

**WOMEN EMPOWERMENT AND TRANSFER
OF AGRICULTURAL TECHNOLOGIES
THROUGH SELF HELP GROUPS**

**स्वयं सहायता समूहों के माध्यम से महिला
सशक्तिकरण एवं तकनीकी हस्तांतरण**



**भाकृअनुप
ICAR**

2010

M. A. Khan, K. M. Singh & M. S. Meena

सामाजिक, आर्थिकी, प्रसार एवं प्रशिक्षण विभाग

पूर्वी क्षेत्र के लिए भारतीय कृषि अनुसंधान परिषद् का शोध परिसर
पो.-बिहार पशु चिकित्सा महाविद्यालय
आई. सी. ए. आर. परिसर, पटना-800014 (बिहार)



**DIVISION OF SOCIO-ECONOMIC,
EXTENSION & TRAINING**

**ICAR RESEARCH COMPLEX FOR EASTERN REGION
ICAR PARISAR, P.O. BIHAR VETERINARY COLLEGE
PATNA - 800 014 (BIHAR) INDIA**

Women Empowerment and Transfer of Agricultural Technologies through Self Help Groups

Published by

Director

August, 2010



ICAR RESEARCH COMPLEX FOR EASTERN REGION

(Indian Council of Agricultural Research)

**ICAR PARISAR, P.O. B.V. COLLEGE
PATNA, BIHAR (INDIA)**



About the Authors :

M.A. Khan : Director, ICAR RCER, Patna
K. M. Singh : Head, Division of Socio-Economic, Extension & Training
M. S. Meena : Senior Scientist (Agricultural Extension)
Division of Socio-Economic, Extension & Training

Citation:

Khan, M. A. ; Singh, K. M. ; Meena, M. S. 2010. Women Empowerment and Transfer of Agricultural Technologies through Self Help Groups. ICAR Research complex for Eastern Region, Patna (Bihar) India (Technical Bulletin No. M-02/PAT-02/2010) PP 1 - 21

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Pictures by :

Dr. M. S. Meena

Printed at:

INDIAN ARTS OFFSET
Kazipur, Nayatola, Patna-4, Ph. : (O) 2867008, (R) 2664474

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Preface



Dr. M. A. Khan
Director

Agro and food processing industries in India have great importance in terms of employment, income generation, poverty alleviation, export promotion and foreign exchange earning. Farmers' access to new knowledge and information needs to be strengthened so as to empower them to harness the new opportunities of market and trade as well as to face the emerging challenges in agriculture. Emerging challenges in livelihood security necessitate group action in rural system, development of social capital and capacity building of farm families, especially the womenfolk as well as diversification in livelihood options with adequate integration of non-farm rural enterprises. Building social capital is critical in overall agricultural development strategies aimed at reducing the rural poverty.

Self-help groups (SHGs) have emerged as an effective mechanism of empowerment and development of women as well as being an efficient mode of promoting group action and technology dissemination. Positive orientation towards a task paves the way for success. The Government of India has adopted the self-help approach and micro-finance programmes as tools for women's empowerment, employment generation and for achieving production oriented goals. Working together through formation of SHGs, members become self-reliant, confident, and more empowered economically.

I hope that this publication will benefit the researchers and development practitioners both, in their endeavour to improve the livelihood of poorest among the poor through group mobilization and self help.

Place : ICAR RCER, Patna
Dated : August, 2010

A handwritten signature in green ink, appearing to read 'M. A. Khan'.

(M. A. Khan)
Director

1 Introduction

Women play a decisive role in many facets of composite farming system in India and represents 48.2 % of country's population. More than 30 million women are working in rural sector, 20 million as agricultural laborers and 10 million employed in animal husbandry, handicrafts and other related activities in India (Census, 2001). Rural women participation from crop production to the post-harvest management is imperative, but their nature of participation varies from state to state. In Haryana and Punjab, participation rate is only 1.45 % and 4.28 % respectively. It is higher in Maharashtra (29 %) and Tamilnadu (24 %). It is still higher in Northeastern region and Andhra Pradesh that account 70 % and 96 % respectively (Singh and Bhattacharya, 1990). It was observed that drudgery-laden works are always carried out by the women but developmental and extension efforts are directed towards men. Women are lacked in access to extension services and often ignored by extension workers (World Bank, 1989). The role of rural women as an economic actor is imperative to increase the production potential and improve the socio-economic status of the rural households. The basic issues revolving around appropriate income generation activities for technological options, extension and institutional support, which make rural women to become equal partners in the process of national development. The majority of rural poor in developing countries, primarily the farmers have small land holdings, limited resources and excess family labour. Hence, creating multiple opportunities, especially for small & marginal farmers and farmwomen are the challenging task. Emerging challenges in livelihood security necessitate group action in rural system, development of social capital and capacity building of farm families specially, the womenfolk as well as diversification in livelihood options with adequate integration of non-farm rural enterprises. SHGs provide ample scope for the rural women, unemployed youth and landless labourers to opt for self-employment in agro-based enterprises (Prakash *et al.* 2004).

