

## IDENTIFY THE NEEDS AND BENEFITS FOR CREATION OF SELF HELP GROUP

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**Abstract:** Self Help Groups are small economically homogeneous group of the rural and urban women and poor. The study was conducted in Falimari and Chandamari village under Cooch Behar block I, Gopalpur, Takargach villages under Cooch Behar block II of Cooch Behar District, from each village 45 no. of respondents taken and total 180 no. of respondents are taken from the exhaustive list. The purposive and random sampling procedures were followed and collected data was analyzed with help of statistical tools for graphical representation of the results. The result shows that majority of the respondent had joined the Self-Help Group for promoting saving because most of the Self-Help Group members belong to poor family background and they have always financial shortage. 88.89% of the respondents are acquired money for the food security purpose. The finding indicates that the earning and saving money is the main factor of SHG members in the group which help them for empowerment and maintenance livelihood.

**Keywords:** Development, Empowerment, Income Generation, Livelihood, SHG

### INTRODUCTION

**I** make no distinction between man and woman; women should feel just as independent as men. Bravery is not man's monopoly." -M. K. Gandhi

The two main objectives of the Millennium Development Goals are minimizing poverty and gender equality. Even though the world seen a fast economic growth in the past, it was unbalanced because of the margin between covered and uncovered primary sector of the society. Self Help Group (SHG) has now formed in every corner of the country for upliftment of the poor. That is why we call the SHG as a magical discovery in the field of poverty and unemployment reduction. Generally SHGs are expected to be stage for women to help themselves for their social and economic upliftment. At first the National Bank for Agriculture and Rural Development (NABARD) introduced it as a pilot project commonly known as SHG linkage project in 1992 with a small beginning. The active participation of Government, Banks, development agencies and NGOs has made the SHG movement as the world's largest microfinance programme. In the development paradigm, micro-finance has evolved as a need-based programme for upliftment and eradication of poverty. The main target groups are women, poor, deprived etc. so, that micro-finance has become one of the most effective interventions for upliftment of the poor. Self Help Groups are small economically homogeneous group of the rural and urban women and poor. The size of the SHG is 10-20 poor women or men and voluntarily they coming together to save small amount regularly which are deposited in a common fund to meet members needs

and to provide collateral free loans decided by the group.

This programme has become very popular as well as it helps to meet their needs and to determine their own destiny through the principle of "by the people, for the people, and of the people". This arrangement has given power to the people. Thus self-help groups emphasize on self-reliance, self-determination and self-empowerment by mobilizing internal resources of the people in group or in community. Funds may then be given for a period of time to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. For the rural women, economic upliftment can be harvested through the concept of Self-Help Groups (SHGs) based on group approach for rural development. Culture also affects the socialization of women. Singh (2006) also studied SHGs programme of Peoples Education and Development Organisation and makes an attempt to evaluate social and economic impact on households of SHGs members. The members of who are involved in SHGs programme have increased involvement in decision making, awareness about various programmes and organisations. Moreover, the members get information about the different sources of credit and also reported that there are the evidences of household income, food security and increased standard of living. The SHG has also some weakness in case of management purpose and leadership quality also required for the development of organization. In this study we found that Reddy (2005) observes that the state of SHGs identifies key areas of weakness which undermine the sustainability of SHG movement. He identifies the

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major areas such as financial management, governance and human resource ranges from weak to average quality for a majority of SHGs. The financial management and handle the all group members are very tough. In another study APMAS (2009) reported that the SHG program has resulted in social and economic benefits to a significant percentage of the sample groups. SHG groups which spent their loan on some productive purpose they automatically benefited socially and economically. Roy (2007) undertaken quality assessment of SHGs in West Bengal and this was done by using twenty indicators like group meeting, members' participation, group discipline, savings, micro-credit, financial management, economic and social initiatives and linkages with institutions. Sahu (2010) assessed the quality of SHG in Northwest India based on the 13 indicators. In group formation, homogeneity in economic status should be given weightage. Continuity in the perusal of social causes and issues, group processes, and other social parameters should be considered while fixing determinants of group quality. Savitha V, Rajashekar H. (2012) found that pertaining to Microfinance and women empowerment depicts that SHG based microfinance has contributed as a catalyst of the social change and empowerment of poor is proved to be a boon for the rural women in some states of India. Moreover it has created opportunities for promotion of income generating activities and have enabled them to come above poverty line. Dr. Percy Bose in the study "A case study on Self Help Groups in North Tamil Nadu" (March 2013) analysed the economic empowerment of women through SHGs in the north districts in Tamil Nadu. In the study, it has been found that the income of the women increased after joining the SHGs. Since the repayment of loan is

regular, it can be concluded that the economic activities of SHGs are quite success.

It is a debatable issue that whether a woman's participation in a credit program raises her "bargaining power" or "empowerment" in the household. Hashemi et al. (1996) for example, attempt to measure a woman's empowerment using indicators such as level of mobility, ability to make large purchases, and political and legal awareness. However, in other studies, such as Goetz and Sen Gupta (1996) and Rahaman (1999), evidence is offered that a woman's participation in a credit program reinforces her dominated role in the household, and in some cases, the loan ends up under the control of her husband. Thus the following study was conducted to analyze the needs and benefits to the members of SHG in rural area.

