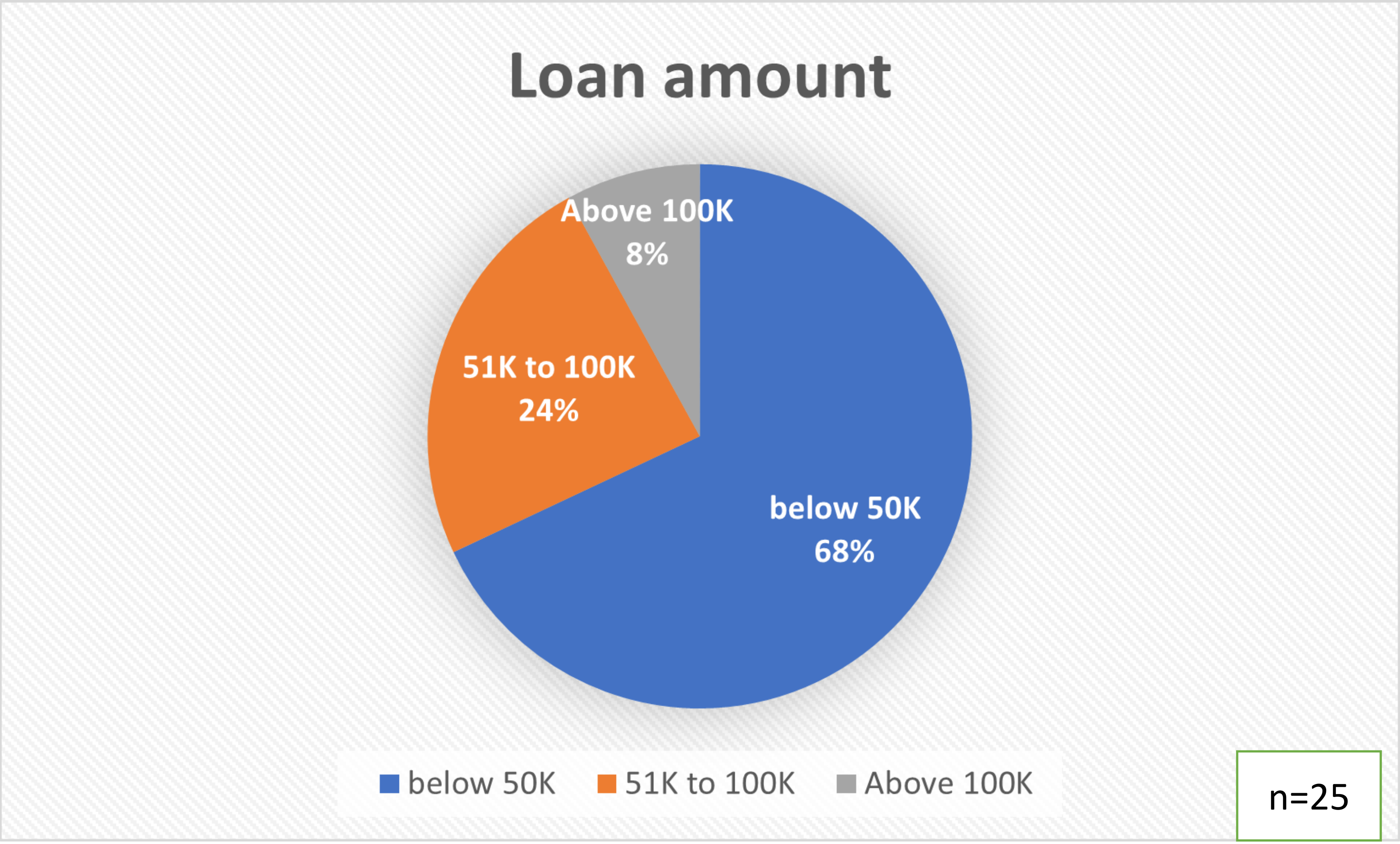
4. Saving pattern-