2 About Self Help Groups

2.1 Concept of Self Help Groups

Self Help Groups (SHGs) means a group of persons who are helping themselves or each other. Usually group consists of voluntary association of 10 to 20 members with a basic aim to increase the income of group members. The group motivates the members for constructive work for their socio-economic upliftment. The specific objectives of group formation are:

- * To encourage the saving behaviour of group members
- * To encourage people to take loan for viable productive income generation activities
- * To increase the socio-economic status of rural poor
- * To facilitate easy loan availability with low interest rates, and
- * To select suitable package of practices / technology and to transfer them among different stakeholders.

2.2 Uniqueness of SHGs

There are many specific features of SHGs, which make it unique in approach.

- * Decisions are made collectively.
- * SHGs provide the needed financial services to the members at their doorstep.
- * Supplementary to formal banking system
- * SHG linkage cuts costs for both banks and borrowers.
- * SHG linkage emphasises peer pressure within group as collateral substitute.
- * The SHGs are turning out to be quality clients.
- * Client preparation: The members of the SHGs could over a period of time, very selectively graduate to the stage of micro entrepreneurship and have been prepared with requisite credit discipline.
- * Reduce dependency on non-institutional sources for credit
- * SHGs have exclusive focus on absolute have-nots, who have been bypassed by the banking system.
- * No-subsidy-dependence syndrome.

2.3 Why Self Help Group?

About two-third of the Indian population live in the villages and they are directly or indirectly dependent on agriculture. Half of them are women and most of them do household work besides helping in some of their father's/ husband's profession. In spite of this, neither they have their own regular income nor access to the property and moreover their contribution is largely neglected. The energy, which they put could be gainfully utilized for improving livelihoods of the family. Commercial banks, Regional Rural Banks (RRBs), Co-operatives, Private moneylenders and other Government-sponsored agencies are the main credit sources for the villagers. Government sponsored banks are neither willing to lend small amounts nor entertain loans for consumption. Ultimately, rural poor approaches to village moneylenders and are exploited by paying heavy interest. Mostly they have to sell or mortgage their lands, utensils and ornaments to repay their debts. In these circumstances, SHGs is the only alternative to empower them to solve their socio-economic problems. SHGs are also emerging as a reliable and efficient mode of technology transfer among small farmers. It is an ideal mechanism to bring women out of their homes, to develop skills and leadership qualities as motivators. It is strongly being felt that the pace of transfer and popularization of agricultural technologies must be accelerated so that even small farmers / women and landless poor could be benefited from the new technologies.

2.4 How to form Self Help Group?

Farmers themselves can form groups. Locally identified and specially trained group leaders can also facilitate this process. Group leaders assist the group development process and act as intermediaries between the groups and outside service providers. The process of SHG formation can be divided into three phases.

2.4.1 Identification of Group Members

It is one of the most crucial stages and progress and stability of group largely depends on members of the group. Go slowly to form the healthy groups because it takes time. Encourage small groups so they can learn more quickly than large groups. Ensure a homogeneous group in which members should have similar interests and backgrounds. Homogeneity reduces the dispute and facilitates more efficient learning. Assist the villagers in identifying areas for group action. The information about their resources, occupational skill, poverty, education, credit need etc., are required at the initial stage. Promote voluntary and democratic group formation. Participatory Rural Appraisal (PRA) is an important method to know about the village resources. The participatory methods and approaches also represent an opportunity to build better linkages between the various actors and to increase the learning from each other. Focus on individual profitability and upliftment of the living standard of groups. Assist in setting the group objectives. Frequent meeting must be encouraged in the initial stage of group formation. Ensure leadership development, which avoid the too much dependency on a single individual.

2.4.2 Group Stabilization

Group stabilization is the second important stage to form the SHG. For the stabilization of the group, participation of the group members must be ensured. It is always better to include educated people in the formation of group. It facilitates the members in keeping the proper accounts. All the transactions are transparent and in written form so members are free to take information or to see the accounts. By keeping records, a group is free from all types of group disputes and facilitates smooth organization of meetings. Group has its own rules, which may be modifies as per need of the group members. In the formation of the group, help from other organizations and experienced personnel can be taken. Help the group to choose a group name that is important to build a group's identity and promote member solidarity. Group must have a constitution preferably in written form. Group constitution must have a President, Secretary and Treasurer based on group consensus. These people are responsible for the management and operation of SHGs.

