

# Participation of Rural Women in Self Help Group activities in Rajnandgaon district of Chhattisgarh

## Abstract

Self Help Groups (SHGs) are grass root level democratic institutions of rural people, which is primary socio-economic institution to foster the drive for change. The study was carried out in two selected blocks of Rajnandgaon District of Chhattisgarh in the year 2019-20. 120 members from 30 well-functioning SHGs were considered as respondents for present research purpose. The finding indicates that mean time devotion for Agricultural Work among the SHG members was 3.78 hours followed by 3.64 hours and 3.18 hours of mean time were devoted by them for Labour work and SHG work. Majority of the SHG members (78.00%) were involved always in decision making regarding Health Care followed by 57.00, 50.00 and 45.00 per cent of them were involved always in decision making on Investment, Agriculture and Acquisition of Credit, respectively. It shows that 78.00 per cent of the SHG members were participated regularly in Selection of Office Bearers followed by 72.00, 60.00 and 53.00 per cent of them were participated always in Income Earning Activities, Regular Meetings, and Arrangement of Input, respectively. Majority of the respondents (71.67%) had medium level of overall participation in SHG activities followed by high (15.83%) and low (12.50%) level of overall participation. Active participation of individual SHG members in the interior organizational activities indicates their eagerness towards attainment of goals.

**Keywords:** Self Help Groups, Time management, Decision making, SHG activities.

## Introduction

SHG is the primary socio-economic institution to foster the drive for change. Through their systematic engagement in saving and credit activity, the women and the concerned get a platform to experience values of mutual help, trust, equality, and transparency. Self Help Group is a voluntary group formed by homogenous women and it is a holistic program of micro-enterprises covering all aspects of self-employment, organization of the rural poor into groups, and enhances their capacity to the planning of activity, use of technologies, infrastructure development, credit, and marketing management. The economic participation of women is also leads to their better position in their family. Women's income is vital to the well-being of children. Child nutrition is positively correlated with the size of mother's income (Christabell, 2009).

SHG movement has not only provided economic benefit to its members but more importantly created viable social capital in the form of an empowered community. Most significant change among rural women has made associal

empowerment in terms of improvement in their confidence, self perception, communication skill and other behavioral changes. Mobility of rural women has increased for various socio-economic developmental activities. Decision making capacity at household level as well as at community level has increased and become more meaningful.

SHGs and Village Organizations are grass root level democratic institutions of rural people. Decision making plays an important role in the management of these institutions of rural poor. Being institution of people, conflict and disputes are bound to be there in the management of their day to day activities. According to Tripathy and Padhi (2011), majority of the members do not participate in the group discussions. This may be due to illiteracy and ignorance. Therefore, efforts are made to come out of their shell and encouraged to participate in the discussions, otherwise, the purpose of setting SHGs gets defeated. It is observed that the variables namely education, annual income, social participation, mass media exposure, market orientation and risk orientation had positive and significant relationship with participation of woman SHG members in SHG activities, whereas, age was negatively and non-significantly correlated with participation of women SHG members in SHG activities, Kadu et al. (2013).

However, critical gaps have been observed in the management of day to day activities of the Self Help Groups relating to different group dynamics, organizational management, financial management, arrangement of livelihood activities, internal monitoring, accountability etc. These can only be resolved through active participation of members with updated information regarding group activities. The fundamental right of access to information is critical and is particularly crucial for women. It provides for a more meaningful voice, enabling women to participate in public life, access public services, and make better decisions for themselves, their families, their communities, and their organizations. In this way, the present study was an effort to investigate the participation of rural women in decision making process and various activities under Self Help Groups.

## **Research Methodology**

The present study was carried out in two selected blocks of Rajnandgaon District of Chhattisgarh in the year 2019-20. Out of 17246 SHGs in Rajnandgaon district, 30 well-functioning SHGs were selected for present research purpose. From

each of the selected SHGs, 4 members were selected randomly for collection of data. In this way a total of 120 (4 x 30 = 120) members were considered as respondents for the present study.

In present study, time management is considered as devotion of time for different activities in daily basis among the members of SHGs. In this way, data on time devotion of SHG members in different activities was collected right from they wake up in the morning till they sleep at night such as routine work, agriculture work, leisure, SHG work and labour work. Further, the mean time devotion and standard deviation of each activity was computed among members of well-functioning SHGs.

