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Study on impact of self-help groups in east khasi hills district of Meghalaya

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Abstract

Self-help group is a method of organizing the poor and the marginalized people to come together for solving their individual problems. The present study was conducted in ten selected villages from Myllem and Mawphlang Blocks of East Khasi Hills district of Meghalaya. For study six beneficiaries and six non-beneficiaries from each village were selected randomly as respondents to comprise a sample of 120 respondents. The findings of the study indicate overall medium impact followed by high and low overall impact on beneficiaries on their socio economic status. Further, the study reveals significant difference amongst impact mean score of both type of respondents. Membership in SHG helped in income generation, banking and increased in extension contact, decision making, confidence building, risk taking ability achievement motivation and leadership. SHGS are further helpful in opening up entrepreneurial avenues and overall in the enhancement of socio-economic status of beneficiaries were reflected through the present study.

Keywords: Self Help Group, farmer's empowerment impact study, credit orientation, socio economic status

Introduction

Poverty and unemployment are the two major challenges in the present world economy. Though poverty is mostly rampant in rural and tribal areas, the poor in India's urban and semi-urban areas also battle against the harsh realities of abject poverty and urban poverty has been on the rise due to rapid urbanization. As a result, strategies that have been adopted to reduce the levels of poverty within India's urban regions include: motivating the people, creating awareness, social mobilization and organizing the urban poor into Self Help Groups (SHGs). Self Help Group is a small voluntary association of poor people, preferably from the same socio economic background. They come together for the purpose of solving their common problems through self-help and mutual help (Kamaraju 2001) ^[7]. Overall, the SHG movement, in its attempt to reduce poverty levels in urban areas, relies on three major principles for poverty reduction; self-help, mutual benefit and self-reliance (Reddy *et. al* 2008) ^[8]. Impact assessment is operationally defined as the process of searching for a rational reply for the research question (in this case, the significance of SHGs in changing the life of the poor) and determining which combination of factors contributed towards facilitating the change (Tolosa B 2007) ^[12]. SHGs brought high self-reliance, self-esteem, credit orientation, among members and they were better empowered in economic aspects than the rest of the society (Sangeetha V. *et al.* 2012) ^[10].

Methodology

The East Khasi Hills district was purposively selected from eleven districts Meghalaya. This district comprises eight blocks. Out of these, two blocks selected randomly by lottery basis were considered for the study, five villages from each block were purposively selected on the basis of maximum number of SHGs present, thus making a total of ten villages that were selected for the investigation. From the selected villages two oldest SHGs were selected purposively from each village, thus a total of twenty SHGs were selected purposively for the study. For present impact study six SHG's beneficiaries and six non-beneficiaries were selected from each village randomly. Altogether 120 respondents were selected for the investigation. The appropriate statistical tools have been applied for analysis of data and interpretation.

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Results and Discussion

It has been observed that majority of the beneficiaries (68.33 per cent) and non-beneficiaries (71.67 per cent) were from middle age group (Table-1). Age of the beneficiaries is an important factor in reflecting the impact of Self Help Groups on beneficiaries. The medium age group members were more energetic, dynamic having more risk bearing capacity. This might be the reason that beneficiaries and non-beneficiaries mostly found medium age category. Generally, the villages are having the educational facility upto primary and high school level and for getting higher studies one has to go to cities which give rise to different problems. In the present study large proportion of the Self Help group beneficiaries (50 percent) and non-beneficiaries (41.67 percent) had education upto middle and high school level category. Further it is also observed that majority (81.67 percent) of the beneficiaries and (73.33 percent) of non-beneficiaries were married (Table-1). This could be attributed to the fact low education level leads to early marriages. Similar type of observations was reported from Himachal Pradesh by Sharma and Kumar (2015) [11].

The data in Table 1 showed that majority (85.00 percent) of the beneficiaries and (96.67 percent) of non-beneficiaries had a nuclear family type Meghalaya being a matrilineal society, it is only the youngest daughter or "Ka Khadduh" who is eligible to inherit the ancestral property all siblings except the youngest daughter stays at the mother's home after marriage. This clearly indicates the reason why majority of the beneficiaries and non-beneficiaries are having a nuclear family type.

It is observed from Table 1 that 66.67 percent of beneficiaries and 60.00 percent of the non-beneficiaries fall under medium annual income category. The beneficiaries having comparatively more annual income tend to participate actively in income generating activity. This may be probable reason behind most of the beneficiaries belonged to medium category of annual income. This finding is more or less consistent with the findings of Dash, M.K (2013) [5].

