

## Perceived Usefulness of Training Programmes by Women SHG Members of Thanjavur District

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### ABSTRACT

The study was conducted in Thanjavur district of Tamil Nadu state. It was decided to select the top three enterprises wherein more number of SHGs were involved in farming and allied activities. Accordingly two SHGs involved in paddy cultivation, two SHGs involved in dairy management and two SHGs involved in mushroom cultivation were selected based on the maximum loan utilized in the respective income generating activities. Thus, finally six SHGs comprising of 120 SHG members were selected as sample for the study. The response on perceived usefulness of the training on these technologies was obtained from the Self-Help Group women respondents as either useful or not useful. The percentage analysis was used to analyse the data. The subject matter areas of training programme should be tailor made for SHG women focused on income generating programmes, as most of the respondents perceived the training on income generation programme as not useful. The other subject matter areas need to be revised and updated to make it highly useful for the SHG women members.

**Keywords:** Perceived usefulness of Training, Women SHG Members, communication

Self-Help Groups (SHGs) are organizations those members have united on the basis of common interest to improve their economic and social conditions in order to pursue their paramount long term goals through joint action and self-help (Kuhn, 1985). Women are vital part of the Indian economy, constituting one-third of the national labour force and are considered to be the major contributor to the survival of the family. Despite progress in several indicators, gender analysis of most social and economic data demonstrate that women in India continue to be relatively disadvantaged in matters of survival, health, nutrition, literacy and social status. More than 90 percent of rural women in India are unskilled thus restricting them to low-paid occupations and they are excluded from access to institutional credit and renders them dependent on high-cost informal sources of credit to secure

capital for consumption and for productive purpose. According to 2011 Census of India, among 621.1 lakh population in Tamil Nadu 308.4 lakh are females. The people below poverty line in Tamilnadu are about 21.12 per cent, out of this, women share equal percentage of poverty. In a patriarchal society, women have inadequate knowledge on various aspects and depend largely on the male siblings or husbands, have limited access to credit or income as most of the expenditure is controlled by men. UNDP estimates shows that more women and girls experience the vigour of poverty than men in poor holds because of inequalities in access to food, healthcare and education.

The members of the SHGs are provided systematic training to bring about qualitative changes in their attitude and to promote cohesion and effective

functioning of the group. The general objective of this training is to orient all members to the SHG concept and bring out the hidden talents and capacity of all the members. The specific objectives of SHG trainings are to develop leadership quality, self confidence, increase social awareness, improve states of women in family and society, improve health and family welfare, functional literacy, increase assets, and inculcate the habit of saving and to develop economy. In addition, SHG members who are interested in starting economic activities or to develop skills to get self-employment are provided skill training. SHGs can become an extraordinary tool for women empowerment provided the nurturing agencies take care to design their interventions to improve the confidence level of members. Keeping this in mind, a study was taken up to assess the usefulness of the training programmes as perceived by women SHGs members.

## MATERIALS AND METHODS

The study was conducted in Thanjavur district of Tamil Nadu state. Thanjavur district has fourteen blocks, among them Kumbakonam block was selected as more number of SHGs were involved in farm oriented activities in this block. There were eight NGOs functioning under Tamil Nadu Women Corporation for Development Women (TNCDW) in the block. Among the eight NGOs, KMSSS had the maximum number SHGs were engaged in farm and allied activities. The NGO named Kumbakonam Multipurpose Social Service Society (KMSSS) promoting agriculture and allied activities was working successfully towards the development of SHG women members. Hence, the SHGs functioning under the NGO KMSSS was considered for the study. It was decided to select the top three enterprises wherein more number of SHGs were involved in farming and allied activities. Accordingly two SHGs involved in paddy cultivation, two SHGs involved in dairy management and two SHGs involved in mushroom cultivation were selected based on the maximum loan utilized in the respective income generating activities. Thus, finally six SHGs comprising of 120 SHG members were selected as sample for the study. Perception was defined as a set of realization of an individual toward the technologies in the form

of their usefulness towards higher productivity. Similar operationalisation was done by Vengatesan (2001). The subject matter areas for the women Self Help Group trainings were listed from the Mahalir thittam working manual. The response on perceived usefulness of the training on these technologies was obtained from the Self-Help Group women respondents as either useful or not useful. The percentage analysis was used to analyse the data.

## RESULTS AND DISCUSSION

### (a) Perceived usefulness of training programmes

Results on perception on the usefulness of the training programmes of the beneficiaries towards 'Self-Help Group members training', 'communication' and 'activity based skill training' were analyzed and discussed in the tables from 1-3.

#### *Usefulness of Self-Help Group members training programme*

The various training areas offered under Self Help Group members were listed and the perception of women respondents towards the training was studied and the results are given in Table 1.

