

## **Impact of Self Help Groups' Trainings on Empowerment of Rural Women of Udaipur District**

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### **ABSTRACT**

Training and Development function plays a significant role in energizing and empowering human resources by increasing their skills through innovative and productive programmes. Women self-help groups are at present playing a vital role in the personality and skill development of women in India. The Institute of Local Self Government and Responsible Citizenship (ILSGRC), Vidya Bhawan Society, Udaipur has been conducting a two-day training program for SHG members for better functioning of SHGs at the local level. The training covered the information about SHGs, bank linkages, grading, government schemes and laws, health issues, participation in political process through Gram Sabha and Ward Sabha etc. The Institute has organized trainings for SHGs for the past six years but to date, impact of training was not assessed. Therefore, the present study was undertaken to study the effectiveness of training programmes. The present study was conducted in 2 Blocks namely Badgoan and Gogunda of the Udaipur District. A total eight SHGs were selected from 8 villages for the study. The sample consisted of 80 rural women SHG members. The results of the study demonstrate that women gained knowledge about proper functioning of SHGs, initiation of micro enterprises and laws and schemes of the women. The findings further show that their access was increased to the local level institutions like Anganwadi, Panchayat, schools, post office etc. which enhanced their access to health and education. Women had more decision making power in their household due to their SHG group and training. Thus the SHG training had been effective in empowering the SHG members.

**Key words:** Self Help Group, Training, knowledge, empowerment

### **INTRODUCTION**

Self-Help Groups (SHGs) are fast emerging as powerful tool of socio-economic empowerment of the poor in rural areas. The concept of Self Help Group is not new to our country. We have a long tradition of seeing people coming together voluntarily for performing various socio-cultural and economic activities collectively. SHGs work on the principle of mutual help. SHGs is a small democratically formed group of about 10-20 women from a homogenous class, who come together voluntary to attain collecting goals, social or economic. The women SHGs can enhance the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitize the women members to take active part in socio-economic progress of rural India. Beside all these benefits, SHGs are not functioning properly due to certain pitfalls in their working. The major impediments in the progress of the group are lack of knowledge about keeping records and diaries, maintaining financial records, bank transactions, various programmes and

schemes of social and economic development. Other hurdles are lack of adequate technical support for taking up enterprise, irregularity of members in monthly meetings and irregularity in depositing money by members. Thus the Institute of Local Self Government and Responsible Citizenship (ILSGRC), Udaipur has created a model to strengthen SHGs for better functioning at the local level. The Institute conducted a two-day training program for SHG members and the main themes of the programme were, Concept and benefits of SHGs, Micro- finance activities of SHG, Collection of savings, borrowing money from the banks and giving loans to the members to meet their needs, Income generating activities, Maintenance of registers, accounts & banking process, Issues to be discussed in monthly meetings of SHG: health and sanitation, foods and nutrition, population stabilization, anganwari, health and family welfare services, Right to Information and Right to Education, Women empowerment: welfare schemes and laws for women, women health & girl education and Participation of women in democratic process - Gram Sabha and Ward Sabha. The Institute has organized

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trainings for SHGs for the past six years. Therefore, the present study was undertaken to study the effectiveness of training programme.

### METHODOLOGY

The present study was conducted in two Blocks namely Badgoan and Gogunda of the Udaipur District. Four villages from each Block and one Self Help Group from each village was selected on random basis. Thus total 8 SHGs were selected for the study. The sample consisted 80 rural women SHG members. Interview technique was used for assessing the impact of the training. Data was analysed by using frequency and percentage.

### RESULTS AND DISCUSSION

The personal information of the respondents indicated that a majority of the women were married, from the OBC caste, middle aged, living in a joint family, and semi illiterate. The majority of women were married between the ages of 11 and 15.

#### General information of SHGs

The self help group information revealed that out of eight SHGs, six were made by Angawadi and two were formed by NGO namely Jagat, Udaipur. Data in Table 1 show that 47.5 per cent respondents had a lot of experience by being a part of Self Help Groups from last 4-6 years while 42.5 per cent respondents were member from less than one year.

