

## **STRATEGIES TO MAKE SHGS INSTRUMENTAL FOR SOCIAL CHANGE AMONG RURAL WOMEN OF RAJASTHAN**

**Seema Tyagi\* and Aditi Mathur\*\***

### **ABSTRACT**

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. They are a voluntary association of people formed to attain collective goals. They provide strength to poor women through collective action and unity. They make the women more confident, articulate and aware. With this ideology many SHGs were formed by both Government & Non Government Organizations in Udaipur district of Rajasthan and have been functional since many years. Therefore a study was undertaken to find out how far these SHGs have brought about a social change in the life of women members of SHGs. On the basis of the findings, certain strategies were also framed that can help to make the groups more functional in bringing about changes in rural areas. Women in India are usually kept within certain specified boundaries beyond which they are not encouraged to venture forth. However, as members of SHGs, trying to resolve their own individual problems, women often undertake activities that they have not done before. This is because the action the women need to do to solve their problems, requires them to visit places they may never have visited before, talk to people they may never have met before, undertake activities that they may never have done before and develop relationships which may be unusual for them because their relationship will not always be family based. Also bringing women into groups enables them to draw strength from the group, thereby increasing their self-confidence. It also strengthens their collective position in dealing with external agencies. There are numerous studies highlighting that SHGs have an impact on social empowerment of women.

### **INTRODUCTION**

One such study was undertaken in Udaipur district of Rajasthan by Tyagi, S. (2006) with Rural Women belonging to two different SHGs i.e. Government & Non Government Organizations. It was encouraging to find that the women members of both Government and Non Government Self Help Group exhibited a vibrant response when they were enquired on the indicators of social empowerment. The members felt that being a member of SHG has changed them altogether. They now feel more confident and assertive. Their hitch of interacting with outsiders had gone. They got more and more opportunity to get together and hold discussions on many social problems among themselves and with higher officials that widened their vision regarding various problems and inculcated in them a sense of responsibility towards any such social cause. Almost all

the respondents from the Government (100.00 to 83.33 per cent) and NGO (100.00 to 86.66 per cent) reported that they had started taking part in meetings of any sort that affected them and now they were able to solve problem related to self, family and fellow women. They felt that they had made a social identity and they had increased self respect and self confidence. They were now able to communicate with bank officials and others that were in position. They had also developed awareness for the development of their family and village. Women reported that they were independent to go outside the village on their own and also developed an awareness for benefiting from the GO and NGO schemes. Among the members of SHG the response on one aspect varied among the GO and NGO beneficiary and it was regarding their ability to solve problems related to village. 72.22 per cent of GO members told yes as compared to only 34.44 per cent of NGO members. The reason for this

\* Assistant Professor, (Home Sc. Ext. & Comm.Mgt.), Directorate of Planning, Monitoring & Evaluation, SKRAU, Bikaner (Raj.)

\*\* Assistant Professor, (HRM), Institute of Agri Business Management, SKRAU, Bikaner (Raj.).

variation could be traced from the fact that most of the members from GO were those who belonged to groups of District Women Development Agency (DWDA). These members got more opportunity to protest against village problems and had direct interface with persons in higher positions. On the other hand the dependency of women members of NGO SHG was more on society secretary and extensionist. They communicated their problems to them who in turn reported about it to project personnel. Thus these women felt helpless to do anything directly on matters related to village. Therefore above findings lead to the conclusion that social empowerment of the beneficiaries was much higher than the non beneficiaries indicating thereby that the self help groups have helped women to become more socially empowered. The results of the study are in line with the study conducted by Raj (2004) where it was reported that SHG had made a significant impact on social empowerment of women. This helped women come out in open and discuss their problems. Also it was found by Gupta, P. (2005) that there was incremental change in trust and openness of women and the formation of SHGs has helped in imbibing self confidence and self esteem. Decision making abilities of women related to family, farm and social issues increased significantly. Women felt socially more empowered in terms of aspects like leadership, ability to work with others, communication skills, assertiveness and participation in village activities. Likewise, impact of SHG on empowerment of women was reported by Bharathi and Badiger (2006). It revealed that the impact of NATP Project on beneficiaries was very high after formation of groups. It led to economic, social and technological empowerment and also to the overall development of women SHG members. Confidence building, self esteem, decision making pattern, capacity building, psychological aspects and social empowerment of farm women which was very low before joining the project increased tremendously after implementation of the project.

In spite of this gleaming picture of existing SGSs, they are not performing upto the mark due to certain pitfalls in their working. Thus these weaknesses are major impediments in the progress of the groups

namely, illiteracy plays a havoc due to which there are problems in maintaining financial records, keeping records and diaries, bank transactions, communicating freely with extension and bank officials, also women are ignorant regarding various programmes and schemes of social and economic development, feeling of mistrust among members, lack of adequate technical support for taking up enterprise, irregularity of members in monthly meetings, irregularity in depositing money by members, problem of defaulters, lack of training regarding functioning of groups, disagreement among members with regard to group leader and caste differences among members.

