

## Original Research Article

# Lively hood Promotion through Group Dynamics of the SHGs' Women

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## ABSTRACT

According to the working group report on animal husbandry and dairying 12<sup>th</sup> five year plan (2012-17), animal husbandry helps in improving gender equity. More than three-fourth of the labor requirement in livestock production is met by women. There are altogether 16 blocks in Muzaffarpur district. Out of which two blocks Bochha and Sakra were selected purposively where self-help group on dairy sector are running effectively. Majority of the women of progressive self-help group of respective blocks are actively engaged in modern dairy enterprise and dairying farming is either their main or subsidiary occupation. A total no of 27,673 SHGs are functioning in the district out of which 10 SHGs were selected randomly from the different blocks comprising 05 SHGs from Sakra and 05 SHGs from Bochha. 50 percent respondents were selected. I.e. total no. of respondents was 60 constituted the sample size of the study. The study has been conducted in Muzaffarpur district to measure the Group dynamics of self-help group work on dairy farm. Majority of (48.33%) belonged to the low income group followed by middle income group (30.00%) and only 21.67 percent of the respondents were found to have high income group. Majority of the SHG (50%) of the respondents are having income in the range of Rs. 2000- to 4000 followed by 40 percent having income in the range of up to 2000- and only 10 percent having income in the range of Rs 4001 and above. The distribution of the respondents according to their saving, majority of the SHG members 58.33 percent had saved above Rs 1000 followed by 25 percent who have saved between Rs 500-1000 and rest 16.67 percent below 500. Group saving of the respondent were found significant with GDEI. On the basis of findings it is inferred that the respondent of SHGs were educated and their level of knowledge was up to the mark in dairying

### Keywords

SHGs, Group dynamics, Lively hood, Dairy

## Introduction

Self-Help promoting institutions are the pillars on which the SHG movement is to be erected. NABARDs vision of taking banking services to the unreached and the undeserved poor in India also includes the mission to promote one million SHGs. with particular focus on women, covering 20 million families by the year 2007. NABARD is deeply committed to the

promotion of SHGs, grading of SHGs, and networking of SHGs. Both governmental and non-governmental sectors have been instrumental in promotion of SHGs. SHG is an organization with fundamental principles like democratic approach and common decision-making, transparency, self-helping, repayment of loans and group development. The credibility of the group is dependent on

these principles. Group is a social system reacting with its environment as a self-adjusting organization of respondent, whose parts are mutually interdependent. A group refers to two or more people who share a common meaning and evaluation of themselves and come together to achieve common goals. In other words, a group is a collection of people who interact with one another; accept rights and obligations as members and who share a common identity. Group dynamics deals with the attitudes and behavioral pattern of a group .group dynamics concern how group are formed, what is their structure and which processes are followed in their functioning. Thus, it is concerned with the interactions and forces operating between groups.

Group dynamics is a system of behaviors and psychological process occurring within a social group (intra group dynamics), or between social group (intergroup dynamics). Group dynamics are the processes that occur between group members. These dynamics are affected by each member's internal thoughts and feelings, their expressed thoughts and feelings, their nonverbal communication, and the relationship between group members. Group dynamics helps you understand how each person's actions make sense in the context of the group. Group dynamics deals with the attitudes and behavioral patterns of a group. Group dynamics concern how groups are formed, what is their structure and which processes are followed in their functioning. Group dynamics deals with the attitudes and behavioral patterns of a group. Group dynamics concern how groups are formed, what is their structure and which processes are followed in their functioning. Muzaffarpur district of Bihar is one of the districts having higher number of Dairy SHGs. Sufficient numbers of respondents were available and it was adjacent to our

university, so data collection was also easy for a student researcher. Keeping in view of the all above facts, the present study is undertaken with the following specific objectives: -

- (1) To know the lively hood Promotion through Group Dynamics of the SHGs' Women

### **Review and Literature**

Yelue and Sahoo (2002) found that most of the SHG members were involved in economic activities like goat-keeping, rearing poultry, collecting forest products, maintaining live-stock. It is evident from their study that awareness among the SHG women on literacy and continuing education, sanitation and health care is increased. More freedom in mobility inside and outside village, financial and service support for self-employment, adoption of small family norm etc. are also reported. Some of them have started working as Sanghatika and Saga Sanghatika which showed their leadership qualities, improvement in communication skill and building self-confidence.

