



Behavioral Change of Self Help Group Members- An Effort by Non-Governmental Organization

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A study was conducted in Madurai district of Tamil Nadu to study the behavioural changes of members of Self Help Groups of Association of Sarva Seva Farms (ASSEFA). Following multi-stage random sampling, data were collected from 270 respondents. The tools of analysis like mean, frequency, and percentage analysis; chi-square test and Mann-Whitney U test were used. The results revealed that SHGs promoted by Non-Governmental Organization brought high self-reliance, self-esteem, credit orientation, among the members and they were better empowered in economic aspects than the rest of the society.

Key words: SHGs, NGOs, Bennett's hierarchy, Economic benefit.

Empowerment is a process of awareness and capacity building leading to greater participation, greater decision-making power and control and transformative action. Empowerment of women signifies harnessing women's power by sensitising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. Empowering women in social, political, economical and legal aspects are inevitable to convert the downtrodden society into self- sustainable society. Women empowerment can be accomplished through political command, education, employment and developing SHG. Among these, SHG plays a major role in the women empowerment. SHG are concerned with the empowerment of the women in the society through, social, economical, political and psychological means. SHGs not only mobilize micro finance and provide micro credit to the needed members but also it provides self- employment training, awareness programme and promote the leadership qualities among its members.

Empowerment of women and bringing them into the mainstream of life is one of the priority areas in the National Development Policy of India. Hence, the present study was an attempt to assess the effort taken by NGO in bringing behavioural change among Self Help Group members.

Materials and Methods

Madurai district of Tamil Nadu was purposively selected for the present study. A multi-stage random sampling technique was followed to select the respondents from the study area. The most prominent NGO, Association of Sarva Seva Farms (ASSEFA) that is engaged in agriculture and allied activities, was selected for the study. The units of

analysis of the study were individual members of exclusive women Self Help Groups formed by ASSEFA. Three taluks were randomly selected from the district and from each taluk, three villages were selected at random. From each village, two SHGs were randomly selected, thus constituting eighteen SHGs. From each SHG, ten members were randomly selected, comprising a total of 180 respondents. Apart from this, from each village ten non-self help group members were studied for comparative purpose. Thus 90 non-self help group members were taken up for the study. Data were collected by personal interview using a pre-tested structured schedule. Change in behaviour of Self Help Group members was analyzed based on the Bennett's hierarchy (Table 1).

Conventional tools of analysis like mean, frequency and percentage analysis were used to analyse the basic information on SHGs. Mann-Whitney U test was used to analyse the significant difference between SHG and Non-SHG members with respect to quality characters.

Results and Discussion

Thrift Major motivating factor

Table 2 reveals that half of the SHG members (50.00%) had savings up to Rs.100 per month. Those with savings more than Rs.100 per month occupied the remaining fifty per cent. During interrogation it was found that after two or three years of establishing SHG, the members increased their contribution to savings by Rs.5 or 10 or 20 per month by consulting all the members of the group. It indicates that SHG helped in increasing the savings and credit needs of members. This is in line with the findings of Bhavya and Umesh (2011) who observed that yearly savings made by SHG members continuously increased from Rs. 1045 in 2003-04 to Rs. 2233 in 2007-08 per member at the pooled level.

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Table 1. Bennett's hierarchy (Bennett, 1976)

Level	Description	Summary
1	Inputs	Programming resources to support program activities (inputs monitoring)
2	Activities	Implementation of activities (activities monitoring)
3	Involvement	Involvement of different stakeholders (participation monitoring)
4	Reactions	Reaction to involvement (e.g. one-page survey)
5	KASA	KASA changes in Knowledge, Attitudes, Skills, Aspirations (proxy indicators for behaviour change)
6	Practice change	Behavioural changes in target group (direct/proxy evidence)
7	End results	Achieving and end result of economic, social, environmental/health value

Socio-political participation

None of the respondents was a member of socio-political organization except only one member as she was are LIC agent.

Table 2. Distribution of respondents by SHG savings n=180

Savings (Rs. per month)	SHG members (n= 180)	
	f	%
100	90	50.00
105	20	11.11
110	10	5.56
120	20	11.11
150	40	22.22
Total	180	100

Singh (1997) reported that majority (92.00%) of DWCRA beneficiaries had no participation in social organizations.

Table 3. Socio political participation

Statement	Mean Score		Significance
	SHG members	Non-members	
Socio political participation	135.25	136.00	0.616

Mann-Whitney U test revealed that there was no significant difference between SHG and non-SHG members regarding socio-political participation (Table 3).

