



# REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.7631 (UIF)

UGC APPROVED JOURNAL NO. 48514

VOLUME - 8 | ISSUE - 9 | JUNE - 2019



## DIFFERENCE IN PERSONALITY DIMENSION OF WOMEN RELATED TO SHG'S AND NON SHG'S

**Archana Katiyar**

**Head of the Department , Dept. of Psychology ,  
Magadh Mahila College, Patna University, Patna.**

### ABSTRACT:

*Bihar Livelihood Promotion Society at present called JEEVIKA is playing an important role in strengthening the village women socially, economically and politically. It's main goal is to form women community based SHG's in the villages of Bihar. This explicitly shows the centrality of women's role in development process and getting empowered in return. Women in the larger picture are not just passive recipients of welfare enhancing help provided by society, but are active promoters and facilitators of social transformations. Thus they can be active "agents" and move beyond self welfare. Such transformations not only influence women but also the whole human paradigm. It not only empower the women economically but psychologically also like increasing awareness, self-confidence, increasing interest in social work, skill development and leadership quality etc. In this article effort was made to find out the differences between SHG's women and Non SHG's women of Bihar.*



**KEYWORDS:** livelihood, self-confidence, economically, psychologically, SHG's women, Non SHG's women.

### INTRODUCTION

JEEVIKA is designed as a key program to improve the socio-economic status in the Rural Bihar in 2007. It almost works with the marginalized community of the society especially with SC/ST community of the village. It is supported by the Bihar Rural Livelihoods Promotion Society and the World Bank. It works at three levels: SHG's (Self Help Group), VO's (Village Organization), and CLF's (Cluster Level Federation). Once this pyramid established in a

village, the project delivers targeted funds for micro-credit, food security, insurance against health emergencies, and promotes livelihood opportunities in the community via the institutions. As of March 2014, about 2 million households were part of 1.57 lakh (157,000) JEEVIKA SHGs, which were in turn federated into approximately 7500 VOs. Foreseeing the incredible footprint of the project, it was decided in 2010 to use the opportunity of JEEVIKA's expansion to conduct a rigorous mixed methods impact evaluation of the program. In 2008 there were untouchability

and differentiation with Dalits in the society people used to slag languages for Dalits. There was no respect for Dalit Organizations in the society. People's Representative were looking Dalit families in an undignified manner. Dalit women were abused at their work place. They were treated roughly in Government Offices. The benefits of Government Schemes were not provided to them in a dignified manner. Women were not provided prestige in their own family. There were Gender differences in the society. Women were abused pointing as witch in the society.

There was no respect and honour for education in Dalit communities. Rarely neatness and cleanliness was found in Dalit Areas. There were many problems in getting benefits of Homestead Schemes for Dalits and there was no availability of Homestead Land. Child Marriage was frequent in Dalit Communities. PDS distributors does not distribute Rations every month. Farm Land was not available for cultivators. There was less Employment options for Dalits. Work was not made available to them under MNREGA. Labour charges were not prompt to them and Labour Charges were sucking by the mediators at that time. Work was not available for the whole year. Due to Economical stringency; food was not available to them; which put them in hunger and physical weakness occurs in them. There were some restrictions on Dalit Voting. They have no knowledge about their Constitutional Rights. They had given pressure to vote for a specific political. Right to Equality was not honoured. Upper Class People hold on politics. Most of Dalits were illiterate. So they were not given chance in politics. People's Representatives did not look after the election in Dalit Areas. They did not take interest in organizing Gram Sabha.

In this situation we joined them with JEEVIKA's SHG group. For this purpose Women Watch Group is formed at block level in Phulwarisharif and Samptchak Block. There are two WWG in our LRP areas. Each WWG has 11 women members; who belong to Dalit community e.g. Dusadh, Chamar and Mushar. The work of SHG group was to collect saving money of village women and provide them loan at little interest in their needs. Not only this they also formed Grainary Deposits to help them in the case of starvation. When we analyze it's strength we found that now women are protesting violence against women in the society. They are protesting against vine drinking and meeting with government officials on women issues. When we analyze it's weakness we found that due to the less literacy among them they are being efficiently empowered after the training on women issues. It clearly shows that SHG has brought a significant difference in the personality dimension of SHG and non SHG women.

