

## **A study of Training Need Analysis of SHG in Coastal Area**

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### **Abstract:**

Initiatives for training and development are educational activities carried out within an organization with the goal of enhancing an individual's or a group's performance on the job. The majority of this training focus on improving a worker's knowledge and skill sets as well as inspiring more drive to improve work performance. The goal of the research is to investigate the Self-Help Groups' (SHGs') training requirements in the coastal area. The study variables were created using the current review of the literature on the training requirements for SHGs, and 251 samples of primary SHG data were collected using a carefully designed questionnaire. The data were analyzed using descriptive statistics, including frequency analysis, simple mean analysis, ANOVA, chi-square test, and correspondence analysis, using the SPSS statistical software. The findings reveal that the majority of groups (29.9 percent) had two members with formal training in some area, whereas a sizable portion of groups (22.7%) have no members with formal training.

### **Introduction:**

According to Thyagarajan et al. (2019), "a women's Self Help Group (SHG) is a small economically homogenous affinity group of rural poor women who voluntarily come together to save a small amount of money on a regular basis, to agree to contribute to a common cause, to meet emergent needs on a basis of mutual aid, to practice collective decision making, to solve conflicts through leadership, and to provide collateral-free loans with terms and conditions decided by the group." SHGs are described as "a small economically homogenous affinity group of rural poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift" by the Coastal Corporation for Development of Women.

### **Methodology:**

The present study was carried out in the coastal area. One Self Help group from each village and four villages from each Block were decided upon at random. So, a total of eight self-help groups were chosen for the research. 80 SHG members from rural areas made up the sample. Interview technique was used for assessing the training needs of self-help group members. Data was analyzed by using frequency and percentage.

### **Result and Discussion:**

#### **Information about Respondents' Personal Life**

According to the respondents' personal information, most of the women were middle-aged, married, members of the OBC caste, semi-illiterate, and lived in joint families. Most female marriages took place between the ages of 11 and 15.

#### **Self-Help Groups Information**

##### **Information about Self-Help Groups in General**

Information about self-help groups showed that, of the eight SHGs, two were founded by Jagat, an NGO in Udaipur, and six were created by government agencies. According to data in Table 1, 47.5 percent of respondents had extensive experience participating in self-help groups over the previous 4-6 years, whereas 42.5% of respondents had only recently joined. In relation to the monthly gathering was not routinely held. Additionally, it was discovered that all Anganwadi groups and Self-help groups created by NGOs held regular monthly meetings. All but one did not hold regular meetings. Participants in these groups give their monthly savings to the anganwadi or group leader. Whenever they had time, they worked. Members of NGO groups Sanctions for arriving late or skipping class

were in place in the meeting. Data also show that the majority of self-help groups managed to survive. Each month, 100 rupees. Although some people began to save less, those organizations boosted their savings significantly after recognizing the advantages of savings.

Table 1: Distribution of respondents by the duration of self-help groups membership n = 80 S. No. Aspects f (%) I Duration of self-help groups membership Less than 1 year 34 (42.5) 1-3 year 8 (10.0) 4-6 years 38 (47.5) II Group Meetings Regular 30 (37.5) Irregular 50 (62.5) III Monthly Savings 50 20 (25.0) 100 and above 60 (75.0)

#### Loan from Self Help Group and Bank

##### Internal Lending

A total 65 respondents had taken loan from group for various purposes. Table 2 demonstrates all the respondents had taken loan from SHG for household purchases. The second most use was to education of their children (43.1%) and third most use was to expand their business (23.1%). The fourth and fifth most uses were for savings and construction of house.

Table 2: Distribution of respondents according to the purpose of internal lending n=65 S. No. Purpose of Internal Lending f (%) 1. Household purchases 65 (100) 2. Education 28 (43.1) 3. Expand Business 15 (23.1) 4. Savings 13 (20.0) 5. Construction of House 2 (3.1)

Loan from Bank Out of eighty, only twenty three women had taken loan from bank. Table 3 indicates that the most of the women (60.9%) took loans from bank for treatment of diseases. The second most purpose was the marriage of their children as reported by 43.5 percent respondents. Almost 35 per cent women used loan for initiation of business, education for kids, and construction of their house. Members of NGO Self-help groups had initiated tailoring and nursery raising income generating activities and they had taken loan for buying sewing machines. The other purposes were helping their family (21.7%), repaying another loan (13.0%) and purchase of animal (13.0%).

Table 3: Distribution of respondents as per the loan taken from bank n=23 S. No. Purpose of Internal Lending f (%) 1. Treatment of Disease 14 (60.9) 2. Marriage of Children 10 (43.5) 3. Initiation of Business 8 (34.8) 4. Education for kids 8 (34.8) 5. Construction of house 8 (34.8) 6. Help Family 5 (21.7) 7. Repay loan 3 (13.0) 8. Animal Purchase 3(13.0) \* Multiple Responses

Involvement of self-help groups members in income generating activity During investigation an effort was made to find out involvement of women in income generating activities. It was found that sixteen respondents of NGO Self-help groups had started income generating activities. Out of them eight had taken up stitching on individual basis and eight took nursery raising on group basis as an income generating activities. NGO had given training on stitching and nursery raising and also helped them to take loan from bank for buying sewing machines. They started these activities only a year ago. At the same time some of the women who are members of Anganwadi Self-help groups were involved in poshahar making activity and earned money. Poshahar making was not a regular income generating activity but they had contract with anganwadis which can be changed or stopped anytime.

