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### **Capacity Building and its impact on Self Help Groups (SHGs) in Urban Poverty Reduction**

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#### **ABSTRACT:**

This study aims to find out the impact of capacity building on SHGs under Swarna Jayanthi Shahari Rozhar Yozana (SJSRY) in Coimbatore district of Tamil Nadu to know the outcomes particularly in terms of Urban Poverty Reduction. Out of the total UWSHG in the district 100 groups were selected from the 41 ULBs of the district. Totally 500 members from 100 groups formed the sample for the primary data collection. Respondent's level of participation in training activities were assessed and it represents the discouraging point that 61 percent of the respondents stated that they never attended any training program me so far. Respondents' opinions on improvement of their personal traits after attending the training programmers were assessed using weighted average analysis. A different suggestion to improve the effectiveness of training program me was given by the respondents. Training is the basic requirement; therefore every ULB should take necessary steps to impart the practical aspects of the training with technical skills to the SHG members.

**KEY WORDS:** Self Help Groups, Self Help Group Members, Training, Capacity Building, Impact of Training and Urban Poverty Reduction

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## **INTRODUCTION**

Economic empowerment of women is considered a means of achieving overall empowerment. There is a strong connection between a women's access to independent income and her control over family resources and her position in the family. It is believed that when women are provided credit and they take up income generating activities, their income is expected to increase; when they earn money, their position in the house as well as in society will improve<sup>1</sup>.

One of the indicators to break the *vicious cycle* of poverty is availability of financial resources i.e. by institutionalizing money lending activities to tackle the economic problems of the poor<sup>2</sup>. Undoubtedly Self Help Group can be an effective instrument to empower urban socially and economically by which the implication on the overall development of women is indisputably possible particularly for a country like India wherein still large segment of women population are underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum<sup>3</sup>. As of 2010 more than 19.3% of Indian population lives below the poverty line; 15% of the urban population of India exists in this difficult physical and financial predicament (55<sup>th</sup> round of NSSO Survey). Hence, it is very important that women are to be empowered and that their capacities are to be enhanced through various social, economic and political processes of country. It is believed that women's contribution in the economy will result in poverty reduction.

Self Help Group (SHG) is a small group of people ranging from 10 to 20, who come together with the intention of solving their common socioeconomic problem through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009). Self Help Group (SHG) is a small group of people ranging from 10 to 20, who come together with the intention of solving their common socioeconomic problem through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009). Self Help Group (SHG) is a small group of people ranging from 10 to 20, who come together with the intention of solving their common socioeconomic problem through regular savings and having access to credit, which in turn leads to the generation of livelihood and assurance of certain degree of self-sufficiency among the members (Panda, 2009).

Training and Capacity Building of Women Self Help Groups in Punjab Sukhdeep Kaur Mann And Varinder Randhawa

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Abstract

Microfinance, training and capacity building are important component of SHGs. Constant inputs of training and capacity building are required to sustain SHGs. Therefore, in the present study investigator tries to investigate about the type of training being provided and effectiveness of training among SHG members. The present study based on survey research design covered all the districts of Punjab to give comprehensive picture of the training and capacity building of women SHGs in the state. The findings revealed that nearly fifty percent of the SHGs were not provided with any type of training and majority of the respondents showed dissatisfaction as far as training for capacity building and skill formation was concerned. It is therefore, suggested that for the sustainability of SHGs in Punjab SHPIs should focus more on training and capacity building of these members.

**KEY WORDS** – Self help groups, training and capacity building.

## **INTRODUCTION**

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### ***Significance of the Study***

Poverty is a multi dimensional concept implying lack of income, lack of resources, depreciation of the means of livelihood and vulnerability to economic shocks. Women and men experience poverty in different ways. Of the 1.3 billion living in poverty, 70% are women. In short, women constitute the poorest all over the world<sup>5</sup>.

Poverty Alleviation is one of the primary objectives of any country's planning. Therefore, it becomes imperative to formulate situations specific poverty alleviation policies and programmes for generation of a minimum level of income for the urban poor. The self-help group (SHG) approach has won the enthusiastic support among influential policy makers. Even the central government has recognized the advantages of group lending and has adopted the approach in its battle against poverty<sup>6</sup>.

Building self-esteem apacity through counseling, life skill training and mentoring support for SHGs will help them through the entire journey of self-development and growth. This includes

support in making decisions on learning, capacity building and work opportunities as well as dealing with environment and overcoming barriers.

The capacity building of SHG members through vigorous training plays an important role in empowering women and future sustainability of SHGs. Microfinance, training and capacity building are important component of SHGs. Constant inputs of training and capacity building are required to sustain SHG. With this scope the capacity building and training undergone by the SHG members is considered as one of the factors for determining their success and growth.

