

COMPETENCY MAPPING OF SELF HELP GROUPS (SHGs): AN EMPIRICAL STUDY OF EFFECTIVENESS OF TRAINING ON SHGs IN UTTAR PRADESH

Ananta Narayana* and Tauffiqu Ahamad**

* Research Scholar, Department of Humanities & Social Sciences, Motilal Nehru National Institute of Technology Allahabad
E-mail: ananta.narayana20@gmail.com

** Masters of Commerce, Department of Commerce, Himalayan University Itanagar, E-mail: tauffiq.mnnit@gmail.com

Abstract: The Self help Group is a village based financial intermediary committee in which 10 to 20 local women form a group to support each other and to work together to change the disadvantage affecting them. Self Help Group's plays a vital role in changing economic conditions, social status, decisions and ideas of the people living in the society. Self help group are seems as an instrument for achieving goals like poverty alleviation, increasing employment opportunities, and accelerating economic growth. This research paper examines the competency mapping of self help groups on the basis of financial competency, skill development, women development and participation in SHG's activities to find out the effectiveness of training on Control & Target group of SHGs in Uttar Pradesh. And this paper also examines whether overall skill development training has had a positive impact and whether business development training in particular leads to an increase in income and assets.

Keywords: Self Help Groups, Financial Competency, Training, Skill Development, Women Empowerment, Social Development, Uttar Pradesh.

JEL Code: C12, D14 and P36

1. INTRODUCTION

A self-help group may be registered or unregistered. It typically comprises a group of micro entrepreneurs having homogeneous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to that of solidarity lending, widely used by micro finance institutions (Reserve Bank of India).

Self-help groups are started by non-governmental organizations (NGOs) that generally have broad anti-

poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective.

SHG model in India

In India three different models of linkage of SHGs to the financial institutions have emerged. They are:

- Banks, themselves, form and finance the SHGs.
- SHGs are formed by NGOs and other agencies but financed by banks.
- Banks finance SHGs with NGOs and other agencies as financial intermediaries.

The second model is the most popular model. Almost three-fourths of all the SHGs come under this model. Only 20% of the SHGs are covered under the first and 8% under the third model respectively. (Bharathi & Badiger 2009).

Self Help Groups and Training

Training function plays a significant role in energizing and empowering human resources by increasing their skills through innovative and productive programmes. Women self help groups are at present playing a vital role in providing skill-up gradation *training* and vocational *training* in connection with functional improvement of *Self Help Groups* and *Self Employment Schemes* in India. But Indian women are generally far behind men in aspects such as financial skills, entrepreneurial skills, managerial skills, marketing skills etc. A self-help group is a voluntary association of poor women which empowers them in almost all spheres of life. The study was undertaken to measure the impact of training on the women self-help group members of the state of Uttar Pradesh.

Types of Training for self help groups

Managerial Skills

- To attend all SHG meetings on a specified date, time and venue.
- To actively participate in the meetings and give suggestions on the issues being discussed.
- To select representatives (office bearers) and change them once in a year.
- To follow all the rules and maintain unity.

Financial Skills

- To contribute the saving amount agreed upon on the fixed day (usually the first or second meeting of the month).
- To utilize the loan taken from the group for the agreed purpose only.
- After initially availing consumption loan, if needed, to utilize loans for income generating activities.
- To make repayment of loan, with interest, at the agreed time.

- To keep track of his/her own individual saving and loan record.
- To ensure that all members utilize their loans properly and repay in time.
- To pay or receive cash only during the meeting.
- To bring the individual passbooks in each meeting for updating.
- To keep track whether the treasurer has deposited cash in the saving bank account.
- To monitor timely maintenance of all books and records of the group by the office bearers.
- To insist on receipts for each cash payment. If illiterate, to learn to sign, read, write and count.

Development Skills

- To discuss common issues that affects the members and gives suggestions to tackle them.
- To attend all training programmes.
- To contact Panchayat, government and non-government organizations to speed up development activities in the village.

Entrepreneurship Skills

- Ability to identify what to produce.
- Ability to raise money.
- Ability to manage money.
- Ability to be productive.
- Ability to identify strength & weakness.
- Ability to focus customers.

Marketing Skills

- Ability to cover market area.
- Ability to sell product
- Ability to influence & Negotiate.

2. REVIEW OF LITERATURE

(Jothy, 2002) examined self-help groups under the women's development programme, On the basis of indicators relating to districts covered, growth of self-help groups and members, per cent of SC/ST members, growth of savings and growth of internal lending an

internal rotation. The study ended with policy measures to overcome shortcomings.

(Carlsen, 2003) concluded that microcredit had little impact on women's time used; it helped their husbands move away from wage work to self-employment. This was because women's loans were typically used to enhance male ownership of the household's productive assets. Further, it was found that it was only women who used loans in self-managed enterprises who were able to allocate more time to self-employment. Ensuring women's control over loan-created assets most therefore be a critical policy objective

(Jakimow, 2006) analyzed the 'normative' model of SHG programs and its actual application and showed that while SHG programme had the potential to empower women was often not realized through the persistence of 'top-down' approaches in implementation. SHG programs were further limited in their ability to transform social relations due to their apparent insistence that the marginalized were the only legitimate actors in their own empowerment. Rather than argue for the discontinuation of SHG programme in India, their potential to empower women could be increased through a 'bottom-up' orientation in implementation, while recognizing that in and of themselves SHG programs could not reduce all the constraints preventing the pursuit of interests.