**Rajendran K and R P Raya (2010)**<sup>8</sup> assessed the capacity building and improvement in knowledge and awareness based on 15 variables with reference to 450 SHG members, 225 respondents from each block representing 90 SHGs in Natrampalli and Nemali blocks in Vellore district of Tamil Nadu. Self confidence, courage to face problems, skill development and encouragement in decision making were assessed under capacity building. To assess the improvement in knowledge and awareness, eleven variables were used namely health, education, pro poor programmes of Government, role of Non- Governmental Organizations (NGOs), marketing of products and environmental protection. The study find out that there is a significant difference between the two block's members regarding the impact of microfinance on capacity building of women at one per cent level. The study reported a significant relationship between the loan amount and improvements in awareness and capacity building and the conclusion is that the higher the loan amount the higher the capacity building of rural women.

**Gladis Mary John (2008)**<sup>13</sup> has analyzed various concepts like, micro planning, empowerment of women, women in SHG in his article "Women Empowerment through Self-Help Groups". This study found that self employment through SHGs have increased the earning capacity and economic independence and gave an important place in the decision making process within the families. They got more courage to go out and interact with others. More awareness should be given to all women about their role in family and society by conducting meetings and training programmes.

**Venkataramana M and Sunder Raj D (2007)**<sup>18</sup> has shown that the efforts made by Government and NGOs are yielding good results in empowering women in terms of awareness, economic independence, decision making, participation in politics and income generation. They suggested that integrated approaches with different development programmes may give better results in empowering women.

**Sarangi (2003)**<sup>26</sup> has opined that women-led SHGs in many parts of the country succeeded in bringing the women to the mainstream of decision-making. SHG is also a viable set-up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs in the village of Purushothampur block of Ganjam district of Orissa State have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkage

with the banks and enforce financial self-discipline. SHGs in this block are extending a helping hand to the district administration in different rural development projects ranging from construction of roads to sanitation programmes.

**Chandran M (2012)**<sup>1</sup> examined the role of SHG linked micro enterprises in empowering the women in Tamil Nadu. For this study 150 beneficiaries were chosen randomly from a total of 20 group micro enterprises. In this study an attempt was made to measure empowerment in four aspects of economic, social, family and individual empowerment. The study finds that there is a significant increase in economic empowerment and the extent of social and family empowerment achieved by the beneficiaries were moderate and individual empowerment through micro enterprises of respondents were high. Finally, he stated that the group enterprises have succeeded in the socio-economic empowerment of rural poor.

### AIMS AND OBJECTIVES OF STUDY

The main aim of the project is to empower the rural women (especially from SC/ST and minority community) of the sample village. The following objectives were taken to improve their livelihood condition.

1. Creating awareness about the rights and entitlements among target community.
2. Creating leadership quality and ensuring the youth participation in them.
3. Creating Self confidence in target community
4. Creating courage to face problems in target community
5. Creating skill development in target community
6. Creating self confidence in them by encouragement in decision making

### METHODOLOGY

All the three tools were applied one by one with the respondents. After administrating the questionnaire a FGD was taken after 7 days and Capacity Building Programme was held after 15 days. A follow up programme was also held to see the improvement in the respondents.

#### (i) Sample

A sample of 200 were taken from the block Phulwari Sharif and Samptchak of Patna district. 60 villages, 11 panchayats and 2 blocks were covered under this study.

#### (ii) Design:

Data collection was designed at Four level. Village level, panchayati level, block level and State level.

#### (iii) Tools

Self developed questionnaire, FGD (Focus Group Discussion) and Capacity Building Programme were applied to collect data.