President: President must be selected / elected by group consensus. She / he should be wise and capable to take decision. President plays an important role in sanctioning loan to the group members with transparency.

Secretary: Elect preferably educated member as secretary. The role of secretary is to maintain the records, meeting proceeding etc., which are required for group management.

Treasurer: The role of treasurer is to deposit the group money, maintain the group account (detail about the debit / credit), entry in the passbooks, bank transactions etc.,

General Rules for Self Help Group

- * There should be a specific name of the group
- * Membership of all the group members must be ensured
- * The age of group members must above 18 year
- * Frequent meetings must be conducted (weekly / fortnightly / monthly)
- * The meetings day, time and venue must be fixed well in advance and be known to the group members
- * The amount of money to be deposited by group members must be decided consensually
- * Maintain attendance / signature of the members
- * Discuss in groups about the new income generating schemes / technologies
- * Call emergency meetings for specific cause
- * Keep the money with the honest person
- * Conduct audit at least twice a year for the verification of resources and accounts
- * Fixed the punishment for the defaulters

2.4.3 Self Helping Stage

In self-helping or withdrawal phase, emphasis is given on intervention aspect. It includes intervention in the form of technical guidance for the management and productivity. Responsibility of concerned organization is not only to impart training but also to evaluate the trainees later on. So, their performance could be evaluated and feedback can be taken to improve the future training programmes.

3 Income Generation Activities

3.1 Agri-Based

Mushroom production, preparation of vermi-compost, bee keeping, production of wheat and rice flour, dal and value addition of fruits and vegetables, organic farming etc.

3.2 Horticultural Based

Preparation of jam, jellies, marmalade, pickles, ketchup, sauce, candy, beverages, cordials, squash, syrup, juice powder, glazed fruit, chutney, processing of spices and production of essential oils, spice powder, spice oil, spice paste drying and dehydration oil spice, flowers vending, nursery raising etc.

3.3 Fisheries Based

Fish hatchery, fish culture, fish pickles, rearing of brooding fish etc.

3.4 Animal / Dairy Based

3.4.1 Milk and Milk Based Products

Whey, ghee, paneer, cheese, butter, cream, sweets etc.

3.4.2 Leather Based Products

Shoe, bags, belt, jacket etc.

3.4.3 Other Items

Preparation of cattle feed, concentrates etc.

3.5 Allied Activities

Tailoring and embroidery, ink and shampoo making, preparation of matchbox, candle, soap, toys, rope making, cloth weaving, mat production, basket bags and carpet making, handloom weaving, readymade garments, leaf plate making etc.

4 Benefits of SHG Approach

4.1 How farmers benefited ?

Working through small groups, farmers can reduce the cost of accessing inputs, production technologies, information and markets by sharing these costs amongst all members of the group. This means lowering the individual costs and increasing overall profitability.

- * Farmers can link up with government extension services and other communication means by sharing costs in accessing these services with least information cost
- * Farmers can open group savings and accounts offered by financial institutions at reduced individual expense

- * Reduction in marketing and selling costs and improved the higher profit per farmers
- * Increased harmony in group and community and improvement in decision making capability

4.2 How government benefited?

Government / Institutionalizes banks obtain several advantages through working with farmer groups.

- * More cost-effective delivery of extension services to farmers, especially small farmers that are working through groups, Government extension personnel can reach more farmers at low cost and time
- * Increases small farmer access to financial services through group approaches; governments and banking institutions reach more farmers at little increase in cost
- * More efficient delivery of farm inputs and marketing of produce
- * Lowered the price at consumer level

5 Thumb Rules for Mobilisation of SHGs

Following rules must be kept in mind for the establishment, encouragement and mobilization of the group action.

- * Work with farmers to identify their problems and prioritize for solving them
- * Help them to assess their group capacities, their strengths and resources for solving those problems
- * Go slowly to form the healthy groups because it takes time
- * Work to gain the people's confidence and trust
- * Listen the farmers carefully and show them respect
- * Call meeting and discuss village issues and identify how a group approach might be used to help and solve those problems
- * Discuss goals and expectations
- * Remind people that the advantages of group action are realized through hard work, self-sacrifice and a clear focus on realistic group objectives
- * Focus on individual profitability and upliftment of the living standard