It is observed that majority of the beneficiaries (90.00 per cent) were motivated by to improve standard of living followed by 86.68 per cent who stated that to avail loan as the source of motivation, followed by 75.00 per cent to supplement family income, followed by 68.47 to avail raw materials and inputs like seeds and fertilizers, etc., followed by 60.00 per cent who stated that exposure to trainings as the source of motivation and 53.34 per cent who stated that the source of motivation was to gainfully employ personal spare time. The finding of the study was similar to the findings of Amutha (2011) [1] and Chauhan, N. M. (2015) [4]. Majority (90.00 percent) of the beneficiaries and 88.33 percent of the non-beneficiaries were found in medium level of extension contact. The reason may be that for getting information regarding different schemes and agricultural information.

Further, the study revealed that a majority 76.67 percent of beneficiaries and 85.00 per cent non-beneficiaries respectively exhibited medium information seeking behaviour. It may be interpreted that the general nature of self-help groups was reticent and uncommunicative, due to shyness. Later, they started to developing confidence and determination to come out of their shell, liberally could communicate government/private officials to get information, keeping their reserved nature at bay. Similar findings were also noted by Ashokan, M (2008) [3].

Impact of Self Help Groups on their Beneficiaries

The data in Table 2 revealed that there was a majority (55.00 percent) of the beneficiaries and 60.00 percent non-beneficiaries had a medium decision making. The Z value of difference between the mean of two samples was found highly significant (8.21) at one percent level of probability. Self-help group beneficiaries are more aware of issues and participate more in decision making process in the group and in the family, thus demonstrating a medium decision making and a higher percentage in high decision making. Similar findings quoted by Amutha, D (2011) [1].

The study revealed that majority (78.34 percent) of the beneficiaries had high self-confidence and 76.67 percent of non-beneficiaries had medium self-confidence. The Z value of difference between the mean of two samples was found highly significant (10.91) at one percent level of probability. Beneficiaries' involvement in self-help group activities, trainings, communication, better and improved economic and social status, increase knowledge and awareness may have contributed to the majority of the beneficiaries having high self confidence level. The finding is supported by Asghari *et al.* (2012), Sangeetha *et al.* (2012) [10] and Islam *et al.* (2014) [6].

It is also reflected that majority (85.00 percent) of the beneficiaries exhibited high risk preference, and majority (88.33 percent) of non-beneficiaries exhibited medium risk preference. The Z value of difference between the mean of two samples was found highly significant 11.60 at one percent level of probability. Self Help Group beneficiaries are involved with income generating activities that mostly are related to agriculture and having high risk. It is an essentiality that daring and courage are the two qualities one has to possess, while entering into any sort of business. Hence, majority of beneficiaries had high risk preference. The finding is supported by Ashokan, M (2008) [3].

It is observed that majority (70.00 per cent) of the beneficiaries exhibited medium achievement motivation 30.00 per cent beneficiaries exhibited high achievement motivation. A 100.00 per cent of non-beneficiaries exhibited medium achievement motivation. The Z value of difference between the mean of two samples was found highly significant (17.47) at one per cent level of probability. Based on the inner urge, one will be interested to increase the income and profit from the enterprises they run. Every individual once aware of things in their social milieu, automatically their motivation level would rise, due to increasing interest to fulfill the needs like desire for recognition, security, food, wealth, etc. Hence the achievement motivation of the beneficiaries was medium and high level. The finding is more or less in conformity with the findings of Reddy *et al.* (2008) [8].

It is observed that majority (90.00 percent) of the beneficiaries exhibited high economic motivation, while majority (90.00 percent) of non-beneficiaries exhibited medium economic motivation. The Z value of difference between the mean of two samples was found highly significant (16.12) at one percent level of probability. One of the many reasons beneficiaries joined SHGs was supplement family income and to improve standard of living. Hence, majority of the beneficiaries had high economic motivation. Findings of the study are in conformity with the findings of Rewani *et al.* (2014) [9].

It is observed that 100 percent of the beneficiaries had high leadership ability. As for the non-beneficiaries, majority (96.67 percent) of non-beneficiaries had medium leadership

ability. The Z value of difference between the mean of two samples was found highly significant (17.47) at one percent level of probability. This finding is attributed to the reason that the beneficiaries take turns to take responsibility as president, secretary, treasurer, etc. Due to the trainings and improved communication and decision making they are able to voice opinions and involve in matters of the social issues and often are also tempted to take responsibility to participate in problem solving and conflict resolutions.