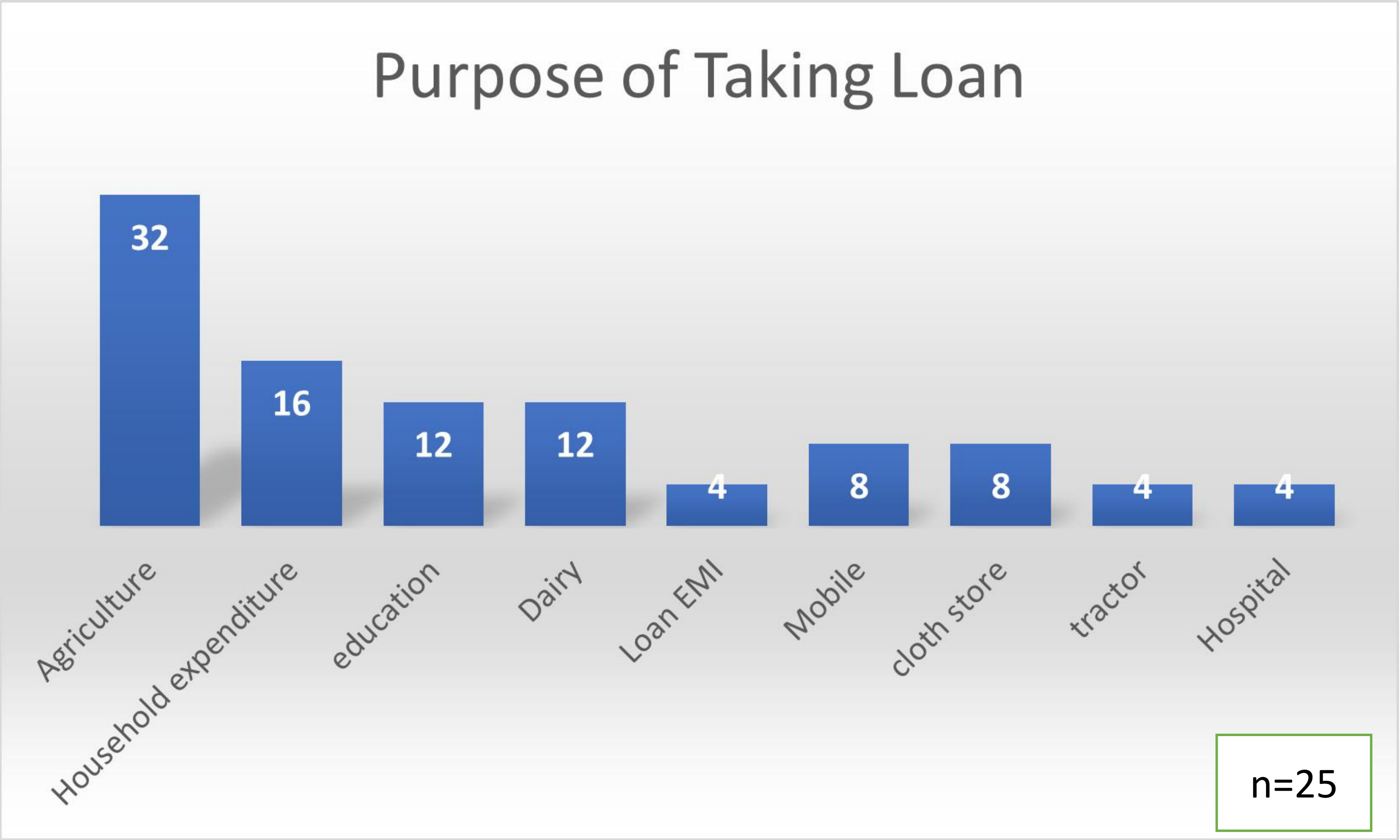
5. How many times they have taken loan-?