- * Group action must make economic sense to each farmer
- * Assess all the benefits and costs of cooperation
- * Discuss with the people about the participation and benefits to them
- * Encourage small groups so they can learn more quickly than large groups
- * Show more trust so information may be shared more freely and without hesitation
- * Promote voluntary and democratic group formation
- * Help the group to choose a name for it that is important to build a group's identity and promote member solidarity
- * Assist in setting the group objectives
- * Frequent meeting must be encouraged in the initial stage
- * Ensure leadership development, which avoid the too much dependency on a single individual
- * Highlight the importance of member contributions to encourage the members
- * Encourage for simple record keeping which have details of the income and expenses and also essential for monitoring group business activities
- * Build rapport and create environment for rural participation and the formation of informal SHGs
- * Rural people should be allowed to organize their own group businesses

6. General Problems Faced by SHGs

There are many problems, which encountered and faced by the SHGs. The problems, which are frequently faced by SHGs, are as below:

- * Ignorance of group members
- * Lack of raw materials
- * Lack of knowledge about marketing
- * Lack of group stability
- * Illiteracy of group members

- * Exploitation by the strong members
- * Weak financial management
- * Low return
- * Inadequate support from development or line departments
- * Selection of appropriate technology
- * Negative attitude of banks

7 Conflicts in SHGs

Conflict is a natural disagreement resulting from individuals or groups that differ in attitudes, beliefs, values or needs. It can also originate from past rivalries and personality differences. Conflict is not always negative. In fact, it can be healthy when effectively managed. Healthy conflict can lead to growth and innovation, new ways of thinking, Additional management options etc, Conflicts amongst members of SHG's may occur due to:

- * Avoidance of responsibilities
- * Lack of confidence
- * Non-repayment of instalments / loans
- * Lack of regular meetings
- * Dominance of some group members
- * Discrimination at the cost of money, work etc.
- * Lack of transparency in the group accounts
- * Unequal distribution of the responsibility
- * Illiterate group member
- * Lack of keeping records
- * Too much financial assistance because it can create dependencies.

7.1 Conflict management in SHGs

If the conflict is understood, it can be effectively managed by reaching a consensus that meets both the individual's and society's needs. This results in mutual benefits and strengthens the relationship. Conflict in SHGs can be managed through practising one and / or more of the following:

- * Organize the frequent meeting
- * Keep the transparency in the group accounts
- * Better to keep at least some literate members in the group to keep the records
- * Equitable distribution of the benefit at the end of the year
- * Group problems must be discussed in the group meetings
- * Help can be taken from other organizations, if necessary
- * Every body should have equal chance to speak
- * Group members must be motivated for their good work
- * Skill of the group members must develop through imparting the training
- * Everybody must aware about the bank account, instalments, interest rates etc

8 General Selection Criteria for Linking the SHGs for Bank Loan

Generally informal sources of credit follow the following criterion for the linking of the SHGs.

- * Homogeneity of group members
- * Age of the group
- * Weekly group meeting
- * Attendance of SHG members
- * Participation in group discussion
- * Savings frequency
- * Savings and loan recovery
- * Style of functioning and group decisions
- * Sanction and disbursement of loans
- * Interest on SHG loans
- * Utilization of savings

- * Recovery of loans
- * Books of accounts
- * Bylaws / group rules

9 Status of SHGs in India

Organizations based on Gandhian philosophy of self-reliance had already been popularized during the freedom movement in British India. In past years, SHGs in South Asia have been formed as a part of the developmental strategy with a primary focus on poverty alleviation and empowerment of women.

9.1 SHGs under Government Sponsorship

Empowerment of rural women was the major thrust of Government of India (GOI) since Second Five Year Plan (1956-61). Government launched Swarnjayanti Grama Swarozgar Yojna (SGYP), an innovative, holistic, and self-employment scheme on 1st April 1999; to establish a large number of micro-enterprises for upliftment of rural women. SGYP has impacted on SHG beneficiaries very effectively (Krishnamurthy *et al.* 2006). Extension strategic attempts made by Indian Council of Agricultural Research sponsored Krishi Vigyan Kendra or Lab-to-Land programme to train farm women and organize them into Mahila Mandals or Charcha Mandals, the idea of deploying full-time Women Project Development Officers (WPDOS) in Birsa Agricultural University under Rural Women Agricultural Development Project (RWADP) was the first ever attempt of addressing women's problems in agriculture through organizational innovations. The Indian government adopted self-help approach and micro-finance programs as tools for women's empowerment, employment generation and for achieving production-oriented goals. A major initiative sponsored by government is known as 'Kudumbashree' (Welfare of the Family), is underway in state of Kerala. This new scheme is a highly formal and institutionalized approach to self-help. Several other state governments in India have also initiated employment programs for women based on the concept of self-help.