Conclusion

This study provides us socio economic profile of beneficiaries of Self-help group members. Maximum respondents were from middle age category, majority of the beneficiaries were educated upto middle school, majority were in the married category, family size of the majority of the beneficiaries was found to be medium, while family type was found nuclear

among the majority of respondents, cent percent beneficiaries are belonging to lower caste (scheduled tribe) category, majority of the beneficiaries were engaged in cultivation. Majority of the beneficiaries belonged to medium category of social participation, annual income, extension contact, mass media exposure, and information seeking behaviour. There was significant difference amongst impact means score of both types of respondents. Independent variables viz., category, annual income, extension contact, social participation, and information seeking behavior show a significant relationship with Impact of Self Help groups on their beneficiaries, while annual income and extension contact had a negative and significant impact on Impact of Self Help Groups on their beneficiaries and there was a highly significant difference between the impact means amongst both types of respondents.

Table 1: Distribution of respondents according to their socio-economic profile. (n=120)

Independent Variables	Category	Beneficiaries		Non-beneficiaries		Z Value
		Freq.	%	Freq.	%	
Age	Young	09	15.00	10	16.67	0.804
	Middle	41	68.33	43	71.67	
	Old	10	16.67	07	11.67	
Education	Illiterate	05	8.33	06	10.00	1.884*
	Can Read Only	00	0	08	13.33	
	Can Read And Write	03	5.00	09	15.00	
	Primary	13	21.67	10	16.67	
	Middle	17	28.33	15	25.00	
	High School	14	23.33	09	15.00	
	Graduate	08	13.33	03	5.00	
Marital Status	Unmarried	06	10.00	16	26.67	2.585*
	Married	49	81.67	44	73.33	
	Divorce	00	0	00	0	
	Widower	02	3.33	00	0	
	Widow	03	5.00	00	0	
Family Size	Small	05	8.33	02	3.33	21.65*
	Medium	47	78.33	51	85.00	
	Large	08	13.33	07	11.67	
Type of Family	Joint	09	15.00	02	3.33	-1.035
	Nuclear	51	85.00	58	96.67	
Social Participation	Low	05	8.33	10	16.67	4.690*
	Medium	40	66.67	43	71.67	
	High	15	25.00	07	11.67	
Annual Income	Low(≤Rs.58,956)	13	21.67	12	20.00	5.502*
	Medium (Rs. 58,957-95,176)	40	66.67	36	60.00	
	High (≥Rs.95,176)	11	18.33	08	13.33	
Training	No Training	00	0	36	60.00	13.144*
	One Training	00	0	00	0	
	Two Training	00	0	06	10.00	
	Three Training	01	1.67	04	6.67	
	More Than Four	59	98.33	14	23.33	
Sources of Motivation	To improve the standard of living	54	90.00	00	0	0
	To avail loans facility	52	86.68	00	0	
	To supplement family income	45	75.00	00	0	
	To avail Raw materials and inputs like seed, fertilizer, etc.	41	68.47	00	0	
	Exposure to trainings	36	60.00	00	0	
	To gainfully employ personal spare time	32	53.34	00	0	
Extension Contact	Low	00	0	03	5.00	24.491*
	Medium	54	90.00	53	88.33	
	High	06	10.00	04	6.67	
Information Seeking behavior	Low	05	8.33	02	3.33	22.757*
	Medium	46	76.67	51	85.00	
	High	09	15.00	07	11.67	

Table 2: Distribution of respondents according to their changes in the impact components. (n=120)

Impact components	Respondents	Low	Medium	High	Z value
Decision making	Beneficiaries	00(0)	33(55.00)	27(45.00)	8.206** V
	Non-beneficiaries	15(25.00)	36(60.00)	9(15.00)	
	Difference	15(25.00)	03(5.00)	18(30.00)	
Self confidence	Beneficiaries	00(0)	13(21.67)	46(76.67)	10.909** IV
	Non-beneficiaries	01(1.67)	46(76.67)	13(21.67)	
	Difference	01(1.67)	33(55.00)	01(1.67)	
Risk preference	Beneficiaries	00	09(15.00)	51(85.00)	11.599** III
	Non-beneficiaries	00	53(88.33)	7(11.67)	
	Difference	00	44(73.33)	44(73.33)	
Achievement motivation	Beneficiaries	00	42(70.00)	18(30.00)	17.471** I
	Non-beneficiaries	00	60(100.00)	00(0)	
	Difference	00	18(30.00)	18(30.00)	
Economic motivation	Beneficiaries	00	06(10.00)	54(90.00)	16.117** II
	Non-beneficiaries	00	54(90.00)	06(10.00)	
	Difference	01	48(80.00)	48(80.00)	
Leadership	Beneficiaries	00	00(0)	60(100.00)	17.471**
	Non-beneficiaries	01(1.67)	58(96.67)	01(1.67)	
	Difference	01(1.67)	58(96.67)	59(98.33)	

Figures in parenthesis indicate the percentage.

* = Significant at 0.05 level of probability.

** = Significant at 0.01 level of probability.

NS = Non-significant

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