Chandramani (2005) has argued that Women's empowerment is first step towards social change. This begins with the awareness about their rights and capabilities and the understanding as to how the socio-economic and political forces affect them.

The author opines that SHGs are the most powerful means to empower women and to promote their income generation and bargaining power and improve the quality of life.

Vinaya Gamoorthy (2007) noted that the self-help group members saving habit are increased through SHG.

Selvaraj (2007) pointed out that the SHG women has a major role to play in decision making and the middle age group women are highly empowered in comparison with other age group members.

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A Angel Anisha (2012) observed that women in the rural areas are highly empowered with the activities of SHGs and became active to take part in socio-economic progress of the nation.

## **Materials and Methods**

There are altogether 16 blocks in Muzaffarpur district. Out of which two blocks Bochha and Sakra were selected purposively where self-help group on dairy sector are running effectively. Majority of the women of progressive self-help group of respective blocks are actively engaged in modern dairy enterprise and dairying farming is either their main or subsidiary occupation.

A total no of 27,673 SHGs are functioning in the district out of which 10 SHGs were selected randomly from the different blocks comprising 05 SHGs from Sakra and 05 SHGs from Bochha. 50 percent respondents were selected. i.e. total no. of respondents were 60 constituted the sample size of the study. The study has been conducted in Muzaffarpur district to measure the Group dynamics of self-help group work on dairy farm.

## **Selection of variables**

Keeping in view the requirement of the objectives of the investigation the present study focused on exploring the dynamics which influence the group activities and its performance of group members.

## **Results and Discussion**

### **Family income**

The family incomes of the respondent's have significant influence on their socio-economic status and it plays a key role in adoption of any new technology.

Annual family income was measured using a scale by grouping income in categories as it was difficult to get exact income details from respondents. Hence income was grouped in a range and respondent were categorized in Low income group (less than Rs. 1, 50, 000), Medium (Rs.1, 50,000- Rs 2,00,000) and High (Rs. 2,00,000 and above) .

The Table- 1 revealed that majority of the respondents (48.33%) belonged to the low income group followed by middle income group (30.00%) and only 21.67 percent of the respondents were found to have high income group. It is also represented in graphical mode.

### **Group income**

The SHG bank linkage programme with better access to credit expected to brings in increased income to the SHG member. The distribution of the respondents by their average level of monthly income has been presented in the table 2.

The table shows that the frequency distribution of monthly income of the

respondents revealed that the majority of the SHG (50%) of the respondents are having income in the range of Rs. 2000- to 4000 followed by 40 percent having income in the range of up to 2000- and only 10 percent having income in the range of Rs 4001 and above. It is also represented in graphical mode.

**Group saving**

Group members usually create a common fund by contributing their small saving on a regular bank and managed the pooled resources in a democratic way; considered loan request and loans were disbursed on the priority of purposes. The interaction among the members of the group never restricts itself only to the affairs of saving and loan transaction but also on social issues within the group. On the basis of group saving, the member were categorized is presented in Table -3.

The above table showed that the distribution of the respondents according to their saving, majority of the SHG members 58.33 percent had saved above Rs 1000 followed by 25

percent who have saved between Rs 500-1000 and rest 16.67 percent below 500. The members contribute for the savings according to their financial status. There is no compulsion by the group leader to decide the amount for saving. It can be also represented in graphical mode.

