



DIMENSIONS AND APPREHENSIONS OF SELF- HELP GROUPS -AN ANALYSIS

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Abstract- The present paper focuses on the role of Self-Help Groups (SHG's) in promoting entrepreneurial culture among the SHG's members of Jakhal block district Fatehabad Haryana. In the research primary data had been collected from 100 sample respondents from seven villages of Jakhal block district Fatehabad (Haryana) through designed schedule by conducting interview and observation method and it had been found that these groups were not working up to the mark due to conservative family culture and poor educational background of the masses. It had also been found that among surveyed group members after starting SHG activities only 6 percent of the member's family income increased more than INR 20,000 per annum, 55 percent's income increased up to INR 20,000 annually, 26 percent's income increased up to INR 10,000 and 13 percent members income had not improved in the post SHG period and forfeiting the objectives of the government policies.

Keywords- Rural Development, Self-Help Groups, Government Policies, Bottlenecks

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Introduction

The two prime objectives of the Millennium Development Goals are eradicating poverty and gender equality. Even though the world witnessed a fast economic growth in the past, it was unbalanced because of the gap between covered and uncovered primary sector of the society [1]. At present world population is 7.1 billion, which is growing at the rate of 97 million people per year will touch 5 billion approximately by the year 2025. It is estimated that about 95 per cent of the population growth will be in the developing countries. The Asian population is 3.55 billion, which may reach 4.54 billion by 2025 and women constitute around half of the total world population [2]. In India, women are among the most vulnerable and marginalized group in the world of work. Women represent 50 per cent of the world population make up 30 per cent of the official labour force, perform 60 per cent of all working hours, receive 10 per cent of world income and own even less than one per cent of the world's property [3]. In India about two-fifth of the population lives below poverty line living in rural

areas [4]. Even after 63 years of independence, we have large section of society especially rural that has been excluded from the benefits of this growth [5].

Rural development has always remained an important issue in all discussions pertaining to economic development, especially of developing countries, throughout the world. Although millions of rural people have escaped from poverty as a result of rural development in many Asian countries but in developing countries like India there are still a large number of rural people who continue to suffer from persistent poverty [6]. Since, independence government has taken several initiatives to tackle the menace of poverty through area development approach, sectoral approach. But all the initiatives failed to achieve the target due to faulty planning, improper implementation and lack of will etc. [7].

The socio-economic disparities between rural and urban areas are widening and creating tremendous pressure on the social and economic fabric of many developing economies. These factors, among many others, tend to highlight the importance of rural de-

velopment. Rural development means overall development of rural areas to improve the quality of life of rural people –men, women and children. It is an integrated process which includes social, economic, political and spiritual development of the poorer sections of the society. Right from independence, in fact even in the pre-independence era, rural development vis-à-vis poverty alleviation had remained as a major challenge in our country. The core objectives of rural development are

- a. Food for hungry people
- b. Education to all- men, women and children.

Elimination of poverty, ignorance, diseases and inequality of opportunities and providing a better and higher quality of life were the basic premises upon which all the plans and blue-prints of development were built. Initially, main thrust for development was laid on agriculture industry, communication, education, health and allied sectors but later on it was realized that accelerated development can be provided only if governmental efforts are adequately supplemented by direct and indirect involvement of people at the grass root level [8,9]. The empowerment of rural people especially women is crucial for the development of rural India [10]. Therefore, the Constitutional (73rd) Amendment, Act 1992 provides for reservation of selective posts for women. The Constitution has placed enormous responsibility on the Panchayats to formulate and execute various programmes of economic development and social justice, and a number of Centrally Sponsored Schemes are being implemented through Panchayats. Thus, Women members and Chairpersons of Panchayats, who are basically new entrants in Panchayats, have to acquire the required skill and be given appropriate orientation to assume their rightful roles as leaders and decision makers [11].