Decision making process was operationalized as the frequency of involvement of SHG members in their family decisions about agriculture, education of children, health care, investment, acquisition of credit and purchasing of domestic items. The scale for measuring involvement of members in decision making was developed which consisted of six statements. The responses of members were collected on 3 point continuum namely, always, sometimes and never with score of 2, 1 and 0, respectively. An individual member could obtain a minimum of 0 and maximum of 12 score, the total score obtained by the members was indicated the degree of involvement in decision making.

Participation in SHG activities refers to the degree of involvement of the respondents in various inside activities of SHGs such as selection of office bearers, regular meetings, training programmes, preparation of projects etc. Participation of the respondents was computed for each respondent by considering their responses as Always, Sometimes and Never for each SHG activities and presented in the form of bar graph.

The overall participation in SHG activities was further analyzed to work out an index as below:

$$IEOP = \frac{P_i}{S} \times 100$$

Where,

IEOP = Extent of overall participation of  $i^{\text{th}}$  respondent

$P_i$  = Sum of extent of participation score obtained by  $i^{\text{th}}$  respondent

S = Maximum obtainable participation score

On the basis of extent of overall participation, respondents were categorized into three categories as given below:

### Chart 1: Categories

Categories	Score
➤ Low (Up to 33.33%)	1
➤ Medium (33.33 - 66.66%)	2
➤ High (More than 66.66%)	3

## Result and Discussion

### Time management (Time devotion)

Time management is the process of planning, organizing and exercising conscious control over how to divide the time between specific activities, especially to increase effectiveness, efficiency and productivity. Good time management enables an individual to work smarter. To determine the time management among the respondents, a total of six activities were enlisted and asked about their time devotion for each of the activity. The recorded data were compiled and presented in Table 1.

The finding indicates that mean time devotion for Agricultural work among the SHG members was 3.78 hours followed by 3.64 hours and 3.18 hours of mean time were devoted by them for Labour work and SHG work. Whereas, 2.97, 1.46 and 1.28 hours of mean time were devoted for Routine house work, Leisure and Care of children, respectively. These findings were in line with the findings of George *et al.* (2008) and Miqdadi *et al.* (2014).

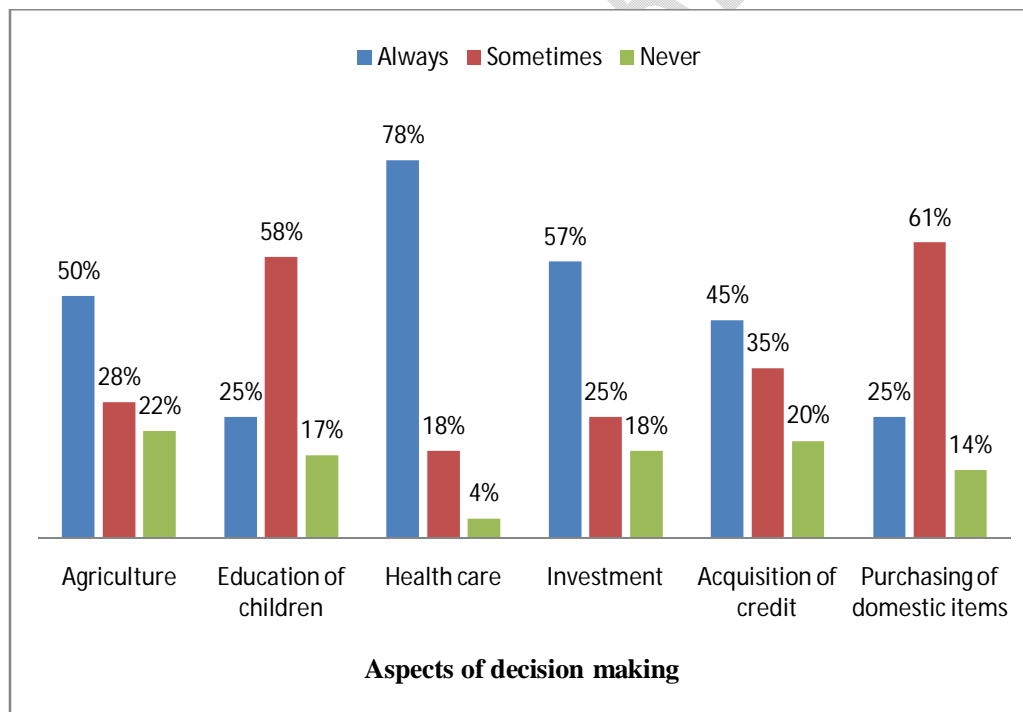
**Table 1: Time management (Time devotion) of SHG members for daily routine works**

