

## Group Dynamics of Livestock based Self Help Groups (SHGs)

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### ABSTRACT

The study was conducted in Ludhiana district of Punjab to observe the group dynamics of beneficiaries of livestock based Self Help Groups (SHGs) formed by different Self Help Group Promoting Institutions (SHGPIs). A total 120 SHG beneficiaries *i.e.*, 40 beneficiaries from each SHGPIs were subjected to structured interview schedule. Majority (91.67%) of the beneficiaries were involved solely in dairy farming practices. Homogeneity in standard of living was one of the major factors promoting SHG formation as stated by 87.50 per cent NGO promoted SHG beneficiaries and 75.00 per cent Government promoted SHG beneficiaries. Majority of the beneficiaries believed that they joined the group for 'family welfare & economic independence'. Decision making power, self confidence of the beneficiaries was reported improved after joining SHGs. Only 09.17 per cent of the beneficiaries had attended training regarding animal husbandry practices. The main objective of group meetings was reported as 'collecting savings' and 'inter-loaning among group beneficiaries' as key purpose for utilizing saving amount. Milk sale and savings were the major income generating activities among all the beneficiaries. The difference between group dynamics was found statistically significant among the beneficiaries of different SHGPIs ( $P < 0.05$ ). Beneficiaries of Dairy Co-operative were having better followed by beneficiaries of NGO and Government promoted SHGs. It has been inferred that the efficient functioning of SHGs depends upon a large number of factors such as trust among the beneficiaries, motivation to join SHGs, record keeping, freedom of participation, decision-making, leadership, face-to-face communication, group homogeneity and conflict management.

**Keywords:** Group dynamics, Self help groups, Skill development, SHGPIs

### INTRODUCTION

Women constitute 48.5 per cent (586.47 million) of total population (1210.19 million) in India (Govt. of India Census, 2011). In India, livestock production and processing is largely in the hands of women. Dairy enterprise has been regarded as an important socio-economic instrument to supplement the income and employment to the women (Ponnusamy *et al.*, 2017). The women dairy farmer has been credited with raising the country's milk production levels to among the highest in the world (Herath, 2007). Despite their considerable involvement and contribution, significant gender inequalities exist in access to technologies, credit,

information, inputs and services; probably because of inequities in ownership of productive assets including land and livestock, less involvement in decision making and lack of technical guidance (Nain and Kumar, 2010). The socio-political, decision making and educational empowerment level of dairy farm women ranges from low to medium level (Singh *et al.*, 2017) FAO's Report 2011 reveals that, if women farmers had the same access to productive resources as men, they could increase yields on their farms by 20 to 30 per cent, raising total agricultural output in developing countries by 2.5 to 4 per cent, in turn reducing the number of hungry people in the world by 12 to 17 per cent.

SHG approach has been recognized as an institutional innovation to organize poor, promote saving, channelize credit; encourage income generating programmes and then empowerment of rural poor. Rural women are engaged in small-scale entrepreneurship programme with the help of SHGs. SHGs have made an remarkable impact on adopted woman (72-97%) in terms of enhancement towards their general awareness to basic amenities, family decision making capabilities, personal security, equality of opportunity, freedom of expression, enhancement in standard of living, providing better education to their children and above all enhancement in employment and income generation (Slathia *et al.*, 2006). SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their skills. Women through livestock based Self-help Groups have involved themselves in different types of income generating activities like dairy farming, poultry farming, piggery farming, goat farming etc. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Group approach provides a base for self-employment and income generation through group dynamics. Group dynamics is the internal nature of the group – how they are formed, what are their structures and process, how do they function and affect individual members and the other groups. As formation of SHGs is one of the most dominant approaches of women empowerment among rural people, thus, a study to investigate the status of group dynamics among the SHG beneficiaries of various Self Help Group Promoting Institutions (SHGPIs) viz; Dairy Co-operatives, Government organizations and NGOs ; and factors influencing group performance is the need of the hour. The study conducted to address the status of group dynamics of livestock-based SHGs and factors influencing group performance explores comparison between livestock-based SHGs promoted by various SHGPIs viz; Dairy Co-operatives, Government organizations and NGOs in terms of their group dynamics.