**Table 1:** Perceived Usefulness of training programmes by SHG members (n = 120)

Sl. No.	Subject matters	f	Per cent
1	SHG orientation	76	63.33
2	Leadership	62	51.66
3	Accounts maintenance	35	29.16
4	Literacy	73	60.83
5	Health and nutrition	78	65.00
6	Activities for village development	48	40.00
7	Importance of group reserve fund	54	45.00
8	Group income generation programme	62	51.66
9	Women development	74	61.66
10	Legal rights	26	21.66
11	Better/Sustained development of family	57	47.50
12	Definition of environment and ecology	36	30.00
13	Afforestation	39	32.50
14	Soil and water conservation	36	30.00
15	Watershed management (Basics)	35	29.16
16	Ecological balance	10	8.33
17	Towards a green village programme	80	66.66

18	Financial independence	36	30.00
19	Independence from Govt. and NGOs	59	49.16
20	Need for sustainability of SHGs	86	71.66
21	Strategies for sustainability of SHGs	39	32.50
Mean percentage		—	45.55

\* Multiple response.

It is noted from the Table 1, that out of the 21 subject matter areas offered, the subject matter areas viz., need for sustainability of SHGs, health and nutrition, SHG orientation, literacy, women development, towards a green village, independence from government and NGOs, leadership and group income generation programme were perceived as useful ranging from 51.66 to 71.66 per cent. In general, majority of the SHG women were motivated to join SHG groups and were aware about its impact on their socio-economic status, its education generating confidence and countering difference. These have been viewed as useful due to the motivation and enthusiasm created among the target groups and also due to imaginative approaches to course content making them relevant to the day-to-day needs of women target. Leadership training improved the self-confidence and self-reliance among the group members and changed the SHG womens' attitude positively towards a green village. These findings are in line with the findings of Chaturvedi *et al.* (1988) and Shanthi (2004).

The trainings wherein only less than fifty per cent of the respondents perceived them as useful were viz., on sustained development of family (47.50 per cent), importance of group reserve fund (45.00 per cent), activities for village development (40.00 per cent), strategies for sustainability of SHGs (32.50 per cent), afforestation (32.50 per cent), soil and water conservation (30.00 per cent), watershed management (29.16 per cent), financial independence (30.00 per cent), definition of environment and ecology (30.00 per cent), accounts (29.16 per cent), legal rights (21.66 per cent) and ecological balance (8.33 per cent). Hence, it may be inferred that most of the subject matter areas was perceived as useful by less than fifty per cent because Self-Help Group members already knew about sustained development of family, group reserve fund and activities for village development.

Lack of awareness about legal rights was perceived to be less useful to women in the rural areas found it difficult to practice legal provisions. The respondents were aware of the other training areas viz., ecological balance and legal provisions and were practicing them. The items namely soil and water conservation, watershed management and accounts maintenance were perceived as not useful as they needed a greater degree of skill and literacy among the members.

Radharani and Laxmidevi (1992) had studied the problems of biogas beneficiaries. They inferred that the beneficiaries expressed the training programme as less useful to them. The results of the study are in conformity with the outcome of the relevant study.

### **(b) Usefulness of training programme on communication**

The various subject matter areas of training under communication were listed and the perception of women respondents towards the training were studied to understand the usefulness of training on communication and the results are presented in Table 2.

It could be seen from Table 2, that only four subject matter areas were perceived as useful by three-fourth of the Self-Help Group members. They were trainings on thrift and savings, kitchen garden, group unity and collective bargaining.

Of the four, the training on thrift and savings (95.00 per cent) has been practiced by all the women and hence they might have mentioned it as highly useful. This might be possible as Self-Help Groups inculcated the habit of thrift and savings operations among themselves and another reason being that more than just being a credit programme this intervention is targeted at bringing about intrinsic attitudinal changes within the communities for the effective use of savings and thrift towards their livelihood strengthening. However, the training on group unity was perceived as useful by 82.50 per cent of the SHGs members.

Group unity training improved group activities and group communication with each other to a greater extent and generally behaves in ways designed to promote integration.

**Table 2:** Usefulness of training on communication (n = 120)

Sl. No.	Subject matter	Number	Per cent
1	Literacy	96	63.33
2	Thrift and savings	114	95.00
3	Group unity and achievements	99	82.50
4	Gender sensitization, status of women gender and development	75	62.50
5	Education of girl child	75	62.50
6	Child labour	79	65.83
7	Personal hygiene	84	70.00
8	Environmental sanitation	62	51.66
9	Water borne diseases	97	22.50
10	Low cost sanitation	79	65.83
11	Soak pits	15	12.50
12	Kitchen garden	64	53.33
13	Safe motherhood	72	60.00
14	Small family	76	63.33
15	Common property resources and their protection	62	51.66
16	Early marriage	86	71.66
17	Evils of dowry	72	60.00
18	Evils of female infanticide	27	22.50
19	Evils of alcoholism	78	65.00
20	Abolition of bonded labour	40	33.33
21	Communal harmony/Caste harmony/ Human dignity/ Human rights	52	43.33
22	Legal rights of women	27	22.50
	Mean percentage	—	54.09

\*Multiple response.