Later on, during the Ninth Plan period, several anti-poverty Programmes have been restructured to enhance the efficiency of the Programmes for providing increased benefits to the rural poor. Self Employment Programmes have been revamped by merging the Integrated Rural Development Programme (IRDP), the Development of Women and Children in Rural Areas (DWCR), the Supply of Improved Tool-Kits to Rural Artisans (SITRA), the Training of Rural Youth for Self Employment (TRYSEM), Self-Help Group (SHGs), the Ganga Kalyan Yojana (GKY) and the Million Wells Scheme (MWS) into a holistic self-employment scheme called Swarnjayanti Gram Swarozgar Yojana (SGSY) [12].

Among all schemes SHGs play a proactive role in national development of the developing country like India. The Swarozgaris may be individuals or groups (Self Help Groups). However, the emphasis is on Group approach and also with particular emphasis on group formation by women and the weaker sections [13].

It has been conceived as a holistic programme of self employment and some of its salient features are:

- Organizing the rural poor into Self Help Groups (SHGs) through social mobilization.
- Key activity and development of activity clusters.
- Training and marketing support to the Swarozgaris.
- Involvement of NGOs/ CBOs/Animators in social mobilization and training and capacity building of Self Help Groups [14].

These groups enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural sphere of life. Since inception, 36.78 lakh SHGs have been formed out of which 24.09 lakh SHGs have

passed Grade I and 11.24 lakhs have passed Grade II, while 8.36 lakh have taken up economic activities. During 2009-10, till December 2009, 11.65 lakh swarozgaris have been assisted out of which 7.85 lakhs are women (67.36%). The Ministry has taken an initiative from 2008-09 to set up dedicated training institute for skill training of rural BPL for self /wage employment. These institutes (RSETIs) would be set up in each district of the country in partnership with the Banks. The Ministry is providing one time grant assistance of One Crore INR for infrastructure creation and the states would provide free of cost land. The Ministry has also provided funds to all the districts in the country for setting up of three village haats in each district. In addition to it, scheme also provides for setting up of haats at district and state levels on demand basis. [15] The funds allocated and utilized by the government under SGSY to promote this sector during 2009-10 are shown in Table-1.

The table number 1 reveals that during the year 2009-10 Ministry of Rural Development Government of India allocated total funds to the tune of INR 268866.00 crores out of which INR 205154.00 allocated from the central funds and INR 63712.00 were shared by the state governments all over the country. In case of total allocated funds only 57.58 percent were utilized. Some of the states had made commendable progress as Assam, Jharkhand Pondicherry, West Bengal, Tamil Nadu etc. whereas some states are lagging behind such as Lakshadweep, Orissa, Manipur and Nagaland etc. As far as state of Haryana is concerned where we have concentrated our study, only 47.32 percent of the funds were utilized although it is one of the leading industrial states in the northern region. Therefore bringing rural unemployed youth into the mainstream of development is a major concern for the Government of India.

Review of Literature

In the process of research previous studies concerning the various dimensions and functioning of rural entrepreneurs have been studied to understand the research problem in carrying out the formulated work in rural entrepreneurship. Hence, the various research studies related to the working of entrepreneurs are as following.

Dr. C. Azhakappan (2004), has stated in his article "Self Help Groups and Entrepreneurial Development in Rural Area" that the main focus of SHGs is to generate savings for income generation projects in the village. It also enables the women to help themselves through entrepreneurship. He emphasised that greater and continue support for entrepreneurial activities are needed to further improve the lives of these women and their communities. [16]

Bijaya Kumar Sahu (2006), has opined in his paper "Rural Women Empowerment through Self Help Groups" that women Self Help Groups organized in rural areas have improved their Socio- Economic status during a short span of time. He stressed that various problems encountered by these groups are; inadequate family and social support, political and bureaucratic interference, enterprise of banker's and Govt. official's choice, Inadequate market support, delay in insurance claim etc. If these problems will be solved by the Government, NGOs, International Development Agencies in a coordinated manner then the achievement of empowerment by the rural women will definitely be possible in our country. [17]

Matheswaran V.P. (2009) has defined in his article "Women Empowerment for Sustainable Development Through Self- Help

Group Movement in Tamil Nadu” that the Self- Help Groups really help the women folk to participate in organized activities apart from helping members to mobilize funds. The empowerment of women really starts with such kind of activities of Self –Help Groups. The case study also proves that given the assistance and guidance these self help group bound to make not only a sea changes in empowering women but also tap the hither to unutilized power of women for sustainable development of the society as a whole [18].