(Moyle, 2006) studied the empowerment of women by addressing two dimensions: economic empowerment and personal empowerment. One hundred women, aged between 16 and 65 years, participated in self-help groups from two rural Indian villages in North-West India took part in the study. Both quantitative and qualitative data were gathered through self-report surveys and interviews, with the analysis yielding contradictory findings. The quantitative data found that working women reported moderate to high levels on collective efficacy, proactive attitude, self-esteem and self-efficacy with no significant reporting of psychological distress. In contrast, examination of the qualitative data revealed positive appraisals of self-worth, purpose and independence and negative appraisals of pressure, challenge and stress. The implications of these findings and the importance of this study were also discussed.

(Duttal, 2006) examined why some 'self-help groups' fail by using the Development of Women and Children in Rural Areas (DWCRA) experience in India. They argued that whilst the 'group' had inherent benefits, it must never be allowed to become *the* paradigm in developmental policies for women.

(Krishnan, 2008) analyzed the formation and functioning of SHGs and the impact on socioeconomic status of underprivileged women. A pre-tested structured schedule was administered to collect the primary data from 350 SHG members and 30 animators, The study revealed that women come together as SHGs as they were able to get hassle-free and timely loans to meet emergence needs with thrift Team spirit was acting as a binding factor to bring unity and cohesiveness among the group members. The SHG approach, apart from generating incremental income, helped them to upgrade the economic and social status along with a sense of recognition contributing to the process of empowerment.

(Bharathi & Badiger, 2009) determined the constraints faced by farmwomen self-help-group (SHG) members while working with the NATP project entitled Empowerment of Women in Agriculture, and elicited their suggestions for the further improvement of the project. Lack of formal education was identified as one of the main problems faced by the women. Majority also suggested continuing and expanding the project, increasing the loan amount, and providing information on banking and marketing aspects, among others. The study concluded that it was necessary to improve the literacy of rural women, upgrade and improve their skills, and provide opportunity for them to express their potential liabilities.

(Kumar, 2009) reviewed the scope and limitations of self-help groups in improving women's health and empowerment focusing on the empirical work undertaken in one of the Indian States. They explored the extent to which SHGs could be involved in attaining better health for women and children.

(Venkatesh, 2010) stated that Women empowerment was a process in which women got a greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources

like money - and access to money and control over decision-making in the home, community, society and nation, and gain empowerment.

(**Kusakabe, 2010**) concluded that being an SHG member was useful for gaining employment that leads to better recognition in the family and society. However, employment opportunities and organizational experiences mean that the benefits were not equally shared among all the members

(**Chatterjee, 2012**) stated that Self-employment held the key to continuity of employment. Self-employed members of self-help groups (SHGs) fare better than their wage-earning counterparts when it came to continuity of employment. The study dwelt on the factors influencing the different indicators of women empowerment among the members of 26 matured all-woman SHGs. It also isolated the socioeconomic demographic factors influenced the joint probability of a group member being both empowered and employed. The study concluded that training significantly influenced various dimensions of empowerment, and the trained group members were more likely to be both empowered as well as employed.

(**Gowda, Ray, & Sajjan, 2012**) concluded that SHG were improving the standard of living of all families who came in the project area. Appropriate strategies for empowerment of SHG women were addressed through organizing appropriate trainings both on and off-campus, including higher-level trainings, follow-up activities, providing relevant leaflets and folders, exposures besides recognizing and encouraging women to come forward and take up processing and of linger millet products value addition and income generating activities. The SHG project has made a successful impact in improving the livelihood security for rural women.

As per microfinance report of (**NABARD, 2012**) about 79.6 lakh SHGs, with an estimated membership of 9.7 crores, have savings accounts in the banks, with aggregate bank balance of Rs. 6,551 crores. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs. 36,340 crores. The total number of SHG Federations formed is 1.66 lakh most of which are primary federations. Decreasing trend in the number of SHGs that have a loan outstanding with banks during

2010-12 which came down from 48.51 lakh SHGs in 2010 to 43.54 lakh SHGs as on March 2012, a reduction of nearly 10% is a major cause for concern. During the same period, the number of SHGs having a savings bank account has gone up from 69.53 lakh SHGs to 79.6 lakh SHGs, an increase of nearly 15%. Only 55% of the SHGs that have a bank account are having a loan outstanding with the bank. Another disturbing trend is steady increase in Non Performing Assets (NPAs), which doubled in two years from 2.9% in 2010 to 6.1% in 2012. Increasing NPAs and reducing percentage of SHGs that have bank loan outstanding may adversely affect the prospects of newer SHGs being promoted.

As per (**NRLM, 2009**) report, policy makers had also played an important role in promoting SHGs in the country. A new poverty reduction programme known as National Rural Livelihoods Mission (NRLM) is being brought in with support from the World Bank.

(**NABARD, 2015-16**) gave due recognition to training and capacity building of various stakeholders such as bankers, NGOs, Government officials, SHGs, SHG Federations and trainers. During 2015-16 more than 5100 training programmes were conducted and about 1.81 lakh participants were trained. Cumulatively, around 35.94 lakh participants have been imparted training as on 31st March 2016 leading to a strong team for implementation of the microfinance programmes.

(**NABARD, 2015-16**) In order to give the SHG-BLP a leg-up, Village Level Programmes on SHGs were planned and sponsored by NABARD with the support of banks and NRLM in 13 priority states. The aim was to foster better understanding of mutual requirements between banks, SHGs and SHPIs at ground level and to sort out issues like saving linkage, credit linkage and repayment, etc. at the ground level. These programmes were organized in 13 priority states viz. Assam, Bihar, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Maharashtra, Madhya Pradesh, Odisha, Rajasthan, Uttarakhand, Uttar Pradesh and West Bengal during the months of February and March 2016. NABARD supported more than 42000 villages.

A study conducted by (**NCAER, 2008**), sought to assess the impact of the SHG Bank Linkage Programme

(SBLP) on the socio-economic conditions of individual SHG members by comparing their pre and post SHG scenarios across six states in five different regions of India. It concluded that the SBLP has positive impact on members by increasing their access to financial services (and reducing household poverty) as well as empowered women through an increase in their self confidence.