**Table 1: Distribution of respondents by the duration of SHGs membership**

<b>n = 80</b>	
<b>Duration of self help groups membership</b>	<b>f (%)</b>
Less than 1 year	34 (42.5)
1-3 year	8 (10.0)
4-6 years	38 (47.5)
<b>Group Meetings</b>	
Regular	70 (87.5)
Irregular	10 (12.5)
<b>Monthly Savings</b>	
50	20 (25.0)
100 and above	60 (75.0)

Regarding the monthly meeting of SHGs it was observed that meetings of most of the SHGs were regular and their members (87.5%) attended those meeting regularly. Almost all the groups enforced penalties for being late or for absences. Data further indicate that most

of the SHGs saved 100 rupees a month. Although some started off saving less, those groups quickly increased their savings realizing the benefits from savings.

A total 75 respondents had taken loan from group for various purposes. All the respondents had taken loan from SHG for household purchases. The second most use was to education of their children (37.3%) and third most use was to expand their business (20.0%). The fourth and fifth most uses were for savings (17.3%) and construction of house (4.0%) (Table 2).

**Table 2: Distribution of respondents according to the purpose of internal lending**

<b>n=75</b>	
<b>Purpose of Internal Lending</b>	<b>f (%)</b>
Household purchases	75 (100)
Education	28 (37.3)
Expand Business	15 (20.0)
Savings	13 (17.3)
Construction of House	2 (4.0)

\*Multiple responses

Out of eighty, only 23 women had taken loan from bank. Table 3 indicates that the most of the women (60.9%) took loans from bank for treatment of disease. The second most purpose was the marriage of their children as reported by 43.5 per cent respondents. Almost 35 per cent women used loan for initiation and expansion of business, education for kids, and construction of their house.

The other purposes were helping their family (21.7%), repaying another loan (13.0%) and purchase of animal (13.0%). Members of NGO Self help groups had taken loan for initiation of tailoring and nursery raising income generating activities. The findings were in conformity with National Agriculture Technology Project (2005), which reported that the SHG members used loan for various purposes like purchase of milch animals, renovation of house, social reasons, establishment of enterprises *etc.*

**Table 3: Distribution of respondents as per the loan taken from bank**

<b>n=23</b>	
<b>Purpose of Internal Lending</b>	<b>f (%)</b>
Treatment of Disease	14 (60.9)
Marriage of Children	10 (43.5)
Business	8 (34.8)
Education for kids	8 (34.8)
Construction of house	8 (34.8)
Help Family	5 (21.7)
Repay loan	3 (13.0)
Animal Purchase	3 (13.0)

\*Multiple responses

## IMPACT OF TRAINING

### Information Empowerment

#### Functioning of Self Help Group

Every single woman who went to training got benefited from the training. Table 4 indicated that most of the respondents (87.5%) learnt about formation and updation of SHG bylaws as most of the SHGs made bylaws during or after the training and they also updated it time to time. Data further show that 90 per cent and 87.5 per cent respondents learnt about the procedure of selecting office bearers and proper organization of monthly meeting respectively. After the training 60 percent respondents confidently handled group conflicts. Less than fifty per cent respondents (37.5%) were able to maintain SHG register.

The reasons for low learning were illiteracy and lack involvement in keeping records. Registers were maintained by either office bearers or Government officials and hired persons. The other most benefit of the training was learning about financial management reported by 56.3 per cent respondents.

They said that they knew about process of grading, procedure of taking loan from bank, repayment of loan, maintenance of financial records, finalization of rate of interest for inter lending after attending ILSGRC training. Economic empowerment is the main motto of SHGs but they did not succeed very much in establishing enterprises. The training emphasized on providing knowledge regarding the establishment and management of enterprise. It is disheartening to note that only 31.3 per cent women gained knowledge about micro enterprise development. One of the training session dealt with the health problems of women and 74.2 per cent women had knowledge about health problems of women.