Qazi Moin (2009) has described in his study, "Self Help Groups: Poised for a New role in Rural development" that the self-help group is an appropriate people's institution which provides the poor with the space and support necessary to earn their livelihood. The group interaction equips women with necessary skills for participation in forums and to resolve their problems of wide implication. He has also focused that multilateral development banks, financial institution and transactional banks are also making SHGs their primary focus in their micro credit programme. In fact, it is a path towards their empowerment and the ultimate enhancement of their social and economic status. [19]

Objectives of the Study

- To study and assess the socio-economic impact of SHG's members in Haryana.
- To analyse the income satisfaction level of SHG's members and suggest some remedial measure to improve their working towards success.

Sample Selection, Methodology and Findings

In the present research data from the one block namely. Jakhal of Fatehabad district (Haryana) has been undertaken to find out the socio-economic status of rural entrepreneurs in the district and to analyze the various other causes which are responsible for the growth of these rural women entrepreneurs in Haryana. Haryana is a state in northern India which is surrounded by Uttar Pradesh (UP) on the East, Punjab on the West, Uttaranchal, Himachal Pradesh & Shivalik Hills on the North and Delhi, Rajasthan and Aravalli Hills on the South. With the passing of the Punjab Reorganization Act, Haryana became India's 17th state on 1st November 1966. The total population of the state is 25,353,081 (2011 census) out of which 65.2 percent population lives in rural areas and 34.8 percent in urban and it has 21 districts namely Panchkula, Ambala, Sirsa, Jhajjar, Karnal, Mewat, Rewari, Sonapat, Bhiwani, Gurgaon, Jind, Kurukshetra, Rohtak, Yamunanagar, Faridabad, Hisar, Kaithal, Mehendragarh, Panipat, Palwal and Fatehabad. Fatehabad is one of the economically backward district of state. The total population of Fatehabad is 941522 according to 2011 census. The literacy rate of the Fatehabad is 69.1 percent only out of which 78.1 percent male and 59.3 percent female people are literate. There are six blocks in the district. Out of 6 blocks in the district one block has been undertaken. In the present study both primary and secondary data has been collected and analyzed. The secondary data was collected from DRDA Fatehabad and primary data from 100 respondents of seven villages have been collected by using field interview schedule, focus group discussion and observations to find out their satisfaction level towards the activities of Self-Help-Groups (SHGs) and other related problems faced by these rural entrepreneurs. The detail is given in

the following tables (Table 2,3 and 4).

Table 2- No. of SHGs in various blocks along with their contribution (As on 31-3-2009)

Sr. No.	Block	No. of SHGs	Own Contribution Amount (INR)	Grand Subsidy Amount (INR)	Grand Total
1	Buttu Kalan	95	1075000	3028000	4103000
2	Bhuna	117	2475000	5815000	8290000
3	Fatehabad	250	5325000	14230000	19555000
4	Jakhal	98	2050000	2520000	4570000
5	Ratia	251	5400000	15650000	21050000
6	Tohana	103	1450000	2630000	4080000
	Grand Total	920	17775000 (28.84%)	43873000 (71.16%)	61648000 (100%)

Source- Official record DRDA Fatehabad (Haryana)