Particulars	Time devotion	
	Mean (Hour)	S.D.
➤ Routine house work	2.97	0.85
➤ Agriculture work	3.78	1.10
➤ Leisure	1.28	1.13
➤ SHGs work	3.18	1.06
➤ Labour work	3.64	1.34
➤ Care of children	1.46	0.87

### Decision making process

The decision-making process is operationally defined as the degree of weighing the available alternatives in terms of their desirability and their likelihoods and choosing the most appropriate one for achieving good results. The involvement of SHG members in decision is determined in present study by considering six aspects viz. Agriculture, Education of children, Health care, Investment, Acquisition of credit and Purchasing of domestic items. The results are presented in Fig. 1.

It reveals that majority of the SHG members (78.00%) were involved always in decision making regarding Health care followed by 57.00, 50.00 and 45.00 per cent of the members were involved always in decision making on Investment, Agriculture and Acquisition of credit, respectively. Whereas, 61.00, 58.00 and 35.00 per cent of the SHG members said that they had involved sometimes for decision making on Purchasing of domestic items, Education of children and Acquisition of credit, respectively. These findings were in line with the findings of Jain and Kushawaha (2004).



**Fig. 1: Involvement of SHG members in decision making**

### Extent of involvement in overall decision making

The data on distribution of members of SHGs according to their decision-making process is presented in Table 2. It could be seen that majority of the SHG

members (51.67%) had high level of involvement in decision making followed by 26.67 per cent members who had medium level of involvement and 21.67 per cent members had low level of involvement in decision making. It can be concluded that maximum number of the respondents were come under the high to medium level of involvement in decision making. Similar findings were reported by Mishra (2018).

**Table 2: Distribution of the respondents according to their extent of involvement in overall decision making**

(n=120)

Extent of involvement	Frequency	Percentage
➤ Low	26	21.66
➤ Medium	32	26.67
➤ High	62	51.66

### **Participation in SHGs activities**

The women SHGs are voluntary association of rural women formed to attain collective goals as providing micro credit facilities to rural poor women and to engage them in economic activities. The participation in SHG activities is influenced by various household level and contextual factors. Active involvement of members in the SHG activities brings success in the sustainability of group. In this way, the participation of members in different SHG activities was studied in present study.

As for participation of respondents in SHG activities, a total of eleven selected SHG activities were enlisted and asked about their participation in those activities. The recorded data were compiled and presented in Fig. 2. It shows that 78.00 per cent of the SHG members were participated always in selection of office bearers followed by 72.00, 60.00 and 53.00 per cent of them were participated always in income earning activities, regular meetings and arrangement of input, respectively. While, 45.00, 44.00 and 36.00 per cent of the members participated sometimes in SHG activities viz. preparation of project, decision making on important tasks and acquisition of credit, respectively. Similar findings were reported by Anyiro *et al.* (2014) and Vashishth *et al.* (2008).

### **Overall participation of members in SHG activities**

Overall participation of members in SHG activities was determined by combining the scores obtained by the respondents as per level of participation in each activity. Further, an index was worked out and categorized the respondents into

three categories based on the score obtained by them. The data on overall participation of members in SHG activities were recorded and the results are presented in Table 3. It shows that majority of the respondents (71.67%) had medium level of overall participation in SHG activities followed by high (15.83%) and low (12.50%) level of overall participation.