9.2 SHGs under NGOs Sponsorship

The 1990s marked the arrival of Structural Adjustment and economic liberalization in India. Around eighty-five percent of these groups were formed exclusively by women in production-oriented and income generation activities such as garment making, food processing etc. They followed a *market-oriented approach* with a narrow economic focus. They were alternatives in rural development to break away from the traditional bureaucracy and top-down management (Rajagopal, 1999). A number of NGOs formed SHGs mainly for savings and credit. This was an alternative movement due to the failure or absence of a formal rural credit system (Karmakar, 1999).

The Self Employed Women's Association (SEWA) in Gujarat, India, is a combination of SHGs and cooperatives of women workers in the informal sector. It followed a multi-faceted *empowerment approach*, wherein all economic activities of the groups were linked to health and social issues, as against the market-oriented approach (SEWA Report, 2001). The SEWA experiences is evidenced that self-help approach as a community based insurance scheme, which can prevent impoverishment through protection against catastrophic health expenditure of poor households, give the financial viability and strong administrative and management capacity to organization (Kawabata *et al.* 2002; Ranson, 2002). The Mahalir Association for Literacy, Awareness and Rights (MALAR) was established in Kanyakumari District, Tamil Nadu, India, as a women's savings group with the purpose of mobilizing women belonging to the oppressed strata of the society through a structure independent of the government (Franco and Kalpana, 1999). The MALAR experiment followed an *empowerment approach*, is an entirely self-reliant movement without any external funding, but facilitated by external actors. Several districts in other states of India have also started such initiatives. Some leading non-governmental organizations in Bihar, which is one of the most backward states of India, have initiated SHGs primarily for income generation activities. However, a substantial number of these groups have been experimenting with activities in health, mostly related to health campaigns and education (UNICEF, 2002).

Experiences in Indian sub-continent show that SHGs have emerged as a very effective mechanism for empowerment and development of women; however its popularization requires the political and financial support (Nayar *et al.* 2004). SHGs are also being recognized as reliable and efficient mode of transfer of technology, which require positive attitude of the group members (Meena *et al.* 2003). Savings and credit through SHGs have enabled women to benefit economically by monetizing their contributions and this process empowered them to become change agent (Putnam, 2000). More impressive, women groups emerged as a dynamic and articulate constituency (Krishnaraj and Kay, 2002). Cost-benefit evaluation of food processing and value added enterprises found beneficial (Eswarappa, 2006). SHGs also dealt with local issues and conflicts that signify the upliftment of rural women (Paul, 2006). Micro-credit studies dealt with dairy farming have positive profit levels and short payback periods (Lalitha and Nagarajan, 2002). Training enhanced the skills and efficiency of individuals in their profession. Training had an effective impact in motivating the rural women to adopt food preservation technologies (Mandowara and Singhal, 2006). Meena *et al.* (2006) observed that training programme increased the participants' knowledge on food processing and preservation aspects. Education had a significant association with knowledge level of rural women (Sihag *et al.* 2006). Women's organized working through SHGs increased family income is able to repay their old debts and built the assets. They could able to manage the existing enterprises efficiently and improved the socio-economic status of the rural women (Gupta and Gupta, 2006). SHGs generated awareness about government development programmes. Rural women successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce

financial discipline (Gangaiah *et al.* 2006). Experiences in China and India revealed that building social capital is critical in overall agricultural development strategies aimed at reducing rural poverty (Swanson, 2006).

SHGs in industrialized countries traced from 1960s civil rights movement, which gave confidence to the people to trust in their collective power, rather than in that of politicians or experts, and empowerment became a core motive in the formation of SHGs. Working together in SHGs, members become self-reliant, confident, and more empowered economically (Chesler, 1991; Mok, 2001; Nylund, 2000). Participation in SHG activities is instrumental in reducing family burden, loneliness, and negative feeling. SHG members' enhanced articulation capacity, which can affect government policies (Citron *et al.* 1999). Provision of social support and social learning in SHGs are the major factors in groups' effectiveness (Steward, 1990). Through SHG, members gain power at intrapersonal, interpersonal and political / community levels (Gutierrez *et al.* 1998; Parsons, 1995). Malton and Salem (1995) reasoned for women empowerment in terms of their belief system, an opportunity role structure, a support system, and leadership.

10 Role of ICAR Institutes, KVKs and other State Development Departments for Self-Employment

The ICAR Research complex for Eastern Region, Patna is engaged in imparting training programmes for scientists, farmers, rural women / youths and other needy clients in the areas of water management, cropping system, pressurized irrigation, resource conservation technologies, watershed management, horticultural crops processing and other related aspects of agriculture. Krishi Vigyan Kendras under the administrative control of ICAR and SAUs are also imparting the need based and skill oriented training to the rural youth, school dropouts, in-service field level extension workers and those who wish to go for self employment. The guiding principles on which KVK works are "*Learning by Doing*" and "*Teaching by Doing*". In addition to KVK and ICAR Research Complex for Eastern Region, Patna other State Departments and Non-Governmental Organizations (NGO's) have also taken steps through SHGs to uplift the socio-economic conditions of rural women.