Microfinance programme started its origin in Bangladesh in a humble way in 1974 through Prof. Muhammed Yunus. The origin was based on the reality that there was a wrong perception among the bankers and the society that poor people are not credit worthy. The women have no voice in decision - making in family and are, disempowered and marginalized from the mainstream of the society in Bangladesh. He found that lending to women generates considerable secondary effects, including empowerment of a marginalized segment of society (Yunus and Jolis 1998), who shares betterment of income with their children, unlike many men. The basic concept of Grameen bank is that the poor have skills that are under-utilized, and with incentive, they can earn more money. The people have endless potential, and unleashing their creativity and initiative helps they end poverty. Further Mohammed Yunus hypothesized is that credit is the fundamental human right and once you have credit, you can intervene in the vicious circle of poverty. Credit means you have money for investment, investment leads to a higher income, higher income leads to better savings, better consumptions and then you have again inject more credit for higher investment. So this vicious circle becomes a virtuous cycle.

The success of the micro credit initiatives through Self Help Groups (SHG) has encouraged the Government to use this as an instrument to address the issues of poverty and unemployment. Women SHGs are implementing a large number of development initiatives viz, for providing women with access to savings and credit mechanisms and institutions through microcredit schemes. (MDGs India country report, 2005).

The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the

grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command lower wages as labour: as rural non-agricultural labourers, women earn 44 rupees per day compared to 67 rupees for Men. Women's voice in key institutions concerned with decision making is also limited. Government involved in supporting women's development. Self-help groups are generally facilitated by NGOs, and increasingly advise and train members in a variety of on- and off-farm income-generating activities. Indeed, in a number of recent projects, NGOs were substituted by trained facilitators and animators drawn from self-help groups. Through promoting self-help group, IFAD-funded projects have contributed to improving the overall status of women in terms of income, empowerment, welfare, etc.

"All women SHGs will be eligible for interest subvention on credit up to Rs 3 lakh at 7% per annum (under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission). SHGs availing capital subsidy under SGSY in their existing credit outstanding will not be eligible for benefit under this scheme," RBI said in a notification. The banks will lend to all the women SHGs in rural areas at 7% in 250 districts, it said.

3. RESEARCH METHODOLOGY

3.1. Research Gap

From the review of literature it is found that there was no conclusive study of Competency Mapping of SHGs with special reference to Uttar Pradesh has been done.

3.2. Research Objective

- To study the conceptual framework of Self Help Group in empowering Indian women.
- To analyze the impact of self help Group and Training on self -development, skill development, economic development & social development of the women.

- To suggest new ways and strategies for strengthening women empowerment.

3.3. Research Design

Experimental Research Design with Control Group:

We have designed this study for the purpose of analyzing the impact of training on self help groups regarding overall empowerment of women. Therefore we have selected two groups one having the training & target group of the study and another one not received any training so far (Control group for the study). Through questionnaire & observation we have compiled the responses of both the groups & finally analyze the impact of training on selected dimensions of women empowerment.

3.4. Research Hypothesis

$H0_1$: There is no significant difference of training on financial competency in between target group and control group of SHGs

$H0_2$: There is no significant difference of training on skill development in between target group and control group of SHGs

$H0_3$: There is no significant difference of training on women development in between target group and control group of SHGs

$H0_4$: There is no significant difference of training on participation in SHG activities in between target group and control group of SHGs

3.5. Data Collection Method

The type of data collected comprises of Primary data and Secondary data.

Primary data is the first hand data collected from the women's of SHGs. It was collected through structured questionnaire and Interview.

Secondary data for the study has been compiled from the reports and official publication of the organization, which have been helped in getting an insight of the present scenario existing in the operation of the company.

3.6. Study Area

Uttar Pradesh is the most populous state in the republic of India as well as it is India's fourth largest state in terms

of land area. For the present study we have taken four most prominent and dominating districts of Uttar Pradesh i.e., Lucknow, Kanpur, Allahabad & Varanasi.

3.7. Sampling Method

Purposive sampling-Since we have selected sample in such a way that one group which have received the training and some group which have not received any training.

3.8. Size of Sample: Sample size is 100 SHG Members

3.9. Sample Profile: Data is collected is collected from 100 SHG Members of purposively selected 30 SHGs out of the 100 samples 50 are those SHG Members who are not received any training & rest 50 are those who received training.

3.10. Tools & Techniques

- **Descriptive Analysis:** Mean, Median, Mode, standard deviation score, Skewness & Kurtosis of the sample were calculated,
- **Basic Analysis:** Null hypothesis was framed for the analysis, and then two sample independent T -Test was applied to explore the significant difference of mean score.
- **Higher Analysis:** ANOVA was applied to explore the significant difference of mean score.

4. DATA ANALYSIS & FINDINGS

It deals with the analysis and findings by means of the questionnaires. Questionnaire contains 45 statement had five responses which were scored in the following manner “**Strongly Disagree -1, Disagree -2, Neutral-3, Agree-4, Strongly Agree-5**”. Before the actual data analysis, data obtained through questionnaire was validated, edited and then coded. The returned instruments were scrutinized to determine correctness & accuracy using descriptive & inferential statistics with aid of statistical package for social sciences (SPSS).

4.1. Demographic Profile of the Respondents

The study is important in order to find out the social background of the women by these indicators age, education, occupation and marital status.