Thus these SHGs have to be made more functional in order to be effective agents of social change:

#### **1. Promotion of literacy among members:**

In order to make SHG effective in functioning, there is a need for all members to understand basics of finance and working of SHG. But illiteracy among members stands in the way of members to give their fullest to group functioning and taking up the responsibility in any aspect of SHG working. Thus, there is a need for inter-ministerial linkages at the national and state level to make literacy an integral part of SHG. The groups could be linked to literacy programmes run by GO and NGO in villages.

#### **2. Proper organization and management of group:**

In order to improve the organization and management of SHG, there is still a need to train both the leaders and SHG members. The trainings for leaders should be focused on the roles and responsibilities of leaders with regard to group functioning. Whereas all SHG members need a thorough training on how a group functions and particularly emphasis need to be given on organizational and financial management of the group.

#### **3. Leadership development:**

In order to maintain a balance between knowledge and confidence of members there is a need to rotate leadership roles among group members. It also helps in sharing of work and responsibility. Therefore, trainings to potential leaders must be imparted with focus on developing leadership skills, group dynamics and handling group conflicts.

#### 4. Exposure cum learning visits:

In order to keep the SHG active there is a need to plan and organize exposure cum learning visits for both SHG members and Project Staff. Care must be taken that these visits should be timely, relevant to group and frequent i.e. very long gaps bring down the motivational level of group members and project staff. It is also important that compatible SHGs should only be chosen for visits so that the members can relate to them.

#### 5. Information empowerment:

Keeping in view the holistic approach for empowerment of women, it is essential to incorporate some essential aspects for the overall development besides social interventions. These are technological, political, legal along with child care, nutrition and health and home and environmental sanitation. Effective and proper trainings would help women to improve their personal and social life.

#### 6. Technological interventions:

Instead of addressing one technology uniformly to all SHG members efforts could be done to divide the women members of a village in various interest groups of farm and non-farm activities. Then only efforts be done to promote field demonstrations, providing technical guidance and a central place could be identified where ready availability of equipments should be ensured on lending basis. This would definitely foster quicker adoption of technologies and wasteful expenditure of time and labour could be minimized.

#### 7. Activate groups in social mobilization:

The groups should register their existence and presence felt by the villagers by taking up activities that would promote social mobilization and development of their village. For this, various cultural activities could be planned like *Prabhat Pheri*, Drama, Puppet shows, songs, skits, rally etc. with educational messages. In this it would be advisable to associate local artists as people can relate to them easily. The burning, relevant and current social problems can also be brought in front of village community. The SHG must also work together to tackle problems related to development of village.

#### 8. Promotion of Income Generating Activities (IGA):

Though women in rural areas are exposed to some of the enterprises but it is not sufficient for them to establish in that venture. It is imperative to lay stress that women must be guided and helped in choosing which enterprise she can take up. Also it must be ensured that SHG members are helped thoroughly to have knowledge on the process of establishing an enterprise, management and marketing. If these inputs are not supported strongly then women are least likely to succeed in taking up any IGA on sustainable basis even after having a desire and need for such activity.

#### 9. Evaluation, impact study and follow-up :

So much effort is put into giving inputs for development of women. But they are only of little value if it is not assessed as to how far these have marked an impact and how much the members have gained out of it. Therefore, there is a need to assess the impact of technological intervention, information empowerment, organizational and financial management of SHGs and leadership development. Such evaluation will help to pinpoint to the thrust areas that need to be restressed. Similarly follow-up activity needs to be done so that the problems could be attended as and when arises. In absence of such mechanism the women feel left out and helpless and slowly and slowly the SHG is doomed to become extinct.

#### 10. Organizational linkage development:

In order to develop SHG as strong institutions at village level there is a need for developing a proper organizational linkage. For this it is necessary to have an Agency at District Level that would totally be entrusted with the task of development of rural women. This agency would direct women oriented schemes and programmes of GO and NGO for benefit of SHG members, help in redressal of social, legal, personal and other problems of women and arrange for cultural educational programmes at village level. This agency would have liaisoning at village level where a Women Empowerment Cell could be developed. This cell would help and guide SHGs in solving technological, financial, legal, social and other problems of members of SHG.

## CONCLUSION

In spite of all these strong components and efforts there is an urgent felt need to associate an energetic, knowledgeable, resourceful, empathetic and experienced women to act as facilitator for the groups in a village. She should be there from initial stages of SHG formation till the group is in existence. Even though after SHG attains sustainability she should not be withdrawn. It has been seen that any programme of whatever magnitude and kind starts diminishing once the agencies and schemes start withdrawing. In order to constantly boost up the spirits of members and build trust and confidence among them the facilitator must be an integral component of effective SHG functioning.

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