### ***Scope of the study***

This study aims to find out the impact of capacity building on SHGs under Swarna Jayanthi Shahari Rozhar Yozana (SJSRY) to bring the urban poor people up from the 'poverty zone' to a reasonable and 'comfortable zone'. It is felt important to study the thrust on SHGs through SJSRY in Coimbatore district of Tamil Nadu to know the outcomes particularly in terms of Urban Poverty Reduction.

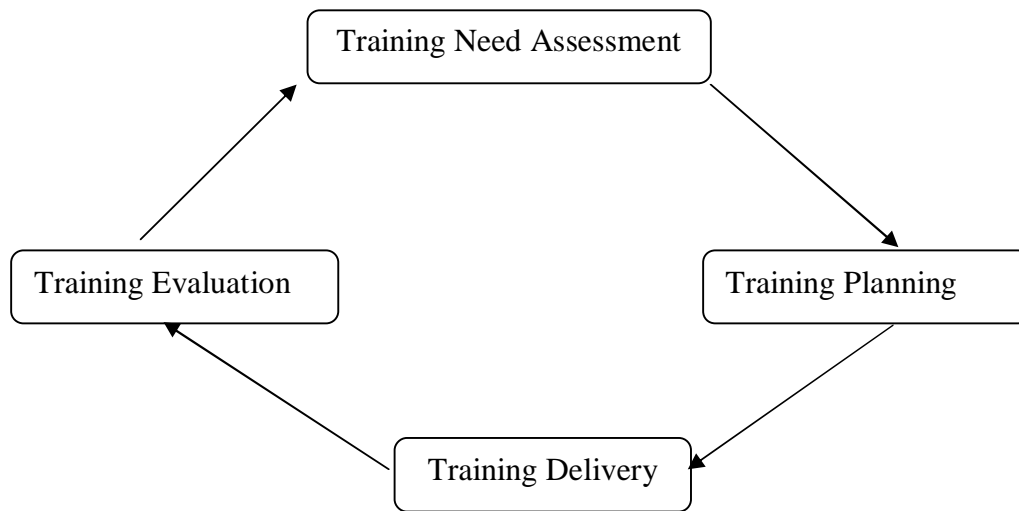
In India, from 97-98 to June 2008 a sum of Rs.1,63,978.36 lakh has been released as Central Government share and 8,87,020 lakh persons benefited under Urban Self Employment, 350.97 lakh persons benefited under community structures and 12,70,637 persons have been imparted skill training (Source: MoHUPA). India's Self Help Group is the world largest social movement, which has targeted nearly one third of India's poor. There were 1782 urban Self Help Groups under SJSRY in Coimbatore district as on March 2010. The study in Coimbatore district would be helpful to understand the impact of capacity building on Self Help Groups under SJSRY in Urban Poverty Reduction.

### ***Review of Literature***

As capacity-building of SHG is a pre-requisite of sustainable development, the success of SHG largely depends on building their capacities which will in turn serve as instruments for sustainable development. Giving skills in computers, handicrafts, art objects, mushroom cultivation, vermi- composting etc, will enable them to empower themselves. The skills chosen will be need-based and functional which will pave way for sustenance. Training is a vital component on capacity building. In strengthening the SHGs, training becomes an important component. With this background various studies on training and capacity building of Self Help Groups presented below.

Training is a very important activity and it is the backbone of the SHGs. Trainings paves the way to create awareness and motivate the members to realize their strengths and weaknesses and their potential. Gradually they become more conscious of their capabilities and start exhibiting them

through their action plans and programmers'. In order to make training more effective it should be well conceived and well structured through the specifically developed training modules. Fig.1 presents the cycle of the effective training process.



**Figure No. 1: Cycle of the Effective Training Process**

A case study of Kudumbashree Programme revealed that the Capacity building enhances the ability and skills at the individual level to realize her full potential and live a more happy and meaningful life. This is an enabling and empowering process to work as a group and play different roles, necessary for development and maintenance of the group. It is important from the point of view of empowerment that women are not only capable of functioning as a group, but also are able to effectively participate in the process of economic activity undertaken by the group of women. Capacity building of women in the areas of planning, executing and monitoring all aspects of the economic activity is equally desired. In this study, capacity building was looked in to from general skills required to function as an effective group member and management of SHGs, and skill development training programmers for initiating income-generating activities. The general skills studied were communication skills, leadership qualities, self esteem and confidence, conflict management, legal rights relating to women and other skills required for effective management of SHGs like maintenance of accounts, how to conduct meetings, writing of minutes and reports, handling of book transactions etc. Another important area of capacity building training was in self-employment programmes<sup>7</sup>.