**The contribution of socio-economic and personal variables on group dynamics**

It is clear from the table that education, group saving, sources of information, a level of knowledge and mass media exposure of the respondent were found significant. On the basis of findings of this table it is inferred that the respondent of SHGs where educated and their level of knowledge was up to the mark in dairying. They were also well aware of different technologies of dairy farming as there media exposure was also found to be significant with GDEI. It is concluded from this table that respondent of different SHGs were found educated and well acquainted with knowledge of dairy farming activities and have attitude of group saving.

**Table.1** Distribution of members of SHGs according to their family income (N=60)

Sl.No.	Categories	Frequency	Percentage
1	Low (less than 1, 50, 000)	29	48.33
2	Middle (Rs. 1, 50, 00- to 2, 00, 000)	18	30.00
3	High ( 2, 00, 000 and above)	13	21.67
	<b>Total</b>	<b>60</b>	<b>100</b>

**Table.2** Distribution of members of SHGs according to their monthly group income (N=60)

Sl.No.	Group income	Frequency	Percentage
1	Up to Rs. 2000/-	24	40
2	Rs. 2001- to 4000	30	50
3	Rs. 4001 and above	06	10
	<b>Total</b>	<b>60</b>	<b>100</b>

**Table.3** Distribution of members of SHGs according to their group saving (N=60)

Sl.No.	Saving contribution	Frequency	Percentage
1	Below 500	10	16.67
2	500-1000	15	25
3	Above 1000	35	58.33
	<b>Total =</b>	<b>60</b>	<b>100</b>

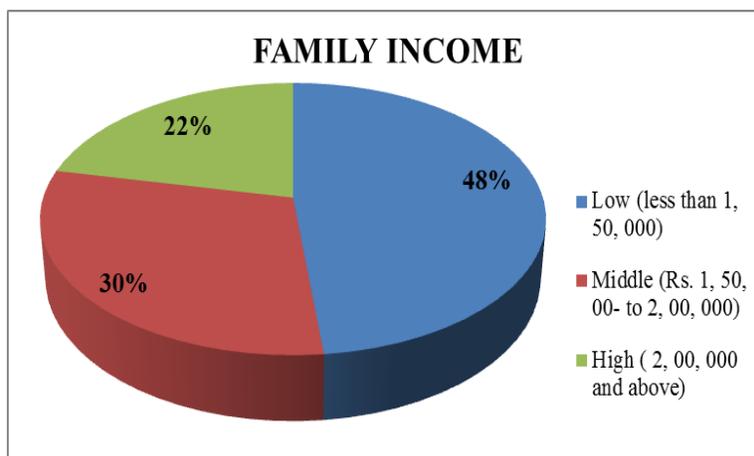
**Table.4** Relationship among socio-economic and personal characteristics of respondents with GDEI of the SHG of which they are member

S.No	Characteristics	Correlation Coefficient
1	Age	0.080
2	Caste	0.072
3	Occupation	0.032
4	Education	0.380**
5	Family Type	0.068
6	Family Annual income	0.200
7	Group Size	0.093
8	Group income	0.074
9	Group Saving	0.668**
10	Social Participation	0.064
11	Sources of Information Utilized (SIU)	0.332**
12	Level of Knowledge	0.434**
13	Mass Media exposure	0.210*
14	SHG membership	0.010

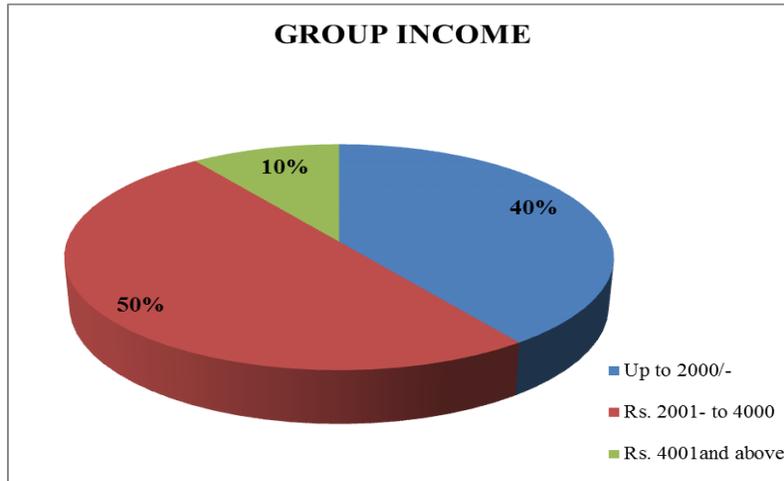
\*Significant at 5% of probability level