**Table 4: Distribution of respondents by knowledge gained from training**

<b>n=80</b>	
<b>Aspects</b>	<b>f (%)</b>
<b>Management and administration of self help groups</b>	
Formation and updation of rules and regulation	70 (87.5)
Selection of office bearers	72 (90.0)
Organization of monthly meeting	70 (87.5)
Handling of group conflicts	48 (60.0)
Maintenance of self help groups register	30 (37.5)
<b>Financial Management</b>	45 (56.3)
<b>Micro enterprise Development</b>	25 (31.3)
<b>Health problems of women</b>	59 (74.2)

### Women's Awareness

#### Knowledge about basic laws

Table 5 revealed that for the majority of the women (74.2 to 96.2%) had knowledge of the basic laws i.e. Prohibition of Child Marriage Act 1929-86, Domestic Violence Act 2005, Medical Termination of Pregnancy Act of 1971, the minimum wages act 1948 and The Hindu Succession Act, 1956. The law that they had least knowledge was the Bonded Labour (Abolition) Act, 1975 (35.4%). Just over half the women (54.8%) had knowledge of the Contract Labour act, 1970 and Indian divorce Act, 2001 (67.7%). The respondents expressed during informal discussion that they acquired all the knowledge about these laws from the trainings only. In support to such findings Mathew (2013) stated in his study that the respondents who attended the training have higher knowledge (mean=77.18, SD=6.50) than the respondents who did not attend the training (mean=49.05, SD=6.85) regarding different Acts relating to women's rights and various welfare measures for women and children. He further reported that among the attendees of training, half (49.7%) of the respondents had good knowledge followed by 48.6 per cent having very good knowledge about acts and welfare measures. While for non attendees more than half (54.9%) of the respondents had only a little knowledge and 41.7 per cent had very little knowledge whereas only 3.4 per cent had a good knowledge on the topic. The respondents who attended the training had more knowledge on women's rights and women's issues.

**Table 5: Distribution of Respondents by knowledge about basic laws**

<b>Knowledge of Basic Laws</b>	<b>f (%)</b>
The minimum wages act 1948	66 (83.0)
The Contract Labour act 1970	44 (54.8)
Bonded Labour (Abolition) Act, 1975	28 (35.4)
Medical Termination of Pregnancy Act of 1971	70 (87.1)
The Hindu Succession Act, 1956	59 (74.2)
Prohibition of Child Marriage Act 1929-86	77 (96.2)
The Dowry Prohibition Act, 1961	72 (90.3)
Indian divorce Act	54 (67.7)
Domestic Violence Act 2005	75 (93.5)

#### Knowledge about government schemes

Table 6 revealed that majority of the women had knowledge (74.0-96.2%) of three schemes i.e. Palanhar Scheme Jahani Shishu Suraksha Scheme and Jahani Suraksha Scheme as they had availed benefits from these schemes. Those schemes that they had least knowledge about were the Indira Gandhi Matritva Sahyog Yojana (41.0%), the Sahyog scheme (41.0%), and the Widow Marriage Scheme (16.0%).

**Table 6: Distribution of respondents by knowledge of govt. schemes**

<b>n= 80</b>	
<b>Knowledge of Govt. Schemes</b>	<b>f (%)</b>
Jahani Suraksha Scheme	74 (93.0)
Indira Gandhi Matritva Sahyog Yojana	33 (41.0)
Jahani Shishu Suraksha Scheme	70 (87.1)
Widow marriage scheme	13 (16.0)
Sahyog scheme	33 (41.0)
Palanhar Scheme	59 (74.0)

### Women's development, mobility in community, and individual growth

**Access to institutions:** Table 7 revealed that the majority had access to anganwadi (75%), School (68.8%), Panchayat (75.0%), Post Office (50.0%), Sub health Centre (50.0%) and Bank (56.3%). This access reveals their potential to be empowered. Access is the first step. During the training they were taught about the importance and function of these institution and also made them aware about the ways to avail services of these institutions. Access to these institutions enhanced their access to health and education.

**Table 7: Distribution of respondents by their access to various institutions**

<b>n= 80</b>	
<b>Access to</b>	<b>f (%)</b>
Anganwadi	60 (75.0)
School	55 (68.8)
Panchayat	60 (75.0)
Post Office	40 (50.0)
Sub Health center	40 (50.0)
Bank	45 (56.3)

### Impact on attendance in gram and ward sabhas

Table 8 demonstrated that out of the 80 women, for less than half of the respondents the training improved their attendance to Gram Sabhas (47.5%) and ward sabhas (38.8%). However, those that did say it improved their attendance were very passionate about going to the sabhas and now seem to understand the significance of the sabhas.