### RESULT AND DISCUSSION:

**Table 1: Showing difference between SHG's women and Non SHG's women**

Sl.	Focused Personality Dimensions	SHG's Women			Non SHG's Women		
1	A w a r e n e s s	7	5	%	2	5	%
2	L e a d e r s h i p Q u a l i t y	6	7	%	7		%
3	F a c e t o f a c e I n t e r a c t i o n	7	0	%	2	2	%
4	D e c i s i o n M a k i n g Q u a l i t y	6	8	%	2	3	%
5	S e l f C o n f i d e n c e	7	4	%	2	1	%
6	S k i l l D e v e l o p m e n t	7	8	%	9		%
7	I n t e r e s t i n D e v e l o p m e n t a l A c t i v i t i e s	8	5	%	1	0	%

**Table 1**

Table 1 showing the difference in personality dimensions between the women related to SHG's and Non SHG's of Bihar. It shows that Interest in developing activities is higher (85%) in SHG's women

in compare to Non SHG's women. Skill Development is at the second place in SHG's women (78%) in compare with Non SHG's women (9%). It clears that difference in personality dimensions certainly occur after joining the SHG. Women from SHG's are frequent in face to face interaction with 70% whereas only 22% women of Non SHG are frequent in face to face interaction with other people. It gives a sign of self confidence in them which is 74% in SHG women and 21% in Non SHG women. Decision making quality was also found high in SHG women (68%) and low in Non SHG women with 23%. Table also shows that leadership quality of SHG women raised at 67% whereas it was found only 7% in Non SHG women. Awareness about the government programmes in the favour of them was high in SHG women (75%) in compare with Non SHG women (25%).

### CONCLUSION:

From the above discussion it can be concluded that SHG's playing an important role in the developing and creating of awareness, leadership quality, face to face interaction skill, decision making quality, self confidence, skill development and interest in developmental activities among the rural women of Bihar. In not only helped the rural women to come from indebt but to create economical activities and improve their economic status. It will help them to know about rights and entitlement and advocacy with government on these matters. So that their socio-economic development could be easy and they can be joined into the main stream of the society.

### REFERENCES:

1. Kabeer, Naila. "Gender equality and women's empowerment: A critical analysis o the third millennium development goal 1." *Gender & Development* 13.1 (2005): 13-24.
2. Mosedale, Sarah (2005-03-01). "Assessing women's empowerment: towards a conceptual framework". *Journal of International Development*. **17** (2): 243-257.
3. Rahman, Aminur (2013). "Women's Empowerment: Concept and Beyond" (PDF). *Global Journal of Human Social Science Sociology & Culture*. **13** (6): 9. Archived (PDF)from the original on 10 August 2017. Retrieved 11 December 2018.
4. Bayeh, Endalcachew (January 2016). "The role of empowering women and achieving gender equality to the sustainable development of Ethiopia". *Pacific Science Review B: Humanities and Social Sciences*. **2** (1): 38.
5. Oxfam (Forthcoming), "Women's Economic Empowerment Conceptual Framework"
6. Deneulin, Séverine; Lila Shahani, eds. (2009). "An Introduction to the Human Development and Capability Approach: Freedom and Agency" (PDF). Sterling, VA: Earthscan. Archived (PDF) from the original on 2016-06-16. Retrieved 2016-09-01.
7. Gupta, Kamla; Yesudian, P. Princy (2006). "Evidence of women's empowerment in India: a study of socio-spatial disparities". *GeoJournal*. **65** (4): 365-380.
8. Shah, M.M. "Sustainable Development". *Science Direct. Encyclopedia of Ecology*.
9. Mehra, Rekha (November 1997). "Women, Empowerment, and Economic Development". *The Annals of the American Academy of Political and Social Science*. **554** (1): 136-149.
10. Kabeer, Naila. "Contextualising the Economic Pathways of Women's Empowerment: Findings from a Multi-Country Research Programme." (2011).