Table 4. Distribution of respondents based on social participation score

Items	Regular		Occasional		Very Rarely		Never	
	f	%	f	%	f	%	f	%
Participating in group meetings	180	100	0	0.00	0	0.00	0	0.00
Participating in group discussion	95	52.78	64	51.11	21	35.56	0	0.00
Participating in electing the office bearer	92	51.11	77	42.78	11	42.78	0	0.00
Participating in training programmes	21	11.67	69	38.33	51	28.33	39	21.67
Participating in exposure visits	0	0.00	45	25.00	80	44.44	54	30.00

members and the SHG members and non-members were significantly different from each other. SHG was very much effective in bringing high self-reliance among the members. This could be attributed to the activities they had undertaken.

Verma's (1986) findings support this result as NGO program in rural Bangladesh brought rapid development in women by creating self-reliance, confidence, assertiveness, intelligence and consciousness of their rights.

Participation in SHG activities

All members attended SHG meetings regularly (Table 4). But 21.67 per cent and 30 per cent of the respondents never attended training programmes and exposure visits. The finding is quite contradictory to the findings of Devalatha (2005) who observed that the training programmes were the most widely participated activity, followed by participation in Krishi mela, field days, extension meetings, demonstrations and educational tour.

Reaction of participants

Level 4 of Bennett's hierarchy deals with reactions of the participants as a result of participation in programmes organized or conducted by the organization.

Self reliance

Self reliance was operationalised as the extent to which the respondents rely on their own capabilities, judgement or resources. The method developed by Sherin (1999) was used to measure this variable. This consists of a statement and response rated on a four point scale weighted as 4, 3, 2 and 1 for always, sometimes, rarely and never response (Table 5).

As seen in Table 6, 61.67 per cent of SHG members indicated high self-reliance compared to 34.43 per cent of non-SHG members and 20.56 per cent of SHG members and 33.33 per cent of non-SHG members gave the response as sometimes reliant.

Table 6 indicates that 61.66 per cent of the SHG members were in high self-reliance category whereas 42.22 per cent of the non-SHG members fall under low self-reliance category. SHG members and non-SHG members significantly differed in terms of self-reliance. The results presented in Table 7 shows that SHG members got 3.34 mean score compared to 2.91 mean score of non-SHG

Self esteem

Self-esteem is defined as the degree to which a respondent perceives herself to be successful and worthy. It refers to how we feel about ourselves. It also referred to as self worth or self-image. Self esteem of an individual was measured on the basis of her own perception about herself in terms of her worthiness and images of successfulness in life and was rated as '0' for response 'No' and '1' for response 'Yes'.

Table 5. Reaction of respondents regarding self-reliance**N=270**

Category	Always		Sometimes		Rarely		Never		Total	
	f	%	f	%	f	%	f	%	f	%
SHG members	111	61.67	37	20.56	15	8.33	17	9.44	180	100
Non-SHG members	31	34.43	30	33.33	19	21.11	10	11.11	90	100

SHG members and non-SHG members significantly different in terms of self esteem (Table 8). Mann-Whitney U test divulges that there is significant difference between SHG and non-SHG

Table 6. Level of self-reliance status of the respondents**N=270**

Category	SHG		Non-SHG	
	f	%	f	%
Low (1-2)	32	17.78	38	42.22
Medium (2.1-3)	37	20.56	32	35.56
High (3.1-4)	111	61.66	20	22.22
Total	180	100	90	100

χ^2 cal value - 38 significant at 1% level of significance

members vis-à-vis self-esteem (Table 9). It shows that participation in SHG is very much effective in bringing output in terms of high self-esteem among the members as SHG members considered themselves successful and worthy. The high self-esteem scores are indicative of an empowered group of women as it has a positive effect on

Table 7. Significance of members and non-members in Self reliance

Category	Mean score	Significance
SHG members	3.34	0.98
Non-SHG members	2.91	1.00

psychological health of women. This indicates that SHG membership and economic activities gave a sense of enhanced status and feeling to the rural women.

Table 8. Level of self-esteem status of the respondents**N=270**

Category	SHG		Non-SHG	
	f	%	f	%
Low (1-3)	38	21.11	34	37.78
Medium (3.1-5)	62	34.44	44	48.89
High (5.1-7)	80	44.45	12	13.33
Total	180	100	90	100

χ^2 cal value - 38 significant at 1% level of significance

SHG produced an increased self-reliance, self-esteem, self-confidence and enhanced ability of women to mobilize public services for their benefit. The social spheres of the members had also expanded. They are now collectively represented as a group. It led them to the level that they can meet and talk with NGO officials, bank officials etc. This high self-esteem enhanced their capacity to work.