4.1.1. Age of the respondents

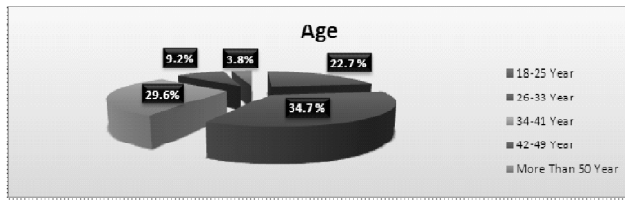


Chart 1: Age wise distribution of the respondents

Source: compiled by authors on the basis of primary data

Findings: Chart 1 shows that respondent aged more than 50 years constitutes a very low percentage of SHG Members and majority of the respondents are within the age of 40 years that means more and more women's of young age are showing their interest in forming Self help groups for their social & economic well being as Self help group is growing rapidly and receiving increasing attention from the financial institutions, non-governmental organizations and the government, as an instrument that can transform lives of the poor women. We observed that massive number of young strata is more active in the participation of SHGs in the age group of 18-40 years rather than elderly people. Senior women should also be encouraged to participate in the programme as they have good experience of making different sort of things.

4.1.2 Educational Status

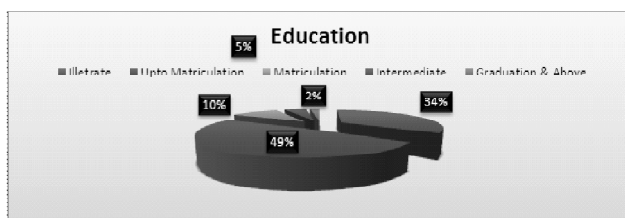


Chart 2: Educational Level of the Respondents

Source: compiled by authors on the basis of primary data

Findings: Chart 2 shows that most of the respondents (49.1%) have studied up to 10th standard and only 2% respondents are graduates. So there is a responsibility of Government Organizations as well Non Government Organizations to provide proper education & skill-up gradation training to the SHG members such

as managerial Skills, financial Skills, development Skills, entrepreneurial & marketing skills as well as awareness and guidance for their social & economic upliftment as only education is a potent remedy for most of the ills in the society. The economic and social returns to education for women are substantial. Educated & skilled women plays vital role in reducing poverty, improve productivity, ease population pressure and offer its children a better future. And it is also essential to literate the illiterate members in a minimum time frame, so that those members can also take part more effectively in the working of SHGs.

4.1.3. Marital Status

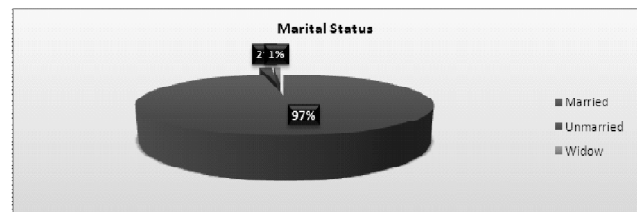


Chart 3: Marital Status of the Respondents

Source: compiled by authors on the basis of primary data

Findings: Chart 3 shows that most of the respondents (97 %) are married and only 2% respondents are unmarried and 1% is widow. From this chart we observe that there is a majority of married women in a self help group and it is expected that incidence of marriage is bound.

4.1.4. Occupational Status

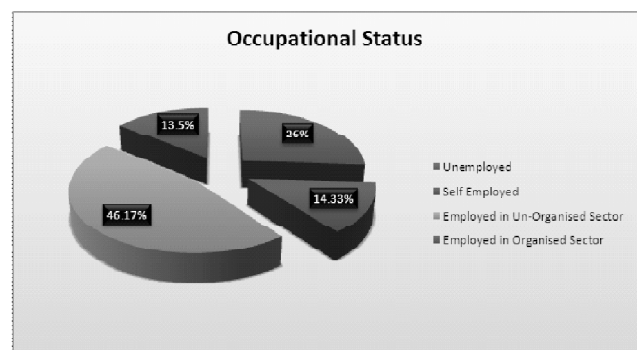


Chart 4: Occupational Status of the Respondents

Source: compiled by authors on the basis of primary data

Findings: Occupation is one of the factors which determine the standard of living of an individual. Agriculture in India is considered as the primary sector and it provides the major share of employment opportunity to the Indian population. But agricultural backwardness leads to poverty and low standard of living. According to Chart 4, we observed that occupational status of the member's shows Most of the members are either unemployed or employed in unorganized sector. People employed in organized sector and salaried jobs are very negligible in number. Income is the yard stick to measure the economic condition of the society. The main objective of the SHG is to improve the income source of the rural women. To give economic freedom to the rural women it is must to provide them enough income sources by providing them proper training which lead to skill development and self confidence and entrepreneurship is also determined by the type of training provided.

4.2. Family Structure

The study is important in order to find out the socio-economic conditions of the women. It is also important in order to find out and analyze the basic problems faced by women. In order to study the social background, some of the indicators like age, education, occupation, domestic decisions etc. It can prove useful in ascertaining the personalities of respondents & consequently their reaction towards particular situations.

4.2.1. Type of family

The study is important in order to find out the family background of the women by these indicators family type & domestic decisions.

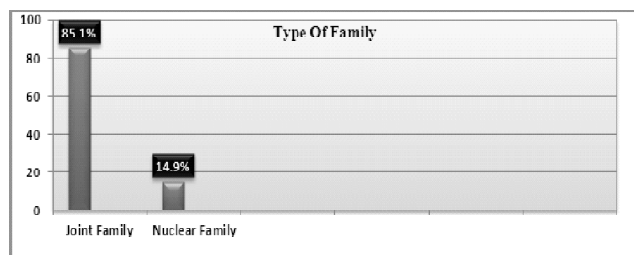


Chart 5: Type of family of the respondents

Source: compiled by authors on the basis of primary data

Findings: Chart 5 indicates that 85.1% of the families of respondents are Joint in nature & only 14.9% of the families of respondents are Nuclear in nature. We observed that the replacement of joint family system by nuclear family system is not yet that large in number as is generally believed to be. There is still a large no. of joint families are existing in rural areas which insures integration, harmony & security in the family. Its member tied to one another by the bondage of solidarity, emotional effect, financial & materialistic support from the family.