11 Exploratory Research: Case Study in Indian Perspective

The measurement of variables is a difficult task in social sciences. With the development of social research, the researchers have been evolving more accurate measurement of the variables, which affect human behaviour through quantification of the qualities. Scale / instruments may be developed to measure the knowledge, attitude, skill and aspirations to assess the impact of training or other activities. The most important development in social sciences is the development of measuring

instruments called scales. The main concern of social sciences is the study of human behaviour generally expressed in terms of individual attitude, behaviour in a group etc. The use of scale eliminates the vague qualitative impression and allows the social scientists to reach a fairly reliable conclusion. This is the methodology and language of modern social science. Attitude as a component of human behaviour is the pre-requisite for any action. Action may be favourable or unfavourable towards a particular psychological object. It is not merely the accident of an individual's experience but results from day-to-day learning at home, school and in the community. In the subsequent decades, concept of the attitude has lost much of its breadth and largely reduced to its evaluative components. It is evident that strong attitudes are based on past knowledge and may be retrieved, whereas weak attitude is often constructed on the spot. Strong attitudes have more impact on behaviour, are less susceptible to self-perception effects and are more stable over time (Holland *et al.* 2002). Attitudes are relatively stable and once adopted, provide a long-term positive effect (Olgyaiova *et al.* 2005). Therefore, a scale was constructed by Meena *et al.*, 2008 to measure the participants' attitude towards SHGs. This Likert-type-scale consisted of 26-items. The survey instrument contained five sections namely socio-economic upliftment; educational and training; marketing and entrepreneurship qualities; technology adoption and participatory research; and banking / credit aspects.

A study was undertaken in Ferozepur district of Punjab state to facilitate the formation of SHG and build up the capabilities of their members' through training. The study evaluates the demographic attributes, attitudinal changes in rural women towards SHGs and also to suggest policy interventions. Data were derived from a group of thirty SHG members. Significant *t*-test shows a positive attitudinal change, which exemplifies the impact of training in instilling positive orientation among the group members.

11.1 Demographic Attributes of SHG Members

All the SHGs members were female and majority of them (53.33 %) ranged from 20 to 29 years. Only one-third participants (33.33 %) had primary and senior secondary level education in each category. All the participants had rural background and obtained fifteen days training from Central Institute of Post Harvest Engineering & Technology, Abohar on food processing and preservation aspect. The training was imparted to develop technical skills for preparation of jam, jelly, pickles etc., of high quality at cottage level. Half of the respondents earned their income from SHG activities ranged from Rs.1890 to Rs.3060 per month (42 to 68 US \$). About one-third of them (30 %) earned less than Rs.3060 per month (68 US \$). More than half of them had 3 to 4 years and 26.66 % had more than 4 years working experience in SHGs. Labour (wage) was the major occupation and food processing adopted as a complementary occupation by all the participants training impact for the instilling positive orientation in rural women.

11.2 Attitudes of Rural Women towards SHG

The mean ratings, standard deviations and *t*-values of the participants' attitude (before and after the training program) have been presented evaluated. The change in attitude of rural women was compared employing *t*- test. Low standard deviations implied a close agreement with participants' ratings.

Table 1 Demographic Attributes of SHGs Members

Attributes		<i>f</i>	%
Age (years)	Less than 20	8	26.67
	20 to 29	16	53.33
	More than 29	6	20.00
Education	Illiterate	2	06.67
	Primary	10	33.33
	Middle	8	06.67
	Senior secondary	10	33.33
Back ground	Rural	30	100.00
Gender	Female	30	100.00
Income (US \$)	Low (< 42)	9	30.00
	Medium (42 to 68)	15	50.00
	High (> 68)	6	20.00
Years in group	Less than 3	4	13.33
	3 to 4	16	53.33
	More than 4	8	26.67
Training	Food processing and preservation	30	100.00
Occupation Main	Labour	30	100.00
Complementary	Food processing and preservation	30	100.00
1 US\$ = ₹ 45			

Table 2 Attitudes of Rural Women towards SHG.