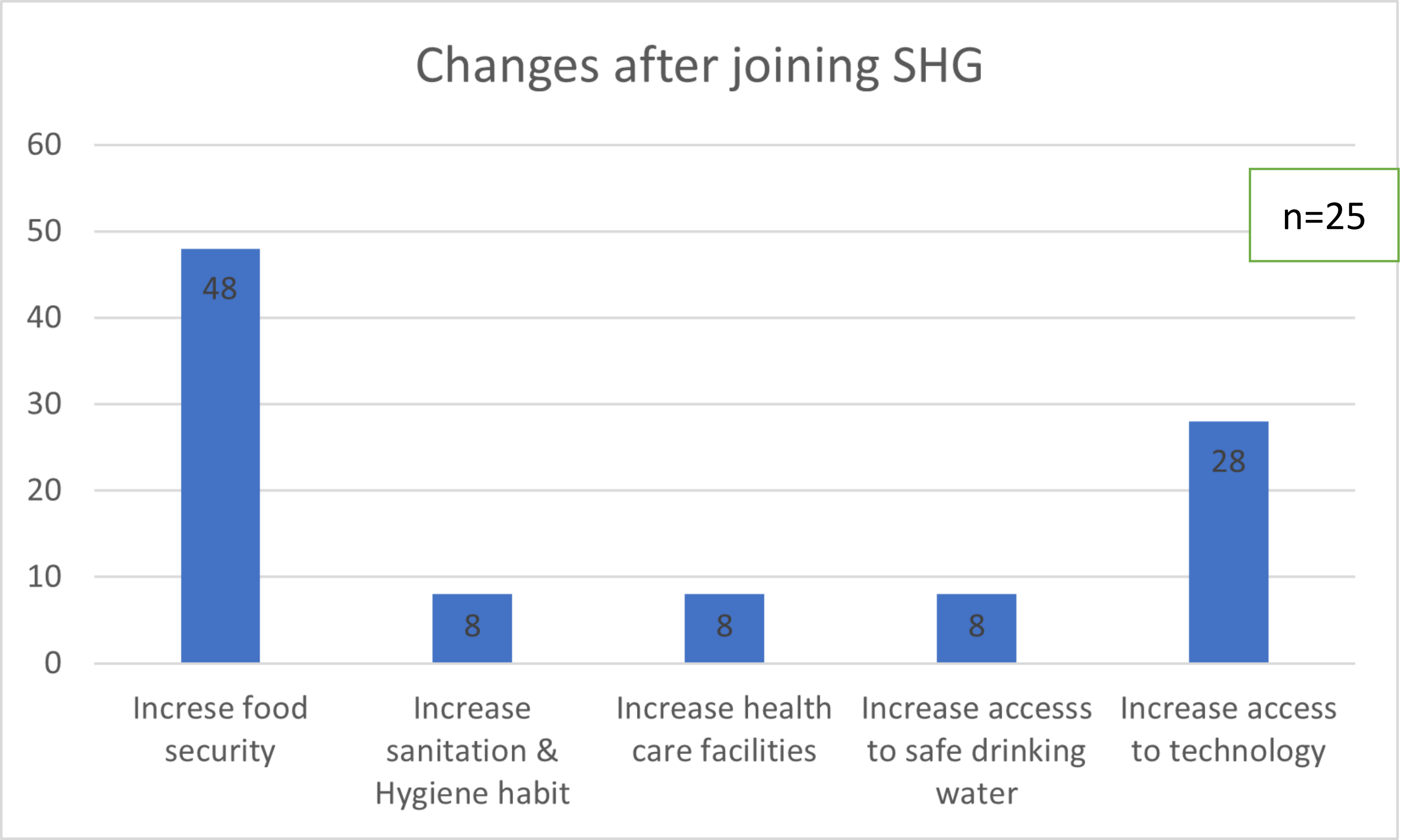
6. Loan amount-



7. Purpose of taking loan-



8. Changes after joining SHG-

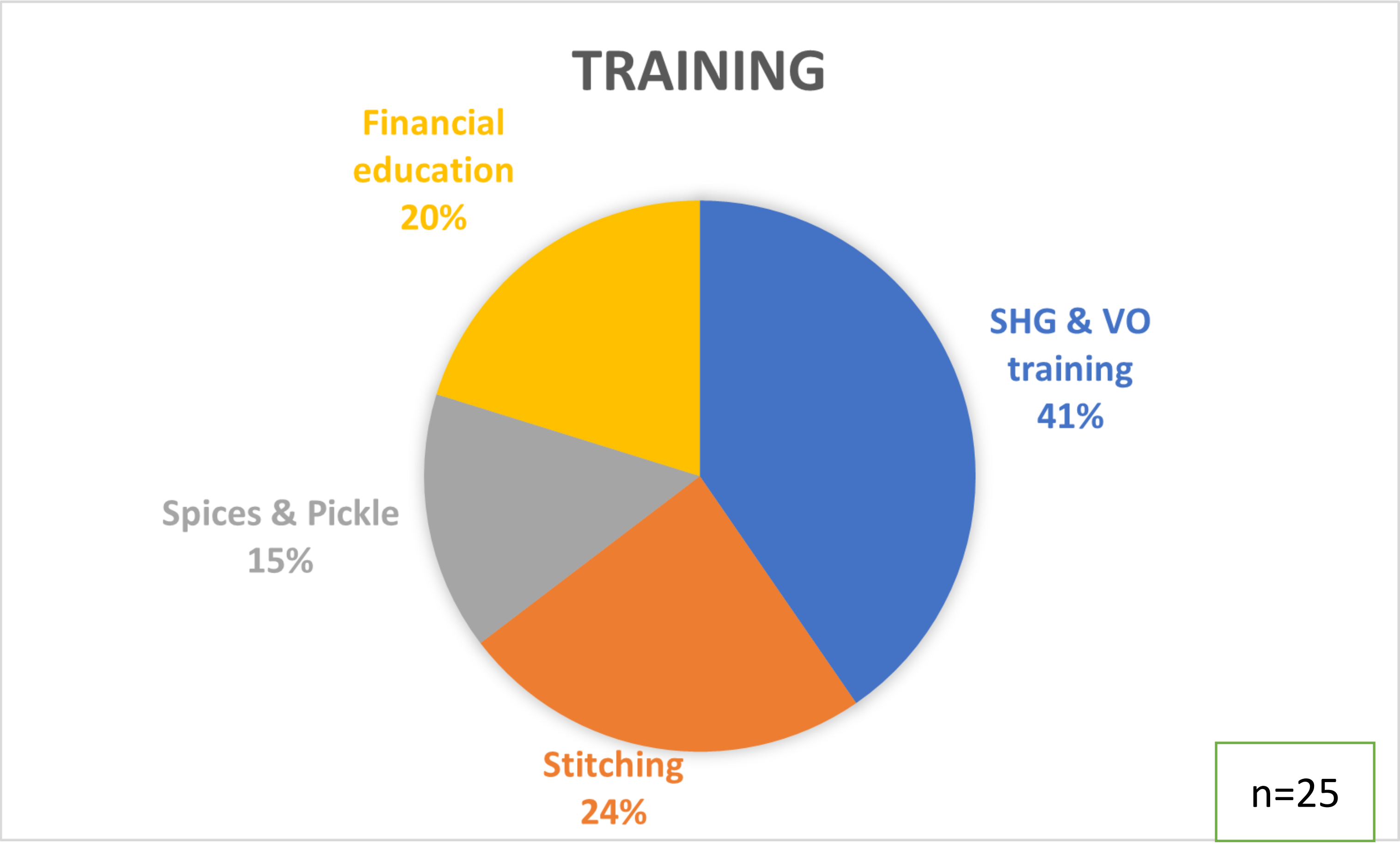


9. Training-

Got Any training
0%
100%
yes
No
n=25

Training time
3 Month
40%
3 days
60%
3 days
3 Month
n=25

10. Training type-



Challenges faced by SHG women

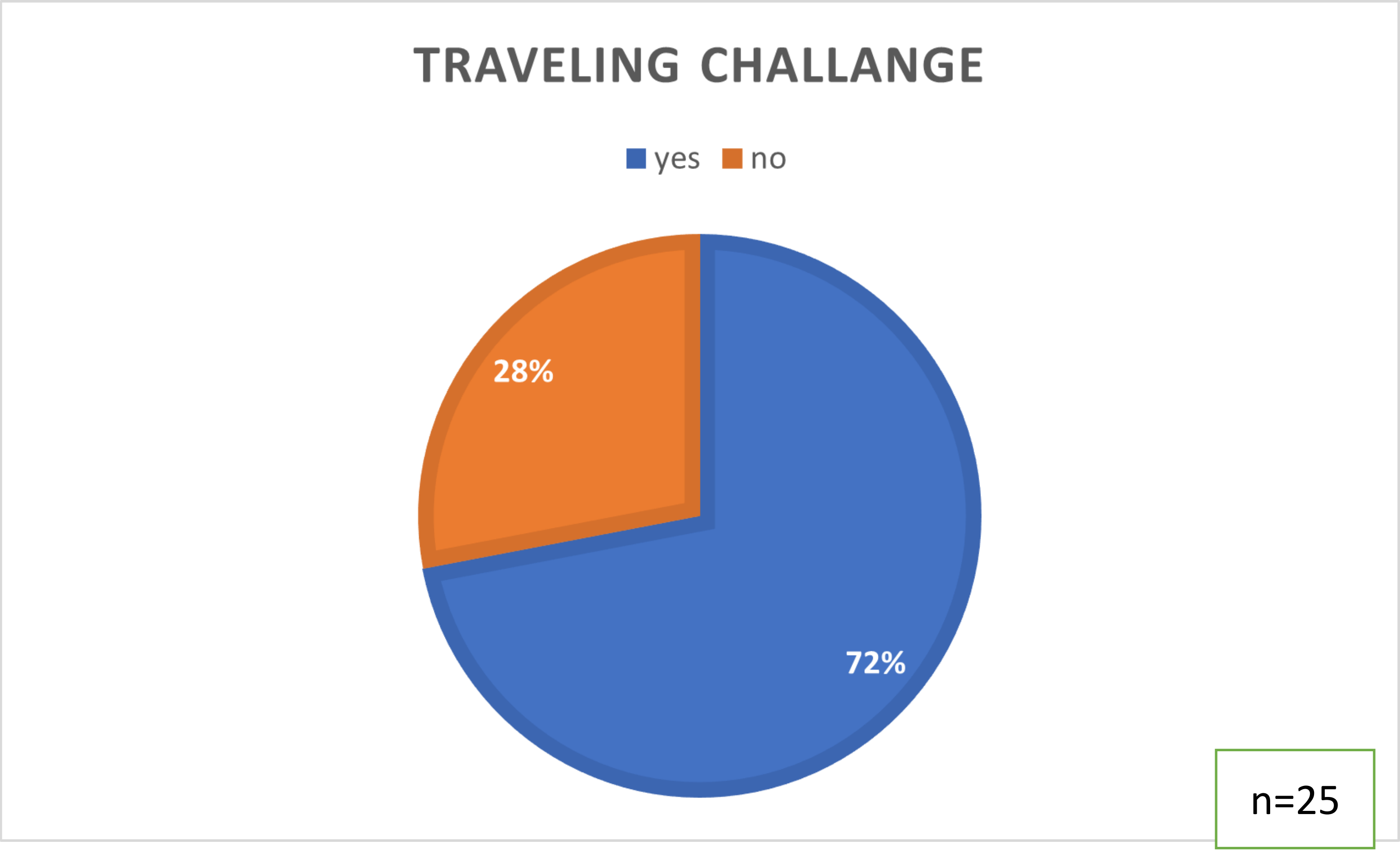
Social Challenges faced by SHG women-

1. Family members do not allow for outdoor work.
2. Lack of participation of group members in group activities.
3. Majority of the members are illiterate.
4. SHG members are also facing record maintaining issue because of illiteracy and time consuming.
5. Members are not cooperating with each other.
6. Members are absent in weekly meeting.
7. Women members are also facing travelling issue while they must go for attending meeting of VO and CLF.
8. Women members are facing issue to attend meeting and workshop because they must manage their housework, take care of their children, so, sometimes they miss those chances.
9. Members must go outside the village to attend VO and CLF meeting but there are no proper transportation facilities that why they must suffer.
10. Providing same kind of training to every SHG create the overflow of that skilled members.