Table 3- Socio-economic Characteristics of SHG Members

Sr. No.	Socio- economic Characteristics	Total number of member surveyed	Number	Percentage	
1	Type of SHG member	100	Female	90	90%
			Male	10	10%
			Less than 30	20	20%
2	Age	100	Between 30-40	51	51%
			Between 40-50	23	23%
			More than 50	6	6%
			SC	53	53%
3	Category	100	ST	0	0%
			BC	32	32%
			General	15	15%
4	Educational status	100	Illiterate	67	67%
			Primary level	15	15%
			Middle level (5 th to 8 th)	11	11%
			9 th to 10 th	4	4%
			10 th to 12 th	3	3%
5	Did they join group on your own or persuasion by others.	100	Graduate or above	0	0%
			Own decision	53	53%
6	Reasons for joining the group	100	Persuasion by others	47	47%
			Improving economic and social status	20	20%
			Getting loan	24	24%
			Self-employment & asset creation	48	48%
7	Type of house	100	To take up community development activities	8	8%
			Kutch house	11	11%
			Semi- pucca House	43	43%
			Pucca House	15	15%
8	Type of family	100	Rented	1	1%
			Nuclear	20	20%
			Joint	80	80%
9	Number of dependents in family	100	01-Feb	0	0%
			02-Apr	26	26%
			More than 4	74	74%
			Dairy farming	1	1%
10	Occupation of the member	100	Agricultural Labors	59	59%
			Small Business	14	14%
			Industrial activity	2	2%
			Any other	24	24%
			No increment	13	13%
11	Increase in annual income	100	Upto 10000	26	26%
			10000-20000	55	55%
			20000 or above	6	6%

Source- Personal prove Survey

Table 4-Satisfaction Level of SHG members

Sr. No.	Factors		Number	Percentage
1	Are they satisfied with the subsidy given by the government?	Satisfied	63	63%
		Neutral	25	25%
		Unsatisfied	12	12%
2	Are you satisfied with the performance of NGOs/Government agencies?	Satisfied	44	44%
		Neutral	48	48%
		Unsatisfied	8	8%
3	Are you satisfied with the system of maintaining accounts	Satisfied	75	75%
		Neutral	16	16%
		Unsatisfied	9	9%
4	Are you satisfied with the assistance/ facilities given by Government regarding SHGs.	Satisfied	68	68%
		Neutral	21	21%
		Unsatisfied	11	11%

Source- Personal prove survey

Table-2 depicts that as on 31.3.2009 there were 920 Self Help Groups in six blocks of Fatehabad district. Among all blocks maximum beneficiaries was in Ratia block i.e. 251 nos of SHGs, followed by 250 in Fatehabad, 117 in Bhuna, 103 in Tohana, 98 in Jakhhal and 95 groups were in Buttu Kalan block respectively and total amount in all the blocks was Rs. 61648000. Out of which 28.84 percent i.e. INR 17775000 contributed by the SHG's and an amount of INR 43873000 i.e. 71.16 percent of the total investment had been provided as subsidy by various banks to promote the activities of groups.

Table-3 reveals that out of total surveyed members of SHGs of Jakhhal block of the Fatehabad district 90 percent of the members were women and 10 percent were the male members out of which 59 percent of the members were engaged in agriculture activities, 14 percent in business activities, two percent in industrial activities respectively. It is pertinent to mention here that only 6 percent of the surveyed members earned income more than 20,000 per annum, 55 percent earned income ranging from INR 10,000-20,000 and 26 percent earned up to INR 10,000 and 13 percent of the members could not generate revenue due to lack of exposure and educational level. It was also clear from the above table that 15 percent of the members were living in pucca house, 43 percent were living in semi pucca houses and rest of the members were leading miserable life. As regards family structure was concerned 20 percent of the members were living in nuclear families and 80 percent of the members were living in joint families and were mostly dependent all the times on their family members and cannot take any independent decisions. In Fatehabad area it had been observed that the traditional bound Indian Society is still not prepared for a transforming itself in to a globally competitive society. With the government initiatives some improvement had been made but still lot is to be done relating to viability of the SHGs performance. It had also been found that in the era of globalization and competitive market structure women have less access to technology by virtue of their educational status relative isolation from the public life. Therefore there is hesitation on the part of women to come out from the clutches from their houses. Women are also being ignored although they have knowledge but are not taken seriously because it remains the tendency of male to dominate the female.