Credit orientation

Credit orientation is defined as the member receiving credit from institutional sources for increasing the family income or running enterprise

or use credit in the last two years for production and consumption purposes. Credit orientation was operationalised as the member received credit from institutional sources for increasing the family

Table 9. Reaction of respondents regarding Self esteem

Statement	Mean Score		Significance
	SHG	Non-members	
Can you make up your mind and stick to it?	137.0	132.0	.585
Can you be independent?	147.92	110.67	.000
Are you popular among the ladies of your own age in your village?	142.50	121.50	0.011
Are you doing as well, at home and farm, as you would like to?	144.75	117.0	.000
Do you feel proud in being a member of SHG?	180.00	46.50	.000
Is your work often appreciated by others?	141.50	123.50	0.034
Do other ladies in your village seek your opinion or follow you?	139.40	127.70	0.160
Do you bother about what others think about what you are doing?	141.50	123.50	0.037

income or running enterprise or use credit in the last two years for production and consumption purposes. There were six positive statements and the score for response 'Yes' was '1' and 'No' was '0'. The maximum possible score was '6' and the minimum possible score was '0'.

Table 10 shows that almost 54.44 per cent of the members utilized the credit for production purpose. In addition, cent percent of the non-SHG members had low credit orientation. Mann-Whitney U test reveals that there is significant difference between SHG and non-SHG members regarding credit orientation (Table 11).

Table 12 shows that 92.78 per cent of the SHG members had high credit orientation whereas cent per cent of the non-SHG members had low credit orientation. SHG members and non-SHG members significantly different in terms of credit orientation.

Thus, participation in SHG brought high credit orientation among members. This may be because access to credit was easy for SHG members with simplified procedure, less paper work, sanctioning of credit from the group with less interest and in less time or no time for emergency reasons. SHG members availed loan from group at different time and they utilized the credit for both production purpose and consumption purposes. About ninety eight per cent of the members utilized the credit for consumption purposes like, education, marriage, health care, to repay other debts, for building house etc. The findings of Ganesan (2005) supports this result.

Table 10. Distribution of SHG members according to credit orientation

Credit orientation	SHG members n= 180		Non-members n=90	
	f	%	f	%
Do you think a SHG member like you should borrow money for undertaking economic activities?	180	100	0	0
Do you think it is difficult to secure credit for economic activities?	40	22.22	80	88.89
Do you think a SHG member treated fairly when she goes to secure credit?	180	100	0	0.00
Do you think there is nothing wrong in taking credit from institutional sources for increasing the family income?	180	100	19	21.11
Did you use credit in the last two years for production purpose?	98	54.44	30	33.33
Did you use credit in the last two years for consumption purpose?	176	97.78	90	100

Practice change

Level 6 of Bennett's hierarchy deals with changes in level of adoption of participants.

Table 13 reveals that 54.44 per cent of the

respondents attended training programme organised by ASSEFA and took up the enterprise. Devalatha (2005) showed that 48.33 per cent of SHGs undertook economic activities individually, followed by 25 per cent of SHGs undertaking

Table 11. Reaction of respondents regarding credit orientation**N=270**

Statement	Meanscore		Significance
	SHG members	Non-members	
Do you think a SHG member like you should borrow money for undertaking economic activities?	1.00	0.00	0.00 (P<.01)
Do you think it is difficult to secure credit for economic activities?	0.42	0.89	0.00 (P<.01)
Do you think a SHG member treated fairly when she goes to secure credit?	1.00	0.00	0.00 (P<.01)
Do you think there is nothing wrong in taking credit from institutional sources for increasing the family income?	0.99	0.77	0.00 (P<.01)
Did you use credit in the last two years for production purposes?	0.54	0.00	0.00 (P<.01)
Did you use credit in the last two years for consumption purposes?	0.99	0.00	0.00 (P<.01)
Total	5.42	0.66	0.00 (P<.01)

economic activities collectively. Whereas, 26.60 per cent of the SHGs did not involve in economic activities neither individually nor collectively.

Table 12. Level of credit orientation of the respondents**N=270**

Category	SHG		Non-SHG	
	f	%	f	%
Low (0-2)	0	0	90	100
Medium (2.1-4)	13	7.22	0	0
High (4.1-6)	167	92.78	0	0
Total	180	100	90	100

χ^2 cal value - 270 significant at 1% level of significance

End result

Level 7 of Bennett's hierarchy deals with end results such as economic, social, political and psychological benefits.