Statements Rated	Before training		After training		t-value
	M	SD	M	SD	
Socio-Economic Upliftment					
SHG works as a powerful tool for socio-economic empowerment of the rural poor	2.83	0.83	3.50	0.86	2.76*
SHG helps to resolve conflicts among the members	2.76	0.67	3.13	0.89	3.00*
SHG is an approach for collective efforts	3.23	0.81	3.66	0.88	3.79*
Group rules and regulations are based on democratic principle	3.60	0.81	3.76	0.89	1.04
Female members can better utilize their spare time in productive activities through groups	3.36	0.71	3.46	0.97	0.45
SHG formation can be a way to eradicate the poverty and unemployment	3.43	0.85	3.90	0.88	5.03*
SHG improves the saving behaviour of the members	3.60	0.85	3.50	0.82	-0.48
Educational and Training					
Training helps in developing positive attitude for new techniques	3.06	1.08	3.60	0.93	3.76*
Education plays pivotal role in changing behaviour	3.26	0.67	3.73	0.82	3.29*
Educated persons are more likely to be good entrepreneurs	4.16	0.69	3.70	0.74	-4.06*
Training improves the competence, understanding and professional behaviour	3.43	0.56	3.93	0.82	3.52*
Marketing and Entrepreneurship Qualities					
Good entrepreneurs are developed by training and experience	3.63	0.66	4.10	0.69	4.64*
SHG formation is the democratic approach for entrepreneurship development	3.30	0.65	3.96	0.73	4.26*
Market demand is very important factor to take up any business activity	3.33	0.71	3.56	0.67	1.65
Knowledge of marketing is prerequisite to gain maximum benefit	3.53	1.13	3.80	0.84	1.61
Product preparation through SHG promotes the healthy competition among the groups	2.53	0.86	2.86	1.04	1.50
Risk taking behaviour is the important attribute of a successful entrepreneur	3.33	1.02	3.53	0.73	0.97
Technology Adoption and Participatory Research					
Mass media is helpful for quick dissemination and popularization of the technologies	3.13	0.81	4.03	0.71	5.83*
Through group approach participatory research becomes easier	4.10	0.60	3.80	0.71	-1.66
Groups are emerging as reliable and efficient mode for transfer of technology	3.93	0.94	3.76	0.89	-0.86
Need assessment is essential for programme planning	3.23	0.85	3.93	0.90	4.37*
Banking / Credit					
SHG improves the coordination among the members	3.23	0.62	3.53	0.93	1.87
Meeting of SHG members contribute in exchange their experiences	3.60	0.72	4.06	0.73	3.12*
Frequent meeting may contribute in exchange of social norms and values among members	3.53	0.57	4.10	0.54	4.26*
Banks are more eager to sanction loan to SHG	3.66	0.80	3.56	0.67	-0.72
Financial assistance is essential to setup a new venture	2.90	0.66	3.86	0.89	4.96*

Rating Scale: 1= Strongly Disagree; 2 = Disagree; 3 = Undecided; 4 = Agree; 5 = Strongly Agree

*Indicate 't' value significant at 0.05 level of confidence (df = 29)

11.2.1 Socio-economic Upliftment

A significant change in attitude was observed towards the statement that self help groups work as a powerful tool for socio-economic empowerment of the poor in the rural areas, as reflected by the increase in mean value of response from 2.83 before the training to 3.50 after the training. Mean value changed from 2.76 to 3.13 after the training reflected the agreement of the participants that groups resolve the conflicts among the participants. The participants further endorsed that the self-help group was an approach for collective efforts, as revealed from the increase in mean values of their response from 3.23 to 3.66 during before and after training. That the training led to a significant change in the attitude of the participants towards the statement, SHGs formation, which could be a way to eradicate the poverty and unemployment, could be gathered from the change in mean value of their response from 3.43 to 3.90. The participants had the experience of associating as well as working in the group and securing additional income through group action. They visualized that SHGs had tremendous potential to capacitate them in overcoming the prevailing scenario of poverty

11.2.2 Educational and Training

Training is an essential process of increasing knowledge, changing attitudes and developing skills through instruction, demonstrations and by other techniques, which develop confidence among the participants. It enhances their self-confidence and competencies in job as well as proficiency in communicating the desired knowledge among peers and clients. Participants showed an enhancement in positive thinking implying that training helped in developing positive attitude for employing new techniques. The mean value of their responses increased from 3.06 to 3.60 before and after the training. The mean value of their response was higher (3.73) with respect to the statement that education plays a pivotal role in changing the behaviour of the participants after training. Education being a social process is responsible for developing and cultivating various physical, intellectual, aesthetic and moral qualities as well as values in an individual. Their orientation that educated persons are more likely to be good entrepreneurs was significantly changed after the training, as indicated by significant negative t-value.