### METHODOLOGY

The study was purposively carried out in Ludhiana district of Punjab based on the existence of large number of livestock based functional women Self Help Groups

(SHGs). A multistage random sampling procedure was applied to draw the sample for the study. Twenty four Self Help Groups were selected randomly from the list of Self Help Groups which are successfully functioning in livestock farming activities in various villages of different blocks of Ludhiana district of Punjab. Five SHG women beneficiaries were selected randomly from each Self help group, thereby making the sample size of 120 respondents for the study. The data were collected by face to face interview using pre-tested structured schedule and collected data were subjected to inferential statistics (frequency, mean, percentage, chi square test) to draw significant conclusions. The chi-square test was applied to test the association of group dynamics among the beneficiaries of dairy co-op., govt. and NGO promoted SHGs.

### RESULTS AND DISCUSSION

The efficient functioning of SHGs depends upon a large number of factors such as trust across the members, motivation to join SHGs, attendance in SHG meetings and activities, record keeping, group formation criteria, freedom of participation, decision-making, leadership, face-to-face communication, group homogeneity and conflict management (Table 1).

Majority (91.67%) of the respondents were involved solely in dairy farming practices, while only 8.33 per cent were practicing allied farming enterprises (piggery and goatery). 'Homogeneity in standard of living' was one of the major factor promoting SHG formation as stated by 87.50 per cent beneficiaries of NGO promoted SHGs and 75.00 per cent beneficiaries of govt. promoted SHGs; whereas among 77.50 per cent beneficiaries of dairy co-op. promoted SHGs. It can be visualized from the Figure 1 that about 45.83 per cent of the beneficiaries had joined SHGs for 'availing loan', 65.00 per cent of them had joined for 'promoting saving habits', 82.50 per cent for 'family welfare and economic independence' and 25.00 per cent reported 'technical training and social security' as reason of joining SHG.

Communication in the SHG directly influences the overall performance of the group. Figure 2 shows that 'very good' and 'good' communication was reported

**Table 1: Distribution of the beneficiaries of SHGs on the basis of various characteristics of SHGs**

S. No.	Characteristics	Category	Beneficiaries			Total (n=120)
			Co-op. (n <sub>1</sub> =40)	Govt. (n <sub>2</sub> =40)	NGO (n <sub>3</sub> =40)	
<b>General structural activities</b>						
1.	Nature of SHG	Dairy	40 (100.00)	40 (100.00)	30 (75.00)	110(91.67)
		Integrated	0(0.00)	0(0.00)	10(25.00)	10(8.33)
2.	Formation of SHG promotes	Homogeneity in standard of living	26 (65.00)	30 (75.00)	35 (87.50)	91 (75.83)
		Participation of group members	24 (60.00)	20 (50.00)	23 (57.50)	67 (55.83)
		Homogeneity in activity performed	31 (77.50)	25 (62.50)	26 (65.00)	82 (68.33)
<b>Decision making ability</b>						
1.	Participation in decision making	Yes	35(87.50)	32 (80.00)	36 (90.00)	103(85.83)
		No	5 (12.50)	8 (20.00)	4 (10.00)	17 (14.17)
<b>Capacity building factors</b>						
1.	Got training regarding animal husbandry practices after joining SHGs	Yes	3 (7.50)	3 (7.50)	5 (12.50)	11 (9.17)
		No	37 (92.50)	37 (92.50)	35 (87.50)	109(90.83)
<b>Conduct and regularity of meetings</b>						
1.	Objectives of the meeting : to discuss about	Savings	31 (77.50)	27 (67.50)	36 (90.00)	94 (78.33)
		Loan process	3 (7.50)	31 (77.50)	21 (52.50)	55 (45.83)
		Problem of the group members	19 (47.50)	25 (62.50)	33 (82.50)	77 (64.17)
<b>Savings and inter-loaning activities</b>						
1.	Regularity in contribution towards savings	Yes	4 (10.00)	24(60.00)	36(90.00)	64(53.33)
		No	36(90.00)	16(40.00)	4(10.00)	56(46.67)
				52.50**		
2.	Purpose of utilizing group saving	Making purchases for group	14(35.00)	13(32.50)	16(40.00)	43(35.83)
		Inter-loaning among group members	40(100.00)	37(92.50)	40(100.00)	117(97.50)
		Giving loan to outside group member	0(0.00)	0(0.00)	0(0.00)	0(0.00)
		Routine activities	23(57.50)	23(57.50)	24(60.00)	70(58.33)
		Health & education	23(57.50)	32(80.00)	32(80.00)	87(72.50)
<b>Savings and inter-loaning activities of SHGs</b>						
1	Amount contributed towards saving per month	Rs. 50	0(0.00)	0(0.00)	0(0.00)	0(0.00)
		Rs. 100	35(87.50)	35(87.50)	40(100.00)	110(91.67)
		Rs. 200	5(12.50)	0(0.00)	0(0.00)	5(4.17)
		Rs. 500	0(0.00)	5(12.50)	0(0.00)	5(4.17)
				20.45**		
<b>Miscellaneous factors of group dynamics</b>						
1.	Economic activities / Income Generating Activities (IGAs) of the SHG	Milk sale	40 (100.00)	40(100.00)	40(100.00)	120(100.00)
		Value addition	20(50.00)	10(25.00)	15(37.50)	45(37.50)
		Cow dung cake sale	15(37.50)	5(12.50)	10(25.00)	30(25.00)
		Savings/Inter-loaning	40(100.00)	40(100.00)	40(100.00)	120(100.00)
				9.42*		