## METHODOLOGY

The study was conducted in Falimari and Chandamari village under Cooch Behar block I, Gopalpur, Takargach villages under Cooch Behar block II of Cooch Behar District of North Bengal. The purposive and random sampling procedures were followed and an exhaustive list of the SHG members was prepared from the selected villages. From each village 45 no. of respondents taken and total 180 no. of respondents who are actively join in SHG activities from the exhaustive list were selected. The data were collected through well design structure interviewed schedule. A Focus group discussion (FGD) was also conducted in each villages to collect some secondary information in aquaculture. The collected data was analyze with help of statistical tools for graphical representation of the results.

## RESULT AND DISCUSSION

**Table 1.** Different reasons which help the SHG member to join in the group

Sl. No.	Reasons	RBQ	Rank
1.	For family support( maintain family expenditure)	72.83	2 <sup>nd</sup>
2.	For promoting saving	78.49	1 <sup>st</sup>
3.	For getting loan	58.81	4 <sup>th</sup>
4.	For business	50.41	5 <sup>th</sup>
5.	For other social purpose	40.48	7 <sup>th</sup>
6.	For growing money	59.09	3 <sup>rd</sup>
7.	For repaying old debts	49.86	6 <sup>th</sup>
8.	For raising status in society	36.21	8 <sup>th</sup>

The above Table No. 1 shows that 78.49% of the respondent had join the Self-Help Group for promoting saving because most of the Self-Help Group members belong to poor family background and they have always financial shortage. So, that their main motto is how they promote their saving.

The members of SHG believe that by joining in the Self-Help Group, they can save some amount of money which helps them to do some income generating group activity. 36.21% of the respondent had joins the group for improve standard of living in the society through various group activity.

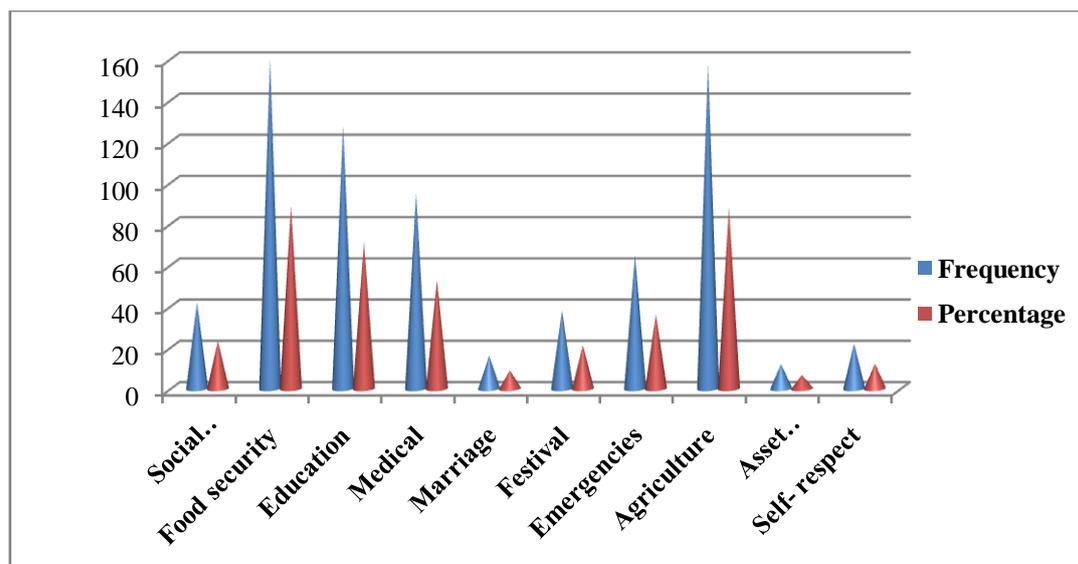


Fig. 1. Purpose of acquired money by the member of SHG after joining the group

The Fig. 1. Shows that the 88.89 % of the respondents are acquired money for the food security purpose followed by agriculture purpose (87.78%), education purpose (71.11%), medical purpose (15.55%), emergency purpose (36.11%), social security purpose (23.33%), festival purpose (21.11%), increase self-respect purpose (12.22%), marriage category (8.89%) and asset building

purpose (6.67%). One of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings. They save regularly, have their own bank accounts and make deposits into these accounts. SHG is having a good impact on members, in their ability to save their hard earned money.

Table 2. Factors help the SHG member for empowerment and maintenance of livelihood

Sl. No.	Factors	RBQ	Rank
1.	Self-empowerment	74.24	3 <sup>rd</sup>
2.	Earning money	77.86	1 <sup>st</sup>
3.	Educating children	77.10	2 <sup>nd</sup>
4.	Improving social status	47.10	4 <sup>th</sup>
5.	Sharing risk	44.97	5 <sup>th</sup>
6.	Serving the society	28.40	6 <sup>th</sup>

The above Table No. 2. Shows that earning money is the main aim of the members of SHG, they believe that it help them for empowerment and maintenance of livelihood. 77.86% of the respondent said that the main factor which helps the SHG members for empowerment and maintenance livelihood is earning money. Because they thought that the economic independence is the first and foremost need of the women SHG members which is contributing towards empowerment and maintenance of their livelihood. 28.40% of the respondent said that being the member of SHG which help them in socialization and serving the society.

**CONCLUSION**

The SHG members join the groups for their various needs. Majority of the member’s main intention is to save money and generate income through group activity from their saving. This group formation

activity motivates the members to do various kind of income generation activity. Many of the groups become failure due to improper group management and lack of mutual understanding between the members. Pluralistic approach of various Governmental department and NGOs help for strengthening the group. So, the existing nearby various department need to identify the existing various group and assist them to upliftment of the group.

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