Whereas Table-4 depicts that 63 percent of the respondents were satisfied with the government subsidy, 25 percent were neutral

whereas remaining members were not satisfied at all. It was also clear from the table that as regards performance of government agencies were concerned out of total surveyed respondents 44 percent were satisfied, 48 neutral and 8 percent were unsatisfied respectively. It is pertinent to mention here that majority of the group members were satisfied with the govt. policy of maintaining accounts because of maintaining proper record about their income, expenditure and to save some money for future as well. To supplement the wage employment and to provide alternative avenues for further augmenting and assisting the rural poor in self employment by encouraging groups and cluster activities is need of the hour.

Suggestions

Majority of the SHGs member were illiterate therefore training and entrepreneurial inputs be provided to each and every members before setting up any SHGs activity on priority basis

Most of the SHGs were doing business only at very low rate and ranging their average profits between 10,000-20,000 INR per annum annually. Therefore Government should provide more assistance to these groups and rural development agencies should help in marketing their products.

The rate of micro finance varies bank to bank, therefore it is suggested that government should fix norms for advancing loans to SHGs uniformly.

Conclusion

In the present study, it had been found that majority of SHGs members were not satisfied with the subsidy, maintenance of accounts, facilities provided by government and other supporting agencies. It had also been observed that the profitability portion was not very high and still people are compelled to lead a miserable life after launching so many schemes by the government to inculcate entrepreneurial culture. Therefore the need of the hour is to strengthen the rural sector on priority basis. For overall economic growth many parameters are utilized to indicate how well people are fed; their overall nutritional status; the availability of good nutrition during various phases of their growth and lives; the average life expectancy; the availability of drinking water and its quality; the quantum of living space; the access to medical facilities; literacy; the availability of school and educational facilities and various levels of skills to cope with fast changing economic and social demands so on. It will only be possible if every segment of the society come forward and contributes towards the economic development of the nation.

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Table 1- Financial Progress Funds allocated and funds utilized Under SGSY during 2009-10 (As on 31st January 2010) amount in INR Crore