Table 13. Distribution of respondents by training**n=270**

Training	SHG members n= 180	
	f	%
Attended and taken enterprise	98	54.44
Attended and not taken enterprise	43	23.89
Not attended	39	21.67
Total	180	100

Table 14 reveals that out of 180 members, 98 (54.47%) members participated in the training programme organized by ASSEFA in collaboration with agricultural department, veterinary department, *Aval Vikadan* and ASSEFA itself. In that 98 members,

Table 14. Distribution of SHG members according to their entrepreneurial activities

Entrepreneurial activities	SHG members entrepreneurs	
	f	%
Animal husbandry	51	52.04
Sewing, embroidery, jamuki	37	37.75
Preparation of soap oil, phenoil, camphor, agarbatti etc.	10	10.20
Total	98	100

51 members (52.04%) taken up animal husbandry followed by tailoring (37.75%) and soap oil, phenoil etc. preparation (10.20%). NGO personnel also equally motivated them to start their enterprise that turned to be successful. Support and intervention

Table 15. Distribution of respondents by monthly income**N=270**

Monthly Income	SHG members n= 180		Non-members n=90	
	f	%	f	%
<2000	63	35.00	47	52.22
2000-4000	75	41.70	29	32.22
4000-6000	25	13.90	8	8.89
>6000	17	9.40	6	6.67
Total	180	100	90	100

by other family members at critical stage of enterprise activities, enabled them to develop technical and managerial skills in purchase of inputs, other activities and marketing of produce. These members are considered highly potential for entrepreneurship development and empowerment.

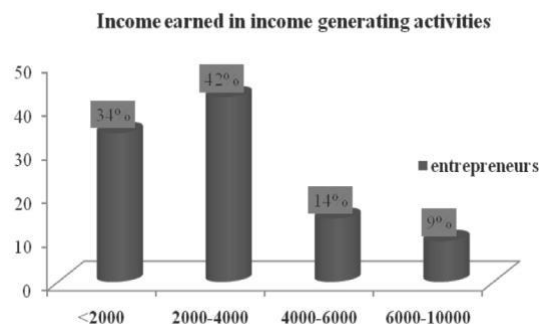


Fig.1. Distribution of entrepreneurs by monthly income

Other members could be persuaded to take entrepreneurship activities by taking them as a role model.

This is in line with the findings of Bhavya and Umesh (2011) who observed that NGO promoted SSGs, the additional employment generated was 80 days per annum from laundry followed by 70 days from tailoring and 60 days from livestock.

Rajasekhar, (2004) also observed that micro-finance programmes undertaken by NGOs do provide access to credit for the poor, enable them to undertake income generation programmes, and contribute to higher recovery rates.

Devalatha (2005) in her study found that members of 26 SHGs actively participated in training programmes, where in 19 SHGs undertook tailoring, followed by candle preparation (14 SHGs), vermicomposting (14 HGs) and agarabatti making and soap preparation (12 SHGs), dairy activities (13 SHGs) etc. Shashi Vasishth (2007) quoted that SHG members took up only milch cattle enterprise and independent business that could bring good profit and had regular demand.

The analyzed data in Table 15 indicate that 41.70 per cent SHG members were earning monthly income of Rs. 2000-4000. This was followed by 35.00 per cent were less than Rs.2000, and 13.90 per cent were Rs.4000-6000, and 9.40 per cent were having more than Rs. 6000. Whereas 52.22 per cent of the non-SHG members were earning less than Rs.2000. It may be inferred from this table that monthly income of the majority of the respondents was better than the non-SHG members. Prasad (1998) found that majority (60%) of them had per capita income ranging from Rs. 500 to Rs. 1000 per month.

These SHG members or entrepreneurs on an average earned Rs.2500 per month from their tiny enterprise and it is presented in the Fig.1. As non SHG-members lacked this opportunity, they were not involved in thrift and entrepreneurial activities.

Conclusion

As the Self Help Groups (SHGs) founded to create a positive impact on several socio-economic dimensions of rural women, there is a need to give more focus on this issue by the policy makers and development professionals to use scarce development funds to achieve the objective of women empowerment. Since SHGs play a major role in the development of rural women in terms of increased income, savings, and employment, there is a need to encourage more and more number of SHGs as well as NGOs. As revealed by the study, the performance of NGO promoted SHGs was better and hence, non-profit organizations must be involved in social response activities such as promoting SHGs covering more women folk.

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