\*\* Significant at 1% of probability level

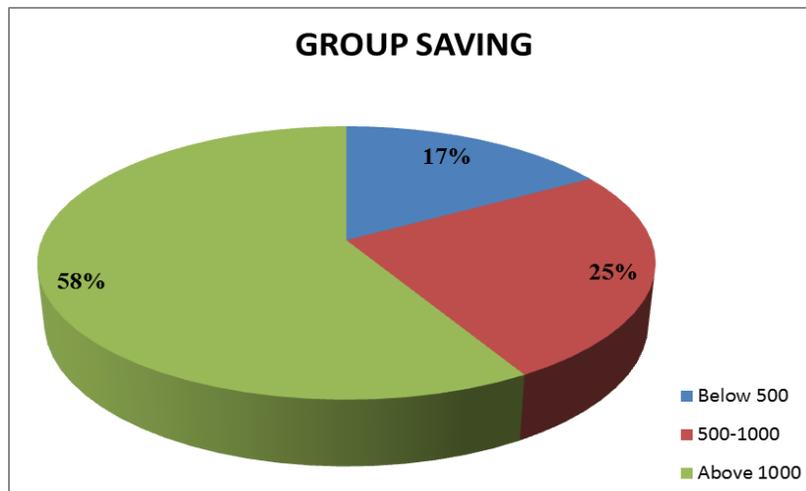
**Fig.1** Distribution of members of SHGs according to their family income



**Fig.2** Distribution of members of SHGs according to their monthly group income



**Fig.3** Distribution of members of SHGs according to their group saving



In summary, the Study of group dynamics among the women SHG members involved in dairy sector and Group dynamics deals with the attitudes and behavioral patterns of a group. Group dynamics concern how groups are formed, what is their structure and which processes are followed in their functioning. Group dynamics deals with the attitudes and behavioral patterns of a group. Keeping in view of the all above facts, the present study is undertaken with the following specific objectives:-

**(1) To know the lively hood Promotion through Group Dynamics of the SHGs' Women**

- i. Majority of (48.33%) belonged to the low income group followed by middle income group (30.00%) and only 21.67 percent of the respondents were found to have high income group.
- ii. Majority of the SHG (50%) of the respondents are having income in the range of Rs. 2000- to 4000 followed

by 40 percent having income in the range of up to 2000- and only 10 percent having income in the range of Rs 4001 and above.

- iii. The distribution of the respondents according to their saving, majority of the SHG members 58.33 percent had saved above Rs 1000 followed by 25 percent who have saved between Rs 500-1000 and rest 16.67 percent below 500.
- iv. Education, group saving, sources of information, a level of knowledge and mass media exposure of the respondent were found significant with GDEI. On the basis of findings it is inferred that the respondent of SHGs where educated and their level of knowledge was up to the mark in dairying.

**Finally the study may be concluded that:**

- ❖ On the basis of the findings, it could be concluded that the members of SHG and it was influenced by member's family income and group saving.
- ❖ The variables group saving was significantly correlated with GDEI.

**Suggestion for future work**

- ❖ As this study was restricted only to Muzaffarpur district of Bihar so general conclusion cannot be drawn on this basis more studies may be conducted in other part of the country to arrive in generalized conclusion.
- ❖ Studies should be conducted to develop a suitable extension model for efficient and proper functioning of SHGs.

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