Sr. No	States/U.T.	Till Month	Opening Balance as on 1.4.2009	Central Allocation	State Allocation	Total Allocation	Central Release	Central Release (in % age)	State Release	Misc. Receipts Interest Accrued	Return of Subsidy	Total	Total fund available (4+8+10+13)	Utilization of fund	%age of Utilization to total fund	%age of Utilization to Allocation
1	Andhra Pradesh	12	1306.82	10887	3629	14516	10580.7	97.19	3296.44	12.19	796.97	809.16	15993.12	8494.24	53.11	58.52
2	Arunachal Pradesh	11	229.92	568	63	631	191.57	33.73	11.1	2.91	0	2.91	435.5	89.22	20.49	14.14
3	Assam	12	6878.9	14750	1639	16389	7375	50	1083.8	11.96	6.57	18.53	15356.23	12961.45	84.41	79.09
4	Bihar	12	25107.03	25899	8633	34532	11445	44.19	4136.58	65.12	9.52	74.64	40763.26	16979.21	41.65	49.17
5	Chhattisgarh	12	401.78	5752	1917	7669	5350.98	93.03	1323.85	11.41	23.34	34.75	7111.36	4736.54	66.61	61.76
6	Goa	12	67.94	150	50	200	75	50	24.14	1.94	0.02	1.96	169.04	46.86	27.72	23.43
7	Gujarat	12	1101.66	4098	1366	5464	3423.57	83.54	1035.9	8.6	7.62	16.22	5577.35	4311.29	77.3	78.9
8	Haryana	12	315.04	2411	804	3215	2340.22	97.06	396.08	13.24	37.84	51.08	3102.42	1521.2	49.03	47.32
9	Himachal Pradesh	12	491.96	1015	338	1353	630.31	62.1	206.15	27.12	19.06	46.18	1374.59	927.81	67.5	68.57
10	Jammu & Kashmir	12	304.95	1257	419	1676	664.45	52.86	0	2.24	1.06	3.29	972.69	347.18	35.69	20.71
11	Jharkhand	12	7308.44	9766	3255	13021	5587.97	57.22	1039.41	4.17	60	64.17	13999.98	8023.21	57.31	61.62
12	Karnataka	12	2058.27	8221	2740	10961	7323.04	89.08	1486.87	8.05	20.26	28.31	10896.48	6534.28	59.97	59.61
12	Kerala	12	322.53	3689	1230	4919	3336.96	90.46	614.86	0	0	0	4274.35	2586.52	60.51	52.58
14	Madhya Pradesh	12	1751.73	12325	4108	16433	10160.62	82.44	2146.28	70.87	142.26	213.12	14271.75	8769.21	61.44	53.36
15	Maharashtra	12	1018.56	16251	5417	21668	13884.84	85.44	2965.81	86.62	259.79	346.41	18215.62	11475.03	63	52.96
16	Manipur	12	132.71	989	110	1099	328.78	33.24	82.04	4.3	0	4.3	547.83	173.11	31.6	15.75
17	Meghalaya	12	386.93	1108	123	1231	216.02	19.5	155.63	4.55	3.65	8.2	766.78	423.98	55.29	34.44
18	Mizoram	12	6.32	256	29	285	256	100	11.98	1.12	0	1.12	275.42	138.28	50.21	48.52
19	Nagaland	12	24.98	760	84	844	386.52	50.86	0	0	0	0	411.5	296.98	72.17	35.19
20	Orissa	12	3165.87	12453	4151	16604	10539.18	84.63	2157.16	10.91	0	10.91	15873.12	8240.4	51.19	49.63
21	Punjab	12	285.09	1171	391	1563	696.89	59.46	60.84	5.81	14.37	20.18	1063	846.09	79.59	54.13
22	Rajasthan	12	2695.51	6243	2081	8324	4994.66	80	1022.95	0.65	16.48	17.13	8730.25	5075.79	58.14	60.98
23	Sikkim	12	122.9	284	32	316	142	50	33.09	8.37	0	8.37	306.36	248.25	81.03	78.56
24	Tamil Nadu	12	759.86	9627	3209	12836	9270.77	96.3	2959.64	39.32	27.61	66.93	13057.19	7753.97	59.38	60.41
25	Tripura	12	114.71	1785	198	1983	892.5	50	151.3	1.45	0	1.45	1159.96	1097.93	94.65	55.37
26	Uttar Pradesh	12	17911.84	37286	12429	49715	27967.16	75.01	5579.32	79.37	157.66	237.04	51695.36	28185.75	54.52	56.69
27	Uttarakhand	12	568.04	1963	654	2617	1823.49	92.89	321.79	6.62	0	6.62	2719.94	1542.11	56.7	58.93
28	West Bengal	12	4847.29	13839	4613	18452	10717.19	77.44	3096.77	69.92	36.13	106.04	18767.29	12768.31	68.03	69.2
29	A & N Islands	12	58.31	25		25	8.48	33.92	0	1.12	0	1.12	67.91	15.79	23.25	63.16
30	Daman & Dio	12		25		25	0	0				0	0			0
31	D & N Haveli	12	0	25		25	0	0	0	0	0	0	0	0		0
32	Lakshadweep	12	11.38	25		25	0	0	0	6	0.1	6.1	17.48	2.3	13.16	9.2
33	Pondicherry	12	247.96	250		250	125	50	0	3.04	0.00	3.04	376	198.84	52.88	79.54
	Total		80005.21	205154	63712	268866	150734.87	73.47	35399.77	568.99	1640.29	2209.28	268349.14	154811.13	57.69	57.58

Source- Annual Report Ministry of Rural Development 2009-10