Figures in parenthesis indicate percentage of the respondents, \* significant at  $P < 0.05$ , \*\* significant at  $P < 0.01$

among 56.67 per cent and 37.50 per cent of the respondents, respectively. These results are in line with Kerr and Kaufman’s (1994) findings who reported that face-to-face communication enhances solidarity in the group and enhances better functioning through good cooperation. Majority of the beneficiaries; 90.00 percent from NGO, 87.50 percent from dairy co-op. and 80.00 percent from govt. promoted SHGs took part in decision making activities whereas it was found that 92.50 per cent dairy co-op., 77.50 per cent NGO and 72.50 per cent govt. beneficiaries; participate very actively in decision making as well as in SHG activities. Decision making power was improved among 81.67 per cent the beneficiaries (Figure 3). About 85.00 per cent, 82.50 per cent and 77.50 per cent of the beneficiaries from dairy co-op., NGO and govt. promoted SHGs, respectively reported that their decision making power was improved after joining SHGs. It can be inferred from the above findings that, communication among the members, extension contacts, participation in decision-making etc.

were the most important determinants of group performance and transparency in the group.

Capacity building of SHG beneficiaries plays a key role in empowering women and future sustainability of SHGs. Self confidence was increased among 72 per cent of the beneficiaries (Figure 4). As far as training is concerned, which is vital for skill development and capacity building, only 9.17 per cent of the beneficiaries had attended training. These findings are more or less in conformity with those of Prabhakara (2013), who reported that majority that nearly 71 per cent of the members of SHGs had not received any training.

Functioning of SHGs was studied in respect of parameters viz; regular meetings, savings and inter-loaning. Regular meeting of SHG members is mandatory requirement to ensure smooth functioning of SHGs and effective participation of members. The main objective of group meetings was ‘collecting savings’ followed by ‘discussing problem of the group members’ and ‘inter-