Chouhan (1997) had studied the eradication of poverty under million wells scheme. He had found that most of the respondents viewed the million wells training programme as more useful and was eradicating the poverty in rural areas which is in line with the observed findings.

The next group of subject matter areas to have emerged as useful in the perception of SHGs members were personal hygiene (70.00 per cent), early marriage (71.66 per cent), child labour (65.83 per cent), low cost sanitation (65.83 per cent), evils of alcoholism (65.00 per cent), small family norm (63.33 per cent), gender sensitization (62.50 per cent), education of girl child (62.50 per cent), safe motherhood (60.00 per cent) and evils of dowry (60.00 per cent). This might be due to the following

reasons. Despite the prevalence of child marriage, registration marriage of girls under eighteen is still common in rural areas, partly because of lack of awareness and partly because of socially entrenched customs, but the women after undergoing Self Help Group training became aware about the evils of early marriage, evils of alcoholism, benefits of small family norms and evils of dowry system. Hence, this training might have been perceived as useful by the respondents of the study.

The status of women in society as individuals in their own right was consistently given priority in all development programmes. Hence, the above trainings would have been perceived as useful as they were oriented towards the development of women.

The training on kitchen garden was perceived as useful among 53.33 per cent of the respondents. Only fifty per cent of the women perceived the trainings viz., protection of common property resources and environmental sanitation to be useful. The above trainings were oriented towards social development and economic upliftment. The SHG members were more interested because of their social and economic backwardness.

The next group of training to have emerged as useful in the perception of SHG members were communal harmony (43.33 per cent), abolition of bonded labour (33.33 per cent), water borne diseases (22.50 per cent), evils of infanticide (22.50 per cent), legal rights of women (22.50 per cent) and soak pits (12.50 per cent). Respondents lacked awareness and there was poor participation on the above said training programmes. This finding is in line with the findings of Durairaj and Santha Govind (2015).

Erappa (1988) had studied the Integrated Rural Development Programme as catalyst for upliftment of schedule castes and schedule tribes. He had inferred that the members perceived less usefulness of IRDP training programmes. The report of the study is in conformity with the present findings.

**(c) Usefulness of activity based skill training programme**

The various trainings under activity based skill training were listed and the perception of women respondents towards the training was studied and is given in Table 3.

**Table 3:** Usefulness of activity based skill training programme (n = 120)

Sl. No.	Subject Matter	Number	Per cent
1	Theoretical and practical input on activity	40	33.33
2	Marketing and other linkages	30	25.00
3	Economics of the activity	45	37.50
4	Loan and repayment	104	86.66
5	Field visit	15	12.50
6	Insurance	82	68.33
7	Clarifications	76	63.33
8	Care and management of assets	99	82.50
9	Repayment and insurance	99	82.50
10	Linkages	95	79.16
	Mean percentage	—	73.41

\*Multiple response.

It could be seen from Table 3, that more than 75.00 per cent of the respondents perceived seven subject matter areas to be useful viz., loan and repayment (86.66 per cent), economics of the activity (82.50 per cent), care and management of assets (82.50 per cent), repayment and insurance (82.50 per cent) and linkage (79.16 per cent).

Most of the trainings were oriented towards economic development and to improve their socio-economic status. Hence, the women would have been interested to participate and to adopt them very easily, resulting with high perception. SHG are fast emerging as a promising tool for promoting income generating enterprises. Further, SHGs can contribute towards improving the quality of lending by offering loan in prompt and simple manner, ensuring need based loan and keeping the loan size within the repaying capacity of the borrowers.

For the remaining two trainings, more than fifty per cent of the respondents perceived them as useful namely, insurance (68.33 per cent) and clarifications (63.33 per cent). Regular and sustained income obtained from the above trainings might be the possible reason.

The training on theoretical and practical inputs on activity (33.33 per cent), marketing and other

linkage (25.00 per cent), field visit were perceived as useful only by a very few respondents (12.50 per cent) as most of the activity based skill trainings were conducted at the institution with less field visits. This finding is in agreement with the findings of Erappa (1988), Chouhan (1997) and Vengatesan (2001).

## CONCLUSION

The subject matter areas of training programme should be tailor made for SHG women focused on income generating programmes, as most of the respondents perceived the training on income generation programme as not useful. The other subject matter areas need to be revised and updated to make it highly useful for the SHG women members. Further, the subject matter areas viz., linkage, clarification, insurance and field visit need to be modified to make it highly useful for the SHG members.

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