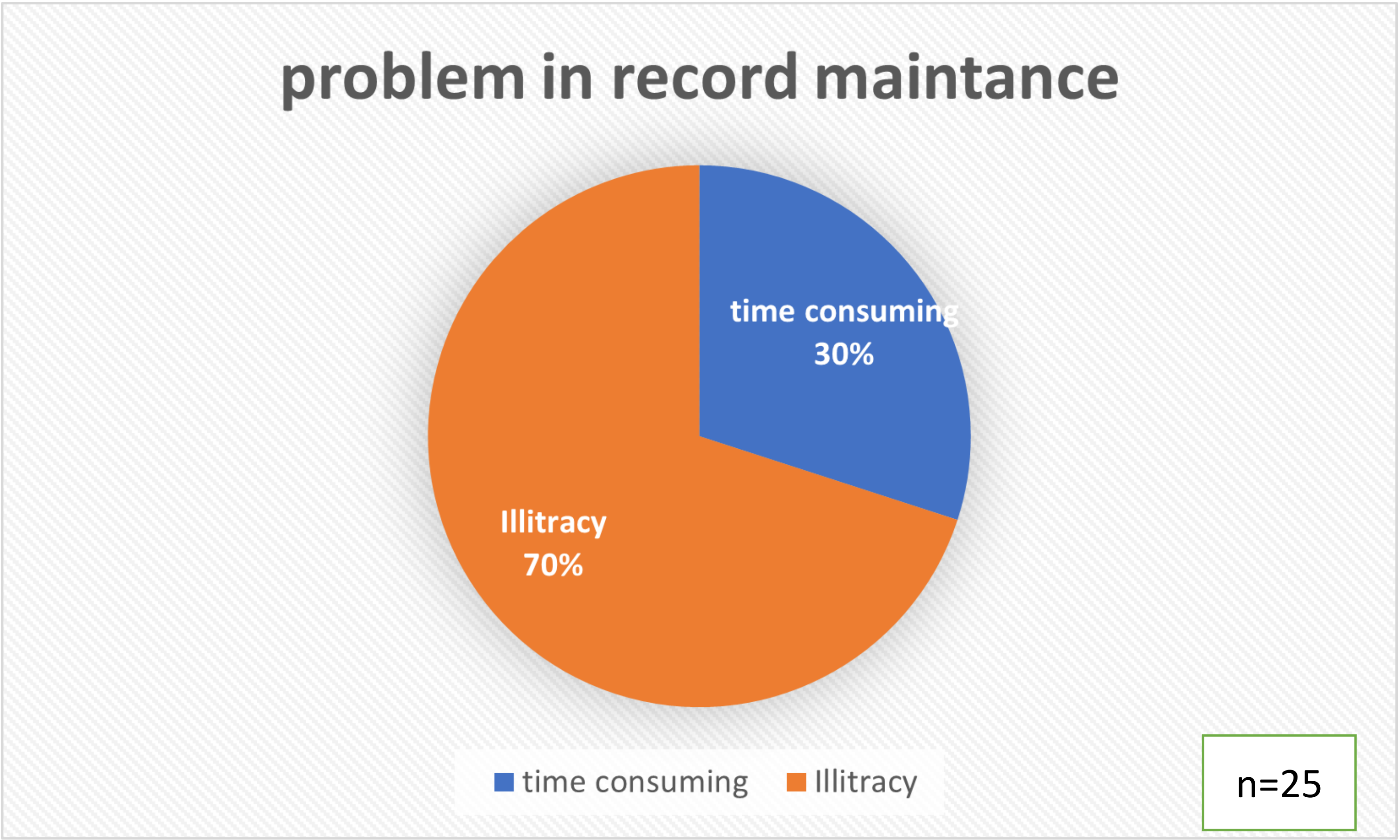
Economic challenges faced by SHG women-

1) Raw material cost is very high.
2) Middleman are taking high commission with their products.
3) There is no strong market for selling their products.
4) Transportation cost is also very high.
5) Long procedure for applying and getting loan.
6) Long documentation procedure for open SHG bank account.
7) Members facing week financial management issue because they did not have knowledge about how to utilize the loan amount in a proper way to get the maximum benefits.
8) SHG groups are work on mutual trust that is why their deposits are not much secured and safe.
9) There is no bank available in every village so, every time for deposit and withdraw cash they need to go to bank and pay a huge amount of transportation.
10) Some members are not paying loan at time and that create conflict in the group.