The training programmers influence the performance of SHG members. The study revealed that the members were satisfied in getting new skills (68%) understood about new avenues for self employment (47%), learnt to be independent (35%) and obtained better status in the family (35%)<sup>8</sup>.

In a comprehensive study, using Item Response Theory (IRT), where the element of analysis is the whole pattern of a set of binary indicators that proxy for woman's autonomy, decision-making power, and participation in household and societal decision-making. They find that credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, more bargaining power vis-à-vis their husbands and having greater freedom of mobility. Additional services like training, awareness raising workshops and other activities over and above the minimalist (financial services only) microfinance approach are also an important determinant of the degree of its impact on the empowerment process of women<sup>9</sup>.

The members were not getting proper training and guidance for mobilizing the thrift, maintaining register and following official procedures, the credit provided by banks were inadequate for their smooth functioning<sup>10</sup>. The members of SHGs are mainly illiterate and do not have access to formal education. In a study it was reported that the members of the groups were not fully literate and were not able to read and write. Many are now able to append their signatures perhaps an outcome of the government-sponsored literacy programme and the compulsion to affix signature on several occasions as members of SHGs. The handicap of literacy would be a hurdle for achieving many desired results<sup>11</sup>.

The training has a vital role to play in the scaling up of the linkage program me. A major challenge faced by banks is meeting the training needs of various players in the programmers such as SHG members, Government and Banks who should be exposed to different types and levels of training and awareness programmes<sup>12</sup>.

Studies have shown that the delivery of micro finance to the poor is smooth, effective and less costly if they are organized into SHG. Kumaran's study (2002) is primarily intended to document the experiences in SHGs in promoting micro enterprises through micro credit intervention. This study was conducted in Pune district of Maharashtra state. 15 sample cases of SHGs were selected on a random basis. From the selected SHGs 90 members were interviewed to study the structure and operation of SHG. Further 29 entrepreneurs selected from the group were interviewed to study in detail the promotion, functioning and sustainability of micro enterprise. He reported that due to technical training and escort services provided to the entrepreneurs, the micro enterprises set up by the members of the SHGs<sup>13</sup>.

The SHG members suffered from lack of motivation, backward and forward linkages, inadequate provision for marketing and availability of inputs, lack of systematic monitoring and follow up of the activities. The government had thought it fit to encourage women to start micro enterprises. The women had shown that they are creditworthy and could handle money responsibility

and work as teams<sup>14</sup>. A researcher analyzed the need for literacy of the SHG members. Fifty percent of the group survey shows that only literate members prepare the minutes and accounts on behalf of the office-bearers who are illiterate. It was found that 10 percent of the illiterate members did not even know the amount saved by them. She strongly insisted on the necessity of imparting basic education to all SHGs<sup>15</sup>.

### ***Objectives of the Study***

Government of India perceives capability deprivation as one of the root causes of poverty. It was clear that any poverty reduction program me has to address this issue in order to be sustainable in the long run. Ministry of Housing and Urban Poverty Alleviation, Government of India views capacity building as a gradual process through which the poor reach a state where they are able to make decisions for themselves. It has initiated series of activities to build capability of poor from the beginning. This includes general awareness programs and human resource development programmers for the members of SHGs, skill development, entrepreneurial training programmers, skill up gradation and performance improvement program me for the entrepreneurs. In this situation study in Coimbatore district would be helpful to understand the impact of capacity building on Self Help Groups under SJSRY in Urban Poverty Reduction. The main objectives of the study are as follows: To

- Know the level of participation in training activities
- Understand the effect of training imparted on improvement of their personal traits.
- Study the skill development training for the economic improvement of SHGs under SJSRY.

## **MATERIALS AND METHODS**

### ***Profile of the Research Area***

Coimbatore District in Tamil Nadu has been chosen considering the fact that it is one of the most urbanized districts in Tamil Nadu and pioneering in SJSRY programme activity. Totally 41 urban local bodies (ULBs) exist in the district. They are one Corporation, three Municipalities and 37 Town Panchayats. All the 41 ULBs were selected for the study.

### ***Sampling procedure and Sample size***

In consultation with the Assistant Project Officer (APO), Regional Directorate of Municipal Administration (RDMA), Tiruppur (which comes within Coimbatore District), the investigator obtained the list of Urban Women SHGs under SJSRY functioning in Coimbatore District. The total



number of UWSHG's functioning for more than five years is 809 groups. Out of the total UWSHG's in the district 100 groups were selected from the 41 ULB's of the district.