The remaining respondents did not attend for various reasons including they did not know when the meetings were, they did not think their voices are heard, they did not see the point of going because their husbands went, or they did not completely understand the importance of attending. Thus it can be said that still there is a need to reorganize training for them to make them understand the importance of Gram Sabha and Ward Sabhas

**Table 8: Distribution of respondents according to impact of training on attendance in gram and ward sabha**

<b>n= 80</b>	
<b>Training increased attendance in</b>	<b>f (%)</b>
Gram Sabha	38 (47.5)
Ward Sabha	31 (38.8)

### Action for social issues

Table 9 revealed that the most relevant issue in the village was alcoholism and thus, it is the issue that 26.3 percent women had taken action on. The next most issue that they had taken action on was dowry (13.8%). The least action they had taken on is Child marriage. The women said that child marriage was not occurring in the villages anymore due to media exposure, training, and govt. schemes. It is surprising to note that female infanticide was not taking place in their villages thus only three women of a hamlet had taken action against this issue in their hamlet.

**Table 9: Distribution of respondents by action on social issues**

<b>n= 80</b>	
<b>Increase action on Social Issues</b>	<b>f (%)</b>
Dowry	11 (13.8)
Alcoholism	21 (26.3)
Child Marriage	5 (6.25)
Abortions/infanticide	3 (3.8)

\*Multiple responses

Many women expressed in an informal discussion that these issues were not relevant in their village and thus, there was no need for them to take action. As a result, this data does not reflect what they would do if the situation arose. Furthermore, some women answered that this increased action was not only because of SHG training but is also due to other factors like media and general exposure.

**Impact on Domestic Violence:** Reduction in domestic violence was found in the selected region. There were different factors like media exposure, economic independence, training and such that contributed to the decrease in domestic violence than just training.

**Individual Growth:** Table 10 demonstrates that training was very successful in building confidence in women as 93.8 per cent women were now confident to talk within family, 75 per cent were confident to talk in SHG meeting while 50 per cent women were now talk in public confidently. Data further show that decision making of the respondents increased in education of children (81.3%), family and social function (85.0%), family planning (37.5%) and Buying and selling land, property and household goods (31.3%).

Training also built capacity of the respondents in ability to take risk (18.8%), ability to understand and solve problems (43.8%), ability to try new ventures (18.8%) and ability to take criticism (12.5%). Although the institute did not get much success in developing abilities in taking risk and criticism but that little success make others to development these abilities. SHGs had given a hope to women for their better condition. SHGs can be a vehicle for social empowerment of rural women than can be seen from data that SHGs had developed team spirit (75.0%) and assertiveness (43.8%) among women and also increased the involvement of women in group activities (100%).

them to move towards sustainability. SHG federations can have a useful role to play, if they are well-developed and have the required capacity.

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**Table 10: Distribution of the respondents as per the individual growth by the training**

n=80	
Aspects	f (%)
<b>Confidence building</b>	
Confidence to talk within family	75 (93.8)
Confidence to talk in SHG meeting	60 (75.0)
Confidence to talk in public	40 (50.0)
<b>Increase in Decision making</b>	
Education of children	65 (81.3)
Family planning	30 (37.5)
Buying and selling land, property and household goods	25 (31.3)
Family and social functions	68 (85.0)
<b>Capacity building</b>	
Ability to take risk	15 (18.8)
Ability to understand and solve problems	35 (43.8)
Ability to try new ventures	15 (18.8)
Ability to take criticism	10 (12.5)
<b>Psychological aspects</b>	
Hope	80 (100.0)
<b>Social empowerment</b>	
Team spirit	60 (75.0)
Assertiveness	35 (43.8)
Participation in group activities	80 (100.0)

## CONCLUSION

SHG movement holds great promise for poverty reduction and women's empowerment. The process of women's empowerment begins in the mind, by changing women's consciousness. The process of empowerment involves not just an improvement in physical and social conditions, but also ensuring equal participation in decision making process, control over resources and mechanisms for sustaining these gains. The findings of the study show that there were remarkable changes in women in the level of awareness as a result of the training programmes. It is strongly suggested that such training programmes should be organised continuously for improving the quality of the SHGs which will enable