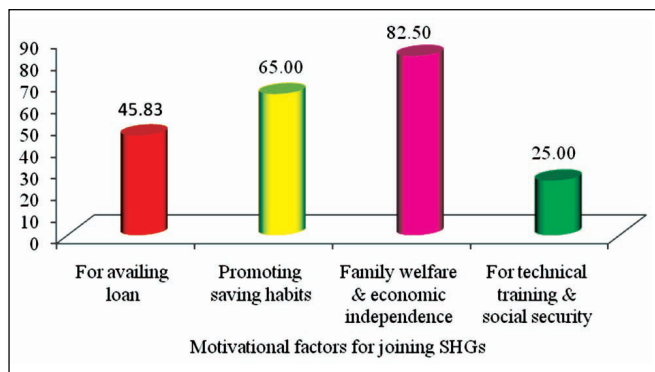


Figure 1: Motivational factors for joining the SHGs

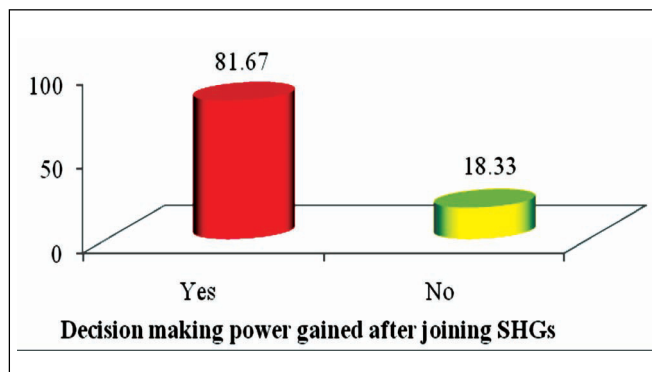


Figure 3: Decision making power gained after joining SHGs

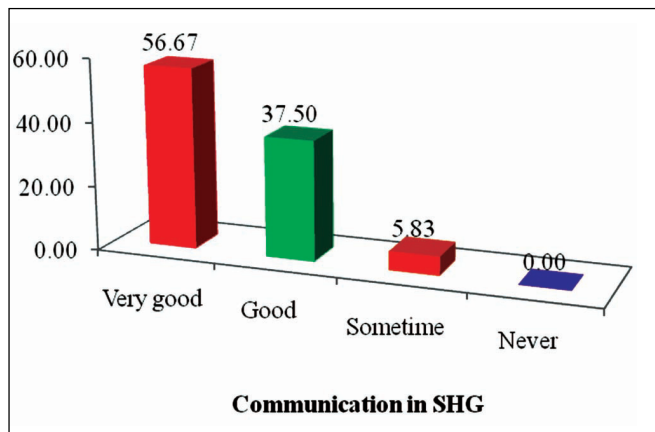


Figure 2: Communication among SHG members

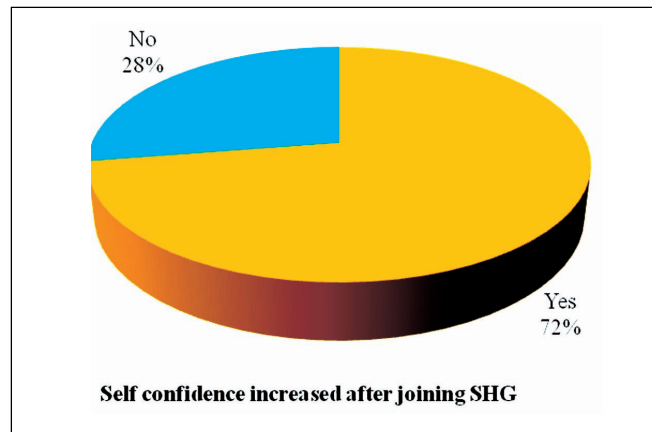
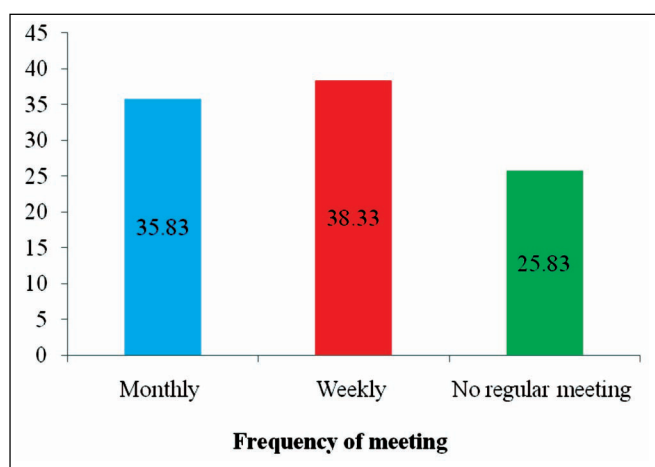