4.2.2. Active Participation in Domestic Decision Making

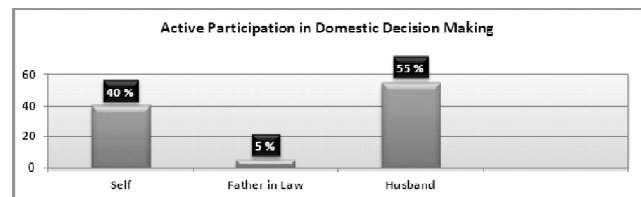


Chart 6: Active participation in domestic decision making

Source: compiled by authors on the basis of primary data

Findings: Chart 6 indicates that most of the decisions in family matters are taken by the respondent's husband (55 %) but still 40 % respondents are taken decisions by themselves which indicates positive sign that some women's are relied less on their husband & other family members in domestic decision making. We observed that some women still have far to go towards equal participation in decision making. A full and robust democracy depends on the equal participation of women in decision making. When women participate as decision makers, the economic and social well-being of the family will rise. We also observed that there is need for training to enhance their development needs so that a woman participates equally to take decision in their family matters.

4.3. Organizational Structure

The study is important in order to find out the organizational structure of SHG by these indicators formation of SHGs, time of association with SHGs, group satisfaction & active participation in SHG activities.

4.3.1. Formation of Self Help Groups

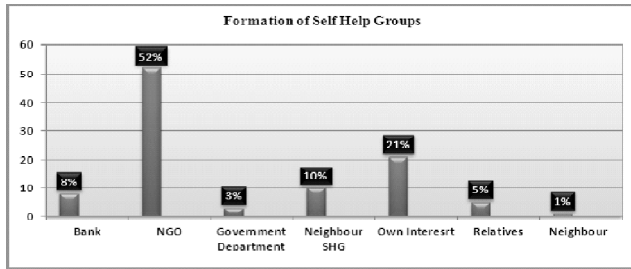


Chart 7: Formation of self helps Groups

Source: compiled by authors on the basis of primary data

Findings: It is evident from the chart 7 Nearly 52% of the respondents informed that Non-governmental Organizations helped women to form Self-Help Groups and own interest of women is another main factor for the formation of Self-Help Groups. Government departments played very negligible role in the formation of Self-Help Groups. Non-governmental Organizations (NGOs) played a vital role in rural reconstruction, agricultural development and rural development even during pre independent era in our country. In the post independent period the NGOs became a supplementary agency for the developmental activities of the government and in some cases they become alternative to the government. After the introduction of microfinance through Self-Help Groups (SHG), they penetrated into each and every corner in India and actually the NGOs are responsible for converting the pilot project of microfinance into a major programme and the NGOs are responsible for making the microfinance through SHG as the largest programme in the world. We observed that NGOs are playing vital role in the formation of SHGs and motivating women to join the groups and linking the groups with the banks for microfinance.

4.3.2 Time of Association with SHGs

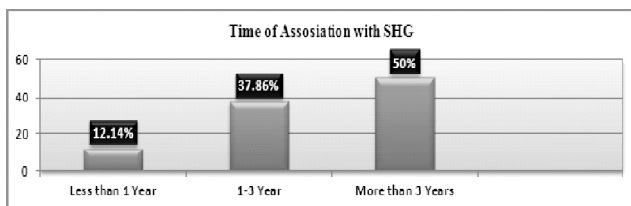


Chart 8 Time of association with SHGs

Source: compiled by authors on the basis of primary data

Findings: Chart 8 indicates that most of the respondents are associated with SHGs from more than 3 years & few respondents are associated with SHGs less than 1 year. Greater the time of association will lead to greater economic benefits such as greater possibility of savings, increased scope of self employment, increase in the living standard, increase in the income and increase in feeling of economic empowered. Association with SHGs has recently empowered women to a significant level. We observed that there is a need to provide awareness to non-SHG members regarding benefits of joining self help group so that women actively join SHG for their social & economic upliftment.

4.3.3. Overall Group Satisfaction



Chart 9: Overall group satisfaction of the Respondents

Source: compiled by authors on the basis of primary data

Findings: Chart 9 indicates that maximum respondents are satisfied with the activities of Self help groups and they get benefit after joining Self help groups. We observed that there is a need for proper training to those group members who feels indifferent and burdened as training will increase satisfaction level and morale among group members for active participation.

4.3.4 Active Participation in SHG Decision Making

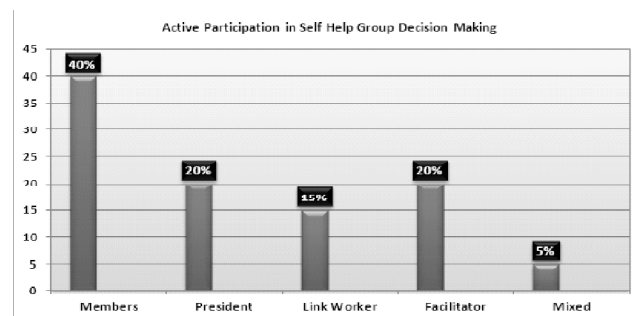


Chart 10: Active Participation in Self Help Group Decision Making

Source: compiled by authors on the basis of primary data

Findings: Chart 10 indicates that 40 % of SHG members take active participation in SHG Decision Making which shows that it was not the SHG leaders but the SHG member who asserted its influence in making the members coming together & striving for self & economic development. We observed that self help groups can play vital role in the socio-economic upliftment of women if women get proper training by NGOs & Government organizations regarding skill enhancement and increase their capability to take decision by themselves . Self help group is viable alternative to achieve the objectives of community participation in all kind of training provided to women to enhance the equality of status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural sphere of life.