**Table 3: Overall participation of members in SHG activities**

**(n=120)**

<b>Categories</b>	<b>Frequency</b>	<b>Percentage</b>
➤ Low (Up to 33.33%)	15	12.50
➤ Medium (33.33 - 66.66%)	86	71.67
➤ High (Above 66.66%)	19	15.83

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(n=120)

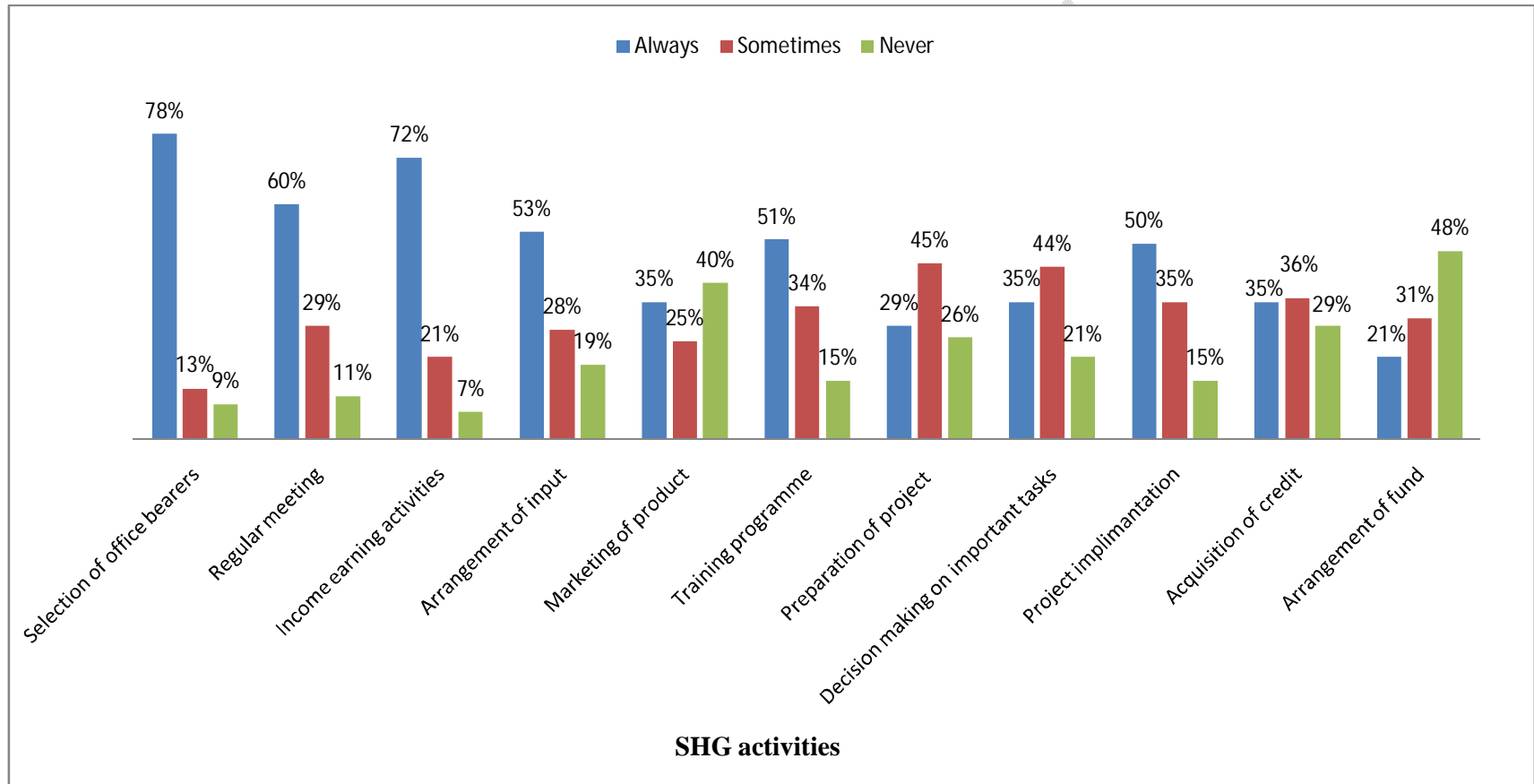


Fig. 2: Participation of members in SHG activities

## Conclusion

One can assert with reasonable confidence that Self-Help Groups (SHGs) have demonstrated the potential to be successful platforms for women's economic and social empowerment at the grassroots. Almost no part of the country as a whole and especially state like Chhattisgarh is outside the purview of the self-help group movement today. SHGs emerged as a valuable instrument for inclusion of women into the mainstream which resulted that most of the SHG members in study area were involved always in decision making regarding health care and most of them had high level of involvement in overall decision making in their families. One should know each and every activities of the organization where they work. Active participation of individuals in inside organizational activities indicates their eagerness towards attainment of goals. Present investigation indicates that almost two third of the respondents of the study area had medium level of overall participation in SHG activities.

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