11.2.3 Marketing and Entrepreneurship Qualities

Training is an overt process, a sequence of the experiences and a series of opportunities to learn. Trainees are exposed to learning situations and acquisition of new skills. For the statement that good entrepreneurs are developed by training and experience, mean value of their response changed from 3.66 to 4.10. The change in pre-and post-training attitude was also significant in case of the statement that group formation is the democratic approach for entrepreneurship development. Participants learnt by interactions in the group that record keeping, group meetings, opening of accounts in banks and operations were fully based on group consensus. Nothing could be imposed on the group process.

11.2.4 Technology Adoption and Participatory Research

Participants were aware about the latest information technology and agreed that mass media is helpful for quick dissemination and popularization of the technologies. Mass media like radio, television, Internet, print media and other means, can reach a large number of people with minimum cost and time. During the training, by watching television the participants could get knowledge about agricultural programmes and their timings. The mean response values changed drastically from 3.13 to 4.03, and the change was found significant. The participants comprehended that need assessment is essential for programme planning. The change in participants' pre and post-training mean response values was significant. They understood the importance of need based planning for effective attainment of objectives of groups as well as individuals.

11.2.5 Banking/Credit

The participants realized that meeting of different groups contribute in exchange of their experiences. Meetings facilitated the group members in exchanging their ideas and feelings, operational problems and conflicts as well as their resolutions. The training led to a significant change in their response with respect to this statement. The group meetings promoted the extension principle of learning by doing. With respect to the statement that frequent meeting may contribute in exchange of social norms and values among members, the increase in participants attitude from pre-training mean value of 3.53 to 4.10 after the training was also significant. It is known that people adopt the norms and values as they consider the best. Traditionally in India, women do not have control over production system. Their accessibility to production assets is dependent upon male of their family. They don't have property in their names. Recently, land rights legislation has come as a solace to their development and empowerment. In want of equal rights over production base and property, they face immense hurdles in harnessing the credit benefits from the banks and in their economic prosperity. The mean response to the statement that banks are more eager to sanction loans to groups compared to individuals decreased after training, while the mean response significantly increased for the statement that financial assistance is essential to setup a new venture. Participants made their efforts to get the loan to start their business in commercialization of horticultural products.

Conclusion and Recommendations

The results of empirical study indicate significant attitudinal change in the areas of socio-economic upliftment, educational and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and banking aspects. Training changed the attitude of rural women towards SHGs positively. As attitude becomes more permanent in nature when the training programme facilitates it, efforts should be made more adequate training of individuals for sustained performance of groups and individuals. Groups could be used as an effective mechanism for information dissemination; social and mutual learning; institutionalized process of capacity building and empowerment; and sustainable and equitable development. SHGs can promote participatory extension and development. Considering the grim scenario of abject poverty in countryside, the programmes for rural upliftment must integrate the vital dimensions like formation of social capital; pro-poor financial and credit support system; market-driven and decentralized extension system; diversification towards high-value enterprises, value addition and processing; need-based skill development through training; media-mix for technology transfer; informal education at rural level and strong political will. However, the extension system needs to be re-oriented and revitalized with new knowledge base in emerging technologies and methodologies. Besides effective cooperation and coordination among the stakeholders, what is most essential is to infuse positive and favourable intentions and attitude, self-confidence and capacity for self-determination among the clientele system.



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For Further Details Contact

Director

ICAR Research Complex for Eastern Region,

ICAR Parisar (P.O. Bihar Veterinary College)

Patna - 800 014 (Bihar) India

Phone: + 91-612-2223962 / 2228805, Fax- 2223956

Website : www.icarrcer.org



For Further Details Contact

Director

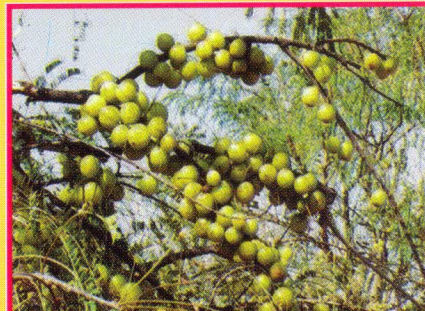
ICAR RESEARCH COMPLEX FOR EASTERN REGION

ICAR PARISAR, PO. B.V.COLLEGE

PATNA -800014 (BIHAR) INDIA

Phone: +91-612-2223962/2228805, Fax- 2223956

Website : www.icarrcer.org



अधिक जानकारी के लिए सम्पर्क करें

निदेशक

पूर्वी क्षेत्र के लिए भारतीय कृषि अनुसंधान परिषद् का शोध परिसर

पो.-बिहार पशु चिकित्सा महाविद्यालय,

आई.सी.ए.आर. परिसर, पटना-800014 (बिहार)

Phone: +91-612-2223962/2228805, Fax- 2223956

Website : www.icarrcer.org