4.4. Financial Competency

The study is important in order to find out the financial competency of the women by these indicators reasons to join SHG, loan amount & purpose of loan.

4.4.1. Reasons to join Self Help Group (SHG)

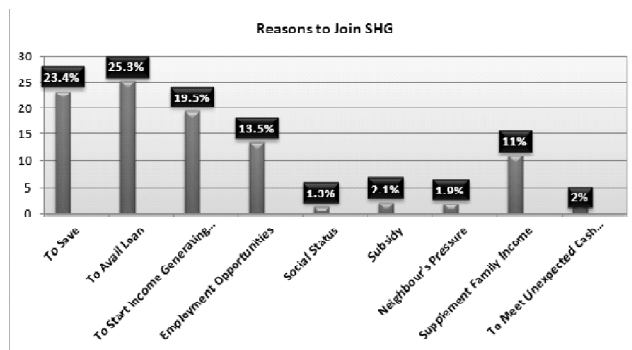


Chart 11: Reasons to join Self Help Groups

Source: compiled by authors on the basis of primary data

Findings: Chart 11 indicates 23.4 % of the respondents joined Self-Help Groups for the purpose of savings such as savings for marriage & property and 11% of the respondents joined SHGs to supplement their family income so that additional needs can be fulfilled easily and 25.3% to avail loans. We observed that financial assistance of loan provided by Self-Help groups has leaded members from unemployment to self employment

and expansion in employment position. It is also important to mention that 19.5% of respondents joined Self-Help Groups exclusively to start income generating activities as Self-Help Groups plays an important role in order to generate more employment. We also observed that Some of the respondents have multiple reasons to join the groups and very few members joined SHG to gain special status and to get subsidy from banks. More and effective financial training should be provided to SHG members for their economic upliftment.

4.4.2. Loan Amount

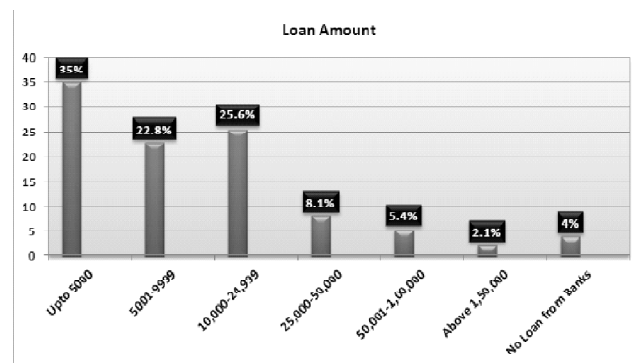


Chart 12: amount of loan taken by SHG Members

Source: compiled by authors on the basis of primary data

Findings: Chart 12 indicates the amount of Loan. The main objective of SHG micro finance programme is to ensure availability of credit through formal banking system to SHG members so that they can meet their needs easily. We observed that majority of the respondents take loan between Rs 5000 to Rs 50,000. It is important to mention that few respondents take loan more than Rs 50,000. And 4% of respondents did not obtain any loan from banks. We also observed that after joining the Self-Help Groups some members have started taking financial decisions of their family up to some extent as they get financial benefit after joining the SHGs.

4.4.3. Purpose of Loan

Findings: Chart 13 indicates that most of the respondents take loan for agricultural activities as most of the families are depend upon agricultural income while 12.3 % of the respondents used loan for animal husbandry such as goetry & poultry. We observed that

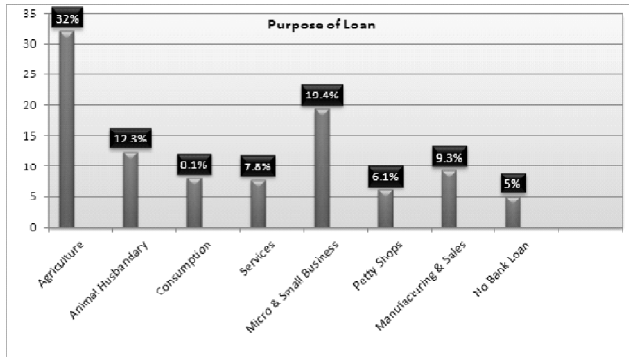


Chart 13: Purpose of Loan

Source: compiled by authors on the basis of primary data

19.4% of the respondents used loans to start income generating activities through micro & small enterprises such as selling vegetables, milk, cattle feed etc whereas 8.1% of respondents used loan for consumption purposes such as medical expenses, children’s education and 5% of the respondents did not get any loan from the banks. We also observed that 6.1% of the respondents take loan to start petty shops for some earnings and 7.8% of the respondent started service activities such as cable TV suppliers, beauty parlour, tailoring, renting of utensils for some functions etc and 9.3% of the respondents started production and sale of pickles and candles.