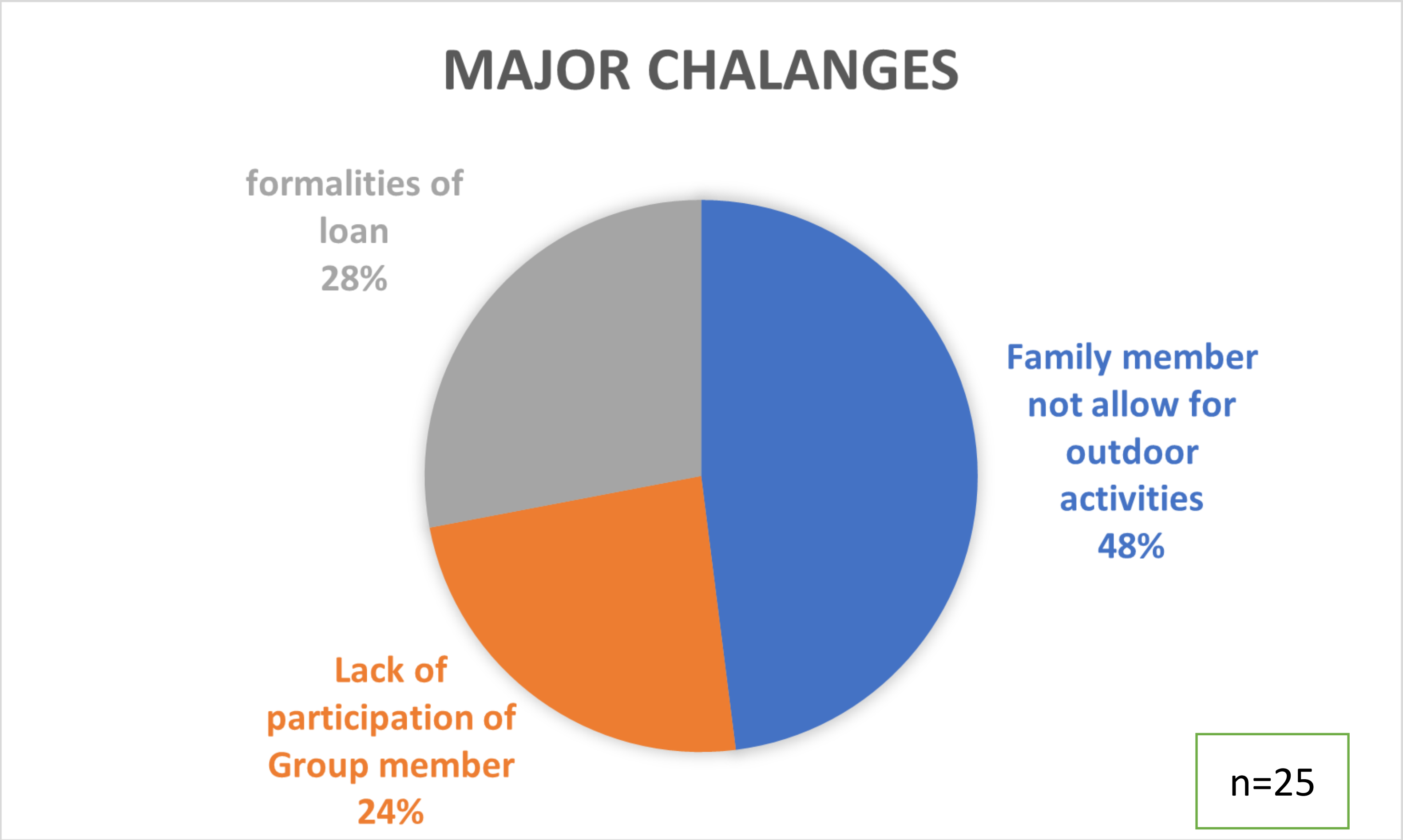
1. Travelling challenges-



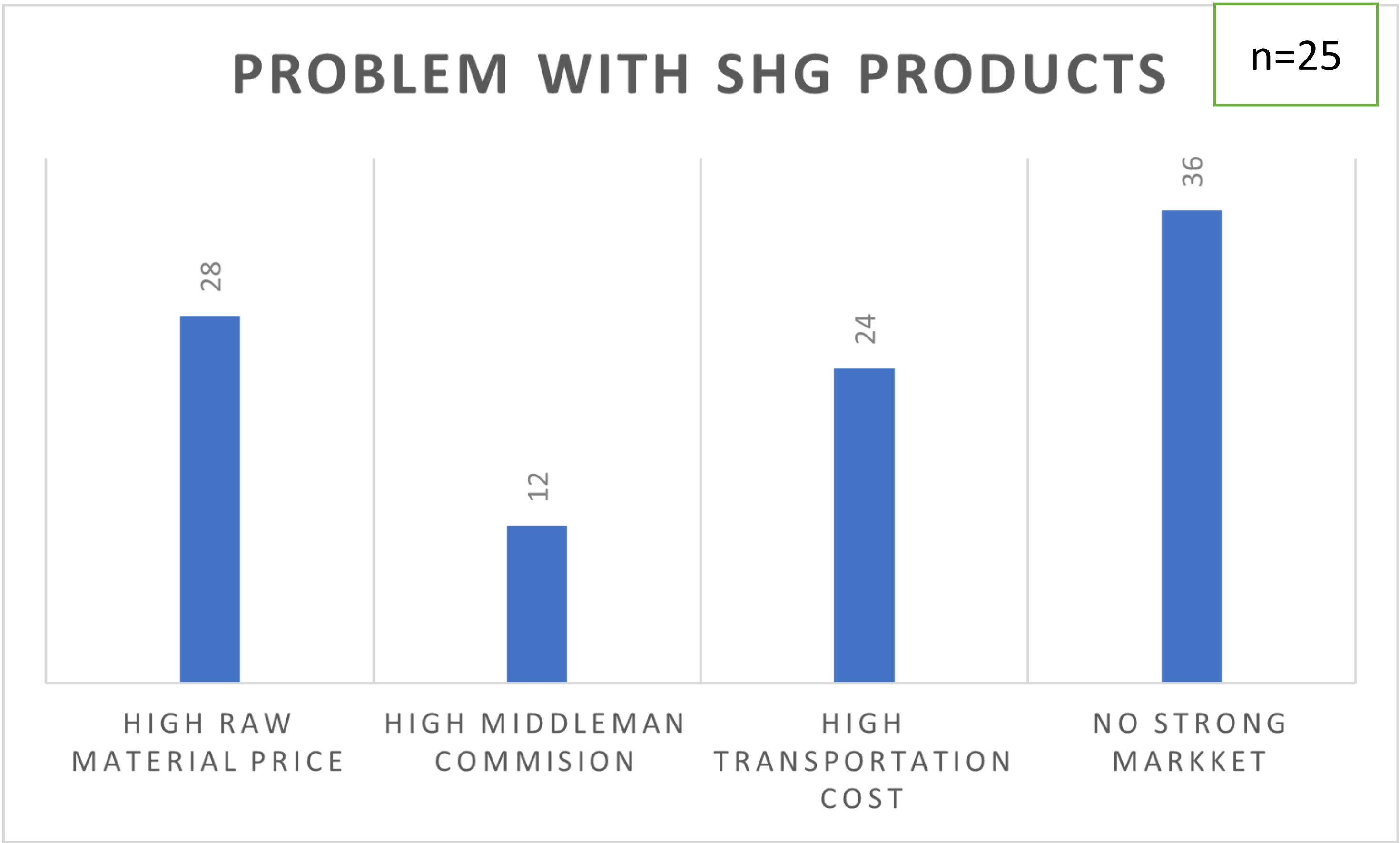
2. Record maintains issue -



3. Major challenges faced by SHG women-



4. Problem with SHG products-



Recommendations-

1. There should be need for continue follow-up even after training.
2. It is very important to make Rural women knowledgeable about how they should use their loan amount get maximum profit from that.
3. Different type of trainings should be given based on the knowledge and interest of the SHG members.
4. Use the locally available raw material for making new products that will reduce the overall cost of products.
5. Timing of the training should be decided after consulting with SHG women so, they all can take benefit form all meetings and workshops.

Recommendation-

6. SHG groups need more supports from government funding, and microfinance institutions.

7. There should be an education program run only for the SHG women and that is compulsory for all members.

8. There is need to create more awareness about the programs run by government of India, for the SHG groups so, they all can take benefits from them.

9. Make a lending rule for SHG groups so they can take money from SHG based on their need.

10. There should be a short procedure for applying and getting loan.

11. There should be a bank branch within a 10KM distance, so SHG members do not have to travel much.

12. There should be proper road connectivity and transportation facility to connect the nearby villages with town and city.

13. There should be some government support for marketing of hand made products.

Conclusion-

- Study findings shows that after joining SHG there is a huge improvement in the socio-economic status of rural women. Now women have knowledge about rights, they are self-confident, able to speak in community and with men, able to go for outside work. Finance management, leadership coordination, and communication skills are developed. Women members are taking the decisions about household expenditure, political issues, and education of their children at their house. But still they are facing some issue with the high raw material cost, middleman commission, illiteracy, week finance management, lack of follow up after training, no strong market for hand made products, and lack of technical skill.

- There is need for more government support, and training programs and policies that are made based on the locally available products, interest, and skills of SHG members.