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A Study on Impact of Women of Self Help GROUPs

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ABSTRACT

The skewed sex ration between men and women has resulted in steep imbalances in the society due to the preference for male child, patriarchal societal order, lower level of health care among rural women, etc. Group initiation is the first and the fundamental stage in the formation of a sustainable SHG. The groups decision and for working together for social economic uplift of their families and community. The group promoter can provide the group members with hypothetical situations and ask them what they would do if such a situation arises.

Keywords :

Introduction

India is the second largest country in the world after China. According to 2001 census it has 1027 million populations and the women population constitutes about 495.7 million, out of which 71.85 per cent of women reside in rural areas and most of them live below poverty line. The skewed sex ration between men and women has resulted in steep imbalances in the society due to the preference for male child, patriarchal societal order, lower level of health care among rural women, etc. In 1901 the sex ration was 972 per 1000 men but in 2001 census it has dropped to 933 per 1000 men. The SHGs form the focal point of all the micro level activities. Systematic facilitation is needed at each and every step in the formation of a sustainable SHG. To develop SHGs in a sustainable manner, three phases, viz., group formation, strengthening and self helping have to be worked out. Group initiation is the first and the fundamental stage in the formation of a sustainable SHG. The activities in this stage have to be undertaken in a planned and sequential manner. What are the changes of women in before joining the SHGs and after joining the SHGs and the situation based on solving the common problem to developing the skills.

Self Help Groups

A small, economically homogeneous and affinity group of rural/urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per the groups decision and for working together for social economic uplift of their families and community.

Group Formation:

Under Mahalir Thittam the women SHGs are formed in the age group of 18-60 years with the BPL family members. The set of Registers will be issued by Mahalir Thittam to the new groups formed through the NGOs. The group accounts will be entered in these registers. The numbers of members are 12 to 20. A bank account shall be opened for the formation of the group. Group formation cost of Rs.350/- per SHG will be paid to the NGO. For the groups formed by PLF, the cost would go to the respective PLF.

As on date 14609 SHGs groups have been formed under Mahalir Thittam with 2,21,562 women enrolled as members, out of which 38,705 members of SC/ST women have been enrolled.

b). Stages in Group Formation

i) Forming Stage

This is the first stage during which organizers explain the

concept of Self Help Groups. After this introductory session, women usually agree to form a group

ii). Storming Stage

In this stage, a lot of queries arise in the minds of SHG members. Their hidden anxieties and fears are expressed during the meetings and conflict between individual interests and group interest are also evident.

iii). Norming Stage

In this stage, members begin to internalize the concept of "self help". The members try to understand the concept of experience of meeting, interacting, contributing, saving and lending. If a particular group gets benefited in terms of getting petty loans, the same are enjoyed by other group members.

iv). Performance Stage

Both the task and maintenance functions of the group are clearly realized by the members of the group at this stage. The members approach the bankers for further credit and the group is perceived as a means for income generation and collective action.

c). Group Culture

The culture of the group is determined by the attitude and the customs established by practice of the group members. The culture of the group should be dynamic and marked by:

i). A Strong Feeling of Unity

All the members of the group should cultivate a feeling of unity to work in cohesion with each other. Unity is an essential component for the welfare of the group and any divergence of thoughts between the group members will not allow the group to nature and flourish.

ii). Respect for Others

Each member of the group should consider and respect the ideas, suggestions and the views put forth by the fellow group members, which in turn would lead to a strong bond of unity between the members.

iii). Democratic Decision-Making

Decision making by the democratic process is important aspect of the group culture. Every member should possess equal right to voice their decisions for mutual consideration.

iv). Freedom of Expression of Ideas and Feelings

Progress and welfare of any group is determined by the freedom of the members to express their thoughts. Subdued ide-

as and thoughts increases the disparity within the members.

The Changes introduced by the participation in the Groups

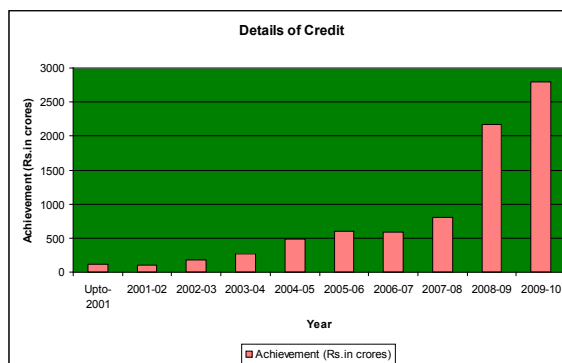
This is mainly caused by the participation in the Self Help Groups. Individual betterment, progress for the groups as well as a social uplift are also resulted out of the group approach.

Situation before being a SHG member	After becoming a SHG member
* They were passive * Processed self knowledge * Misused time and energy * Do not care for others Tensed * Tensed * Use manipulation * Programmed by the view of others * Set low standards * Avoid feedbacks * Intolerant about other's views * Avoid conflict * Dissatisfied/unhappy * Socially down ridden	* Become active * Seek insight into themselves * See and use the natural resource * Show concern for others * Relaxed * Open and honest * Clear personal * Set high standards * Welcome feedback * Tolerant and use conflict constructively * Seek challenges * Happy about life * Socially uplifted

The details of credit availed by SHGs are given below

Sl. No.	Year	Achievement (Rs.in crores)
1	Upto-2001	120.30
2	2001-02	97.91
3	2002-03	184.65
4	2003-04	271.32
5	2004-05	490.62
6	2005-06	600.44
7	2006-07	593.46
8	2007-08	804.70
9	2008-09	2,174.57
10	2009-10	2,791.65
	Total	8,129.61

In this table shows in the year of 2001 - 120.30 crores achieving the credit, 2002 -97.91 crores achieving the credit, 2003 -184.65 like wise and 2007 – 804.70 crores achieving the credit, 2008 – 2,174.57 crores achieving the credit, 2009 – 2,791.65 crores achieving the credit, 2010 – 8,129.61 crores achieving the credit achieving the credit.



Problems in Decision making

The decision making process is not clear and well-defined, it can result in undemocratic decisions, prevent groups from reaching decisions, or cause groups to break apart. Clear objectives and procedures will help decision making. However, groups may find some situations where decision making may be difficult.

Among the many decision making problems which groups encounter some of the most serious and commitment

- Unequal group involvement and commitment;
- Group conflicts;
- Low communication and literacy skills; Extreme power differences; and
- Information gaps.

Developing the Problem Solving Skills

Groups can develop democratic and effective procedures by following a series of brain-storming sessions and open discussions. The group promoter can provide the group members with hypothetical situations and ask them what they would do if such a situation arises.

Conclusion

SHGs in a sustainable manner, three phases, viz., group formation, strengthening and self helping have to be worked out. Group initiation is the first and the fundamental stage in the formation of a sustainable SHG. the groups decision and for working together for social economic uplift of their families and community. The group promoter can provide the group members with hypothetical situations and ask them what they would do if such a situation arises.

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