4.5. Descriptive Analysis

Table 1
Descriptive Statistics

Statistics

	<i>Financial Competency</i>		<i>Skill Development</i>		<i>Participation in SHG</i>		<i>Women Empowerment</i>	
	<i>T</i>	<i>WT</i>	<i>T</i>	<i>WT</i>	<i>T</i>	<i>WT</i>	<i>T</i>	<i>WT</i>
Mean	3.8655	4.0090	3.7960	3.1350	4.7782	3.5355	3.3467	3.3267
Median	3.9091	4.0000	3.8000	3.2500	4.8182	3.5455	3.4167	3.3333
Mode	4.00	4.27	3.80	3.50	4.91	3.64	3.42	3.67
Std. Deviation	.43974	.65043	.42280	.64129	.12613	.29347	.40941	.41131
Skewness	-.490	.761	-.027	-1.019	-.487	-.109	-.699	-.576
Std. Error of Skewness	.337	.337	.337	.337	.337	.337	.337	.337
Kurtosis	.020	5.021	.385	1.010	-.623	.817	.221	-.022
Std. Error of Kurtosis	.662	.662	.662	.662	.662	.662	.662	.662
Range	1.91	4.27	2.00	3.00	.55	1.45	1.75	1.75

Source: Compiled by authors on the basis of SPSS Output

Table 2
T-Test Statistic

Independent Samples Test

		<i>Levene's Test for Equality of Variances</i>		<i>t-test for Equality of Means</i>						
		<i>F</i>	<i>Sig.</i>	<i>t</i>	<i>df</i>	<i>Sig. (2-tailed)</i>	<i>Mean Difference</i>	<i>Std. Error Difference</i>	<i>95% Confidence Interval of the Difference</i>	
									<i>Lower</i>	<i>Upper</i>
Financial Competency	Equal variances assumed	1.900E0	.171	-2.113	98	.037	-.25616	.12123	-4.967	-1.55826
	Equal variances not assumed			-2.268	5.378	.027	-.25616	.11296	-4.82653	-2.96645

Source: Compiled by authors on the basis of SPSS Output

Interpretation: As per Table1, the value of Mean, Median and Mode are also almost same and the value of skewness lies in between -1 to +1 therefore we can say that data is normally distributed and parametric test is applied for testing the hypothesis.

4.6. Hypothesis Testing

4.6.1 Test of Hypothesis H0₁: There is no significant difference of training on financial competency in between target group and control group of SHGs

Interpretation: According to table 2 the result shows significant at 95% (.05 level) of confidence which means that there is a significance difference between control group and target group regarding the financial competency. Further training is the important factor towards financial competency of self Help group. **Hence the Null Hypothesis is rejected.**

Table 3
ANOVA Statistic

ANOVA					
Financial Competency	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.293	1	1.293	4.465	.037
Within Groups	28.388	98	.290		
Total	29.681	99			

Source: Compiled by authors on the basis of SPSS Output

Interpretation: From the ANOVA Table 3 it is clear that the two group shows significant difference regarding the financial competency therefore Null hypothesis is rejected even after applying One-Way ANOVA.

Table 4
T-Test Statistic

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower		Upper
Skill Development	Equal variances assumed	.143	.706	1.134	98	.031	.14751	.13003	-.11052	.40555
	Equal variances not assumed			1.128	4.598	.025	.14751	.13078	-.11574	.41077

Source: Compiled by authors on the basis of SPSS Output

Findings: We observed that trained SHG members have started taking financial decisions of their family up to some extent & they are much aware about financial literacy such as savings, saving bank account, loan, consumption loan repayment of loan, cash repayment receipt even illiterates are able to learn how to sign, read, write & count. Therefore proper training should be provided to enhance financial skills of non trained SHG members so that they can also compete with the trained SHG members & starts taking financial decisions by themselves for their socio-economic development.

4.6.2 Test of hypothesis H0₂: There is no significant difference of training on skill development in between target group and control group of SHGs

Interpretation: According to table 4 the result shows significant at 95% (.05 level) of confidence which means that there is a significance difference between control group and target group regarding the Skill Development. Further training is the important factor towards Skill Development of self help group. **Hence the Null Hypothesis is rejected.**

Table 5
ANOVA Statistic

ANOVA					
<i>Skill Development</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Between Groups	.429	1	.429	1.287	.036
Within Groups	32.658	98	.333		
Total	33.087	99			

Source: Compiled by authors on the basis of SPSS Output

Interpretation: From the ANOVA Table 5 it is clear that the two group's shows significant difference regarding the Skill Development therefore Null hypothesis is rejected even after applying One-Way ANOVA.

Findings: We observed that trained SHG members have enhanced managerial, financial, development, and entrepreneurship, marketing and confidence skills up to some extent. We observe positive sign that trained SHG members are relying less on others & developing their skill by getting proper training & guidance which is considered beneficial for all social, financial & domestic needs. Therefore regular and appropriate training should be provided to non trained SHG members for their skill development.

4.6.3 Test of hypothesis H0₃: There is no significant difference of training on women development in between target group and control group of SHGs

Table 6
T-Test Statistic

Independent Samples Test

		<i>Levene's Test for Equality of Variances</i>		<i>t-test for Equality of Means</i>						
		<i>F</i>	<i>Sig.</i>	<i>T</i>	<i>df</i>	<i>Sig. (2-tailed)</i>	<i>Mean Difference</i>	<i>Std. Error Difference</i>	<i>95% Confidence Interval of the Difference</i>	
									<i>Lower</i>	<i>Upper</i>
Women	Equal variances assumed	11.436	.001	2.480E0	98	.015	.28671	.11562	.05727	.51616
Development	Equal variances not assumed			3.395E0	9.377E1	.001	.28671	.08445	.11903	.45440

Interpretation: According to Table 6 the result shows no significant at 95% (.05 level) of confidence which means that there insignificance difference between control group and target group regarding the Women Development. Further training is the important factor towards Women Development of self help group. **Hence the Null Hypothesis is rejected.**

Interpretation: From the ANOVA Table 7 it is clear that the two group's shows significant difference regarding the women development therefore Null hypothesis is rejected even after applying One-Way ANOVA.