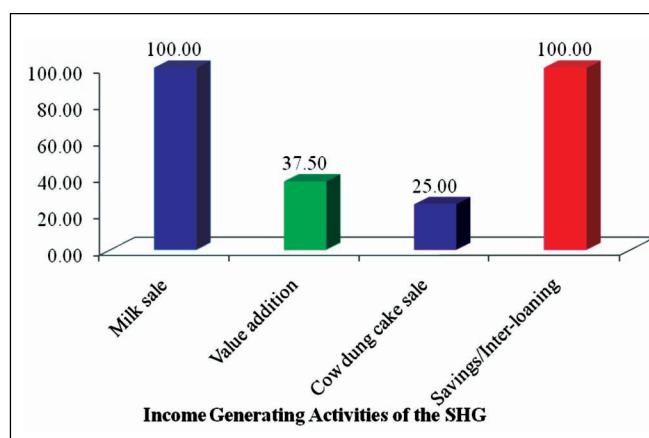
Figure 4: Increase in self-confidence after joining SHG

loaning related issues' as reported by the beneficiaries (78.33%, 64.17% and 45.83%, respectively). Findings related to the main objective of group meetings i.e. Collective savings are in line with the findings of Randhawa and Mann (2007). Regarding the frequency of meeting it can be observed (Figure 5) that meetings were attended on weekly basis by 38.33 per cent of the beneficiaries followed by; on monthly basis among 35.83 per cent of the beneficiaries and among 25.83 per cent of the beneficiaries, meetings were not attended regularly. These findings are in accordance with that of APMAS (2005) and Bora and Talukdar (2012).



**Figure 5: Frequency of meetings attended**

Saving and inter-loaning activities of beneficiaries of different SHGs about basic objective of promoting SHGs among the poor women was to build up saving habit and using saving amount towards meeting the emergent needs of the SHG members. According to SHG rules amount of saving per month per member should be decided jointly by all members. It is revealed that amount of saving contributed by different SHGs were found in range of Rs 50 to Rs 500. Majority of the beneficiaries (91.67%) were contributing Rs 100 per month towards savings, 53.33 per cent of the beneficiaries in all the three groups were found to be regular in their contribution towards savings. 100 per cent of the beneficiaries each from NGO and dairy co-op. promoted SHGs and 92.50 per cent of the beneficiaries from govt. promoted SHGs were using the saving amount for inter-loaning among group members.



**Figure 6: Income generating activities of the SHG**

Regarding income generating activities of the SHGs, it was found (Figure 6) that income generating activities undertaken by SHGs were manifold viz. sale of milk, value added products (curd, ghee, pinni making), cow dung cake sale and savings/inter-loaning. Some of the beneficiaries (37.50% and 25.00%, respectively) also reported the sale of value added products and cow dung cake; as source of their income generation.

The chi-square test was applied to test the association of group dynamics among the beneficiaries of dairy co-op., govt. and NGO promoted SHGs. Components of savings and inter-loaning activities among the beneficiaries of different SHG promoting institutes (dairy co-op., govt. and NGO) such as saving per month and regularity in contribution towards savings were found to be significant at 1 per cent level. Chi square analysis for the beneficiaries of different SHG promoting institutes revealed that Income Generation Activities (IGAs) were found to be significant at 5% level among the beneficiaries of different SHG promoting institutes.

## CONCLUSION

SHGs had made a significant positive impact on social participation, extension contact and mass media exposure, leading to improved socio-economic conditions of the rural women. Group dynamics have a key role in efficient functioning and performance of the SHGs. Performance of the dairy cooperative promoted SHGs was found highest as compared to NGO and government SHGs. This might be due to more active participation, enhanced decision making ability, trust in other members and very

good communication among the beneficiaries of dairy cooperative promoted SHGs as compared to NGO and government promoted SHGs. Majority of the beneficiaries have not undergone any kind of skill development training. Training is the vital component for skill development and capacity building. To achieve visible changes in rural women position within the household and the community; education, training and awareness-building programs need reorientation especially in government and NGO sponsored SHGs.

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