Table 4: Involvement of self-help groups members in income generating activity n=80 S. No. Income generating activities f (%) 1. Stitching 8 (10.0) 2. Nursery Raising 8 (10.0) 3. Poshahar making 15 (18.75)

Existing Knowledge of the Respondents about Self - Help Group Data in table 5 show that more than one fourth of the respondents (31.25%) had knowledge about selection of office bearer i.e. President, secretary and treasurer as they were involved the selection process. Remaining respondents (68.75%) did not follow the proper process of selecting their office bearer thus they were unaware about it. Their presidents were selected either by Anganwadi worker or other Government official. Data further show that only 22.5 per cent respondents knew about the formulation and updation of rules and regulation of self-help groups as most of them did not make any rule and regulation for their groups even till date. Only two Self-help groups which made by NGO had their rules and regulation and they also update the rules timely. Regarding the organization of monthly meeting, only 18.75 per cent respondents had knowledge about how, where and when to conduct meeting. The reason for lack knowledge was irregularities in organization of monthly meeting. Handling of group conflicts is a challenging task which could be handled by 17.5 per cent respondents only. Remaining respondents expressed that they did not have any conflicts in their group yet so they did not have any idea about solving it. Meeting registers were maintained either by group

president or group secretary or Anganwadi worker and sometimes they hired a person for this work, thus only 12.5 per cent respondents included presidents and secretary had knowledge about proper maintenance of self-help groups registers. The findings clearly show that almost half of the respondents (47.5%) had knowledge about the finalization of rate of interest for inter lending of self-help groups. About 19 percent respondents also knew about the procedure of taking loan from bank and its repayment as they had taken loan from bank. Only 8.75 respondents had knowledge about the maintenance of financial records i.e. member pass book, financial self-help groups register. It is disheartening to note that only 6.25 per cent were aware about the grading process which is an essential step of linking the self-help groups with bank and sanctioning of loan.

Table 5: Existing knowledge about the functioning of Self Help Group n=80 S. No. Aspects F (%) I Management and administration of self-help groups Formation and updation of rules and regulation 18 (22.5) Selection of office bearers 25 (31.25) Organisation of monthly meeting 15 (18.75) Handling of group conflicts 14 (17.5) Maintenance of self-help groups register 10 (12.5) II Financial Management Finalization of Rate of interest 38 (47.5) Procedure of taking loan from bank 15 (18.75) Repayment of loan 15 (18.75) Maintenance of records 7 (8.75) Process of Grading 5 (6.25) IV Micro enterprise Development Acquisition of vocational skills 15 (18.75) Initiation of micro-enterprises 10 (12.5) Information on raw materials to prepare products Marketing skills 5 (6.25) V General Awareness Social issue 35 (43.75) Action of self-help groups for social issue 15 (18.75) Issues of social harmony and social justice 0 Laws related to women security, crime and violence against women 7 (8.75) Various Government schemes for women, girls and children 9 (11.25) VI Networks and Linkages Linkage with Banks/ Other agencies 12 (15.0) Linkage with voluntary organizations and training institution 17 (21.25) VII Participation in Democratic Process Gram Sabha 9 (11.25) Ward Sabha 3 (3.75)

Self-help groups is very good platform for initiating any entrepreneurial activity. But it is very discouraging to note that most of the self-help group members did not know anything about the setting up of enterprise. It can be seen from the data that only 12.5 per cent women knew about how to start an entrepreneurial activity while 6.25 percent also had knowledge about the marketing skills. Only sixteen respondents were fully involved in income generating activity (table 4). About 44 percent respondents were aware about the social issues but only 18.75 percent also had knowledge to deal with these issues through Self-help groups. Government made many laws and schemes for the protection of women but the women are not aware about those laws and schemes which meant for them. It can be seen from the data that only 11.25 and 8.75 percent self-help groups members were aware about the Government Schemes and Laws respectively. Very few respondents (15.0%) knew that the Self-help groups can be linked with NGOs and other developmental organization. Thus they did not avail any benefit by linking their self-help groups with any developmental organization.

The Government made many efforts to involve people in planning and decision making process. People can directly participate in governance through Gram Sabha and Ward Sabha but the Government efforts have gone in vein due to unawareness of the people. Data clearly show that only 11.25 and 3.75 per cent respondents knew about Gram Sabha and Ward Sabha. Conclusion On the basis of the finding it can be concluded that the self-help group members had poor knowledge about almost all the aspects of Self-help groups. Thus there is need to provide intensive training to them about proper functioning of Self-help groups which includes topics viz social and economic importance of Self-help groups, financial literacy and economic empowerment, bank linkages, income generating activities and entrepreneurship development, linkages with other institutions like the Panchayati Raj, Review of Schemes and Laws, and health and nutrition for women and children. Proper capacity building will definitely pave their way to success and empowerment. Thus, quality and sustainability of SHGs should also be given importance in addition to formation of SHG.

#### References

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