Findings: We observed that training are playing important role in the socio-economic welfare & upliftment of women. We also observed that participation of women in SHGs has enhanced various skills among the women and the participation of women in SHGs has made them more self dependent. Women development will lead to women empowerment which means to give more legal moral power to women in all spheres of life. Emancipation of women is an essential prerequisite for economic development and social progress of the women. In overall the women empowerment is nothing but a religious cultural

Table 7
ANOVA Statistic

ANOVA					
<i>Women Development</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Between Groups	1.620	1	1.620	6.149	.015
Within Groups	25.821	98	.263		
Total	27.441	99			

Source: Compiled by authors on the basis of SPSS Output

and legal struggle against oppression, injustice and discrimination. Therefore regular and appropriate training should be provided to non trained SHG members for their overall development.

4.6.4 Test of hypothesis H₀₄: There is no significant difference of training on Participation in SHG's Activities in between target group and control group of SHGs

Table 8
T-Test Statistic

Independent Samples Test

		<i>Levene's Test for Equality of Variances</i>		<i>t-test for Equality of Means</i>						
		<i>F</i>	<i>Sig.</i>	<i>t</i>	<i>Df</i>	<i>Sig. (2-tailed)</i>	<i>Mean Difference</i>	<i>Std. Error Difference</i>	<i>95% Confidence Interval of the Difference</i>	
									<i>Lower</i>	<i>Upper</i>
Participation in SHG	Equal variances assumed	52.283	.000	-5.013	98	.000	-7.06748	1.40969	-9.86497	-.42700
Activities	Equal variances not assumed			-7.065	96.917	.000	-7.06748	1.00042	-9.05305	-.50819

Source: Compiled by authors on the basis of SPSS Output

Interpretation: According to Table 8 the result shows significant at 99.99% (.000 level) of confidence which means that there is significance difference between control group and target group regarding the participation in SHGs Activities. Further training is the important factor towards Skill Development of self help group. **Hence the Null Hypothesis is rejected.**

Table 9
ANOVA Statistic

ANOVA

<i>Participation in SHG Activities</i>	<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
Between Groups	9.845	1	9.845	25.135	.000
Within Groups	38.385	98	.392		
Total	48.230	99			

Source: Compiled by authors on the basis of SPSS Output

Interpretation: From the ANOVA table 9 it is clear that the two groups' shows significant difference regarding the participation in SHGs Activities therefore Null hypothesis is rejected even after applying One-Way ANOVA.

Findings: We observed that more and more emphasis is laid on the need for women's active participation in SHG activities by providing them training regarding SHG activities such as to attend SHG meetings timely and give possible suggestions on the issues, to select office bearers, to contribute the saving amount agreed upon the fixed day, to utilize loan taken from the group for the agreed purpose only, to make repayment of loan with interest, to bring individual passbook in each meeting, to monitor timely maintenance of all books & records, to attend all training programmes, to contact Panchayat, government, & NGOs to boost up development activities in the village. Therefore proper training should be provided to non trained SHG members regarding SHG activities. Active participation of women in SHG activities will make them a good leader, manger, decision maker, finance handler & entrepreneur apart from home maker and children bearer.

5. RECOMMENDATION & CONCLUSION

5.1. Recommendation

The above analysis on providing Training to SHGs shows partly satisfactory result on employment and income

generation in Uttar Pradesh. However, in the light of the observations following suggestions are put forward for better fulfillment of the objectives of the study.

- It is observed that, maximum respondents are not participating in any training programme for development of their skills. In the study it was found that only 50 respondents out of 100 respondents participated in the skill development training programmes. It is essential to organize skill development training programme for all respondents for performance of their economic activities.
- Government schemes should be implemented properly and adequate training facilities should be provide so that SHG members should collectively utilizes their benefits.
- There is need to make them understand by giving training that SHG is not only means of taking easy loan or credit but also provides opportunity to improve socio-economic conditions of SHG members. And there should be provision of recurring & increased finance to SHGs by Banks.
- For appropriate income generation activities there is a need to recognize the member's requirement of money at the right time.
- Proper & skill enhancement training programme on income generation & self employment should be provided to SHG members this would enable them in getting access to credit, get out of low paying occupation & earn more money for economic benefit.
- Appropriate training programme should be conducted from time to time which enhance the participation level of al the SHG members.
- Training should be provided to enhance financial skill of SHG members so that they can earn easy finance on easy terms and easily raise money to start their own work.
- There is need to provide training regarding the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impediments,

which have denied SHG members to take financial benefits from the banks. Therefore, the procedure for credit access to women should be made more easy and simple.

- It is found that most of the respondents are women; therefore proper emphasis should be given to the rural women for increasing their entrepreneurial activities. There should be more workshops, motivation programme, exhibitions in district and block level with the participation of women SHGs. For providing marketing facility for sale of the product of the SHG members, Melas, Sale, Exhibitions etc. should be organized frequently by the various government microfinance implementing agencies at block, district and state level for their benefit.
- A fully successful group is one that achieves competence to independently handle issues of its internal practices both financial and non-financial. The group should be able to handle its leadership, problem solving and conflict resolution successfully with minimum help. it should also be positive to maintain its records and other books of accounts independently or through other arrangement for that proper training is very necessary

5.2. Conclusion

The study was undertaken to identify the effectiveness of training on Control & Target group of Self Help Group in Uttar Pradesh. The Target group in Self Help Groups is performing well. The study concludes that Training in microfinance brought self, financial, social and economic empowerment of women. Impact of Training is appreciable in decision-making, courage, skill development and empowerment it leads them to participate on various income development activities with good co-operation. After getting Training the self-help group women's are economically and socially empowered so the training is a beneficial factor for Self Help Groups. The Effective Training is important in re-strengthening Self help Groups. We may conclude that the economic activities of Self Help Group are quite successful so there

is a need to provide effective training to those self help groups also whom training is not provided yet by any agencies. A coordinated & integrated effort, timely and periodic appraisal, extensive training, awareness & motivation would no doubt go a long way to develop confidence in the minds of women to empower them which lead to socio-economic development of SHG members.

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