From each Self Help Group, the Resident Community Volunteers (RCV's), and five ordinary members were selected at random from the list obtained from the Community Organizers (CO's) of ULB's. Totally 500 members from 100 groups formed the sample for the primary data collection. The number of groups and members selected from the ULB's is depicted in Table.1.

**Table No.1: Details of Selected Groups and Members**

S.No.	Nature of ULB's	Total groups formed by ULB's	Groups selected for study	Members selected for study
1.	Corporation	324	35	175
2.	Municipalities	286	35	175
3.	Town Panchayats	199	30	150
	<b>Total</b>	<b>809</b>	<b>100</b>	<b>500</b>

### ***Data Collection and Analysis***

The data for the study was collected from both primary and secondary sources. An Interview Schedule was constructed and used to collect data from the group members. Both primary and secondary data were used in the study. The various statistical tools used for analyzing the collected data in order to make conclusion about the study.

### ***Analysis, Interpretation and Findings***

After the data collection all the values were coded, tabulated and analysed using proper statistical tool.

## **RESULTS AND DISCUSSION**

### ***Impact of Capacity Building Undergone***

Education and training are complementary to each other and functional literacy is an essential aspect of education. In the self-help concept, education and training do not mean mere transfer of knowledge or *top down* and *one-way communication*. It means rather a *two-way communication* and interaction among members where local knowledge, mainly based on experience, can be appropriately combined with outside knowledge and is closely linked with participatory planning. The main aspects and essential features of education and training as motivating instruments of self help concept.



### ***Participation in Training***

Training is a vital component on capacity building. In strengthening the SHGs, training becomes an important component. Table.2 shows the respondent's level of participation in training activities.

**Table No.2: Participation in Training**

<b>Level of participation</b>	<b>Number of Members</b>	<b>Percentage n=500</b>
Not at all	307	61
Frequently	94	19
Rarely	22	4
Only Once	77	16

Table.2 represents the discouraging point that 61 percent of the respondents stated that they never attended any training program me so far. From the remaining, 19 percent had attended the training very frequently, followed by four percent attended rarely. It denotes that the ULB official should conduct more training programmers and confirm that all the members get benefited through training.

### ***Effect of Training Imparted***

Training is the best investment for every one's future. ***Training is not the filling of trail, but lighting of a fire.*** Training provides the individual with knowledge; skills and attitude required to succeed in their personal, social and economic roles and thereby accelerates the process of development.

To estimate and compare the mean scores of member's opinion about changes or improvement experienced in their personal traits after attending the training imported weighted average analysis is performed. A statement of eight indicators as personal traits on each assessment was developed with five-point scale i.e., no improvement, less improvement, good improvement, very good improvement, excellent

Table.3 indicates the respondents' opinion on improvement of their personal traits after attending the training programmers.

**Table No. 3: Effects of Training Imparted**

Personal Traits	Opinion	No. of Members	Percent	Score	
				Weighted Total	Weighted Average
Developed Self-confidence	No Improvement	307	61.4	592	1.184
	Less Improvement	8	1.6		
	Good Improvement	49	9.8		
	Very Good Improvement	58	11.6		
	Excellent	78	15.6		
Acquired skills	No Improvement	307	61.4	523	1.046
	Less Improvement	13	2.6		
	Good Improvement	74	14.8		
	Very Good Improvement	62	12.4		
	Excellent	44	8.8		
Overcome unnecessary fears	No Improvement	307	61.4	552	1.104
	Less Improvement	10	2.0		
	Good Improvement	65	13.0		
	Very Good Improvement	60	12.0		
	Excellent	58	11.6		
Confidence to start new ventures	No Improvement	307	61.4	481	0.962
	Less Improvement	64	12.8		
	Good Improvement	20	4.0		
	Very Good Improvement	59	11.8		
	Excellent	50	10.0		
Gained new experience	No Improvement	307	61.4	468	0.936
	Less Improvement	61	12.2		
	Good Improvement	20	4.0		
	Very Good Improvement	81	16.2		
	Excellent	31	6.2		
Producing goods for making exhibition	No Improvement	309	61.8	481	0.962
	Less Improvement	44	8.8		
	Good Improvement	51	10.2		
	Very Good Improvement	49	9.8		
	Excellent	47	9.4		
Public meetings	No Improvement	322	64.4	437	0.874
	Less Improvement	57	11.4		
	Good Improvement	29	5.8		
	Very Good Improvement	46	9.2		
	Excellent	46	9.2		
Procession	No Improvement	311	62.2	395	0.790
	Less Improvement	79	15.8		
	Good Improvement	44	8.8		
	Very Good Improvement	36	7.2		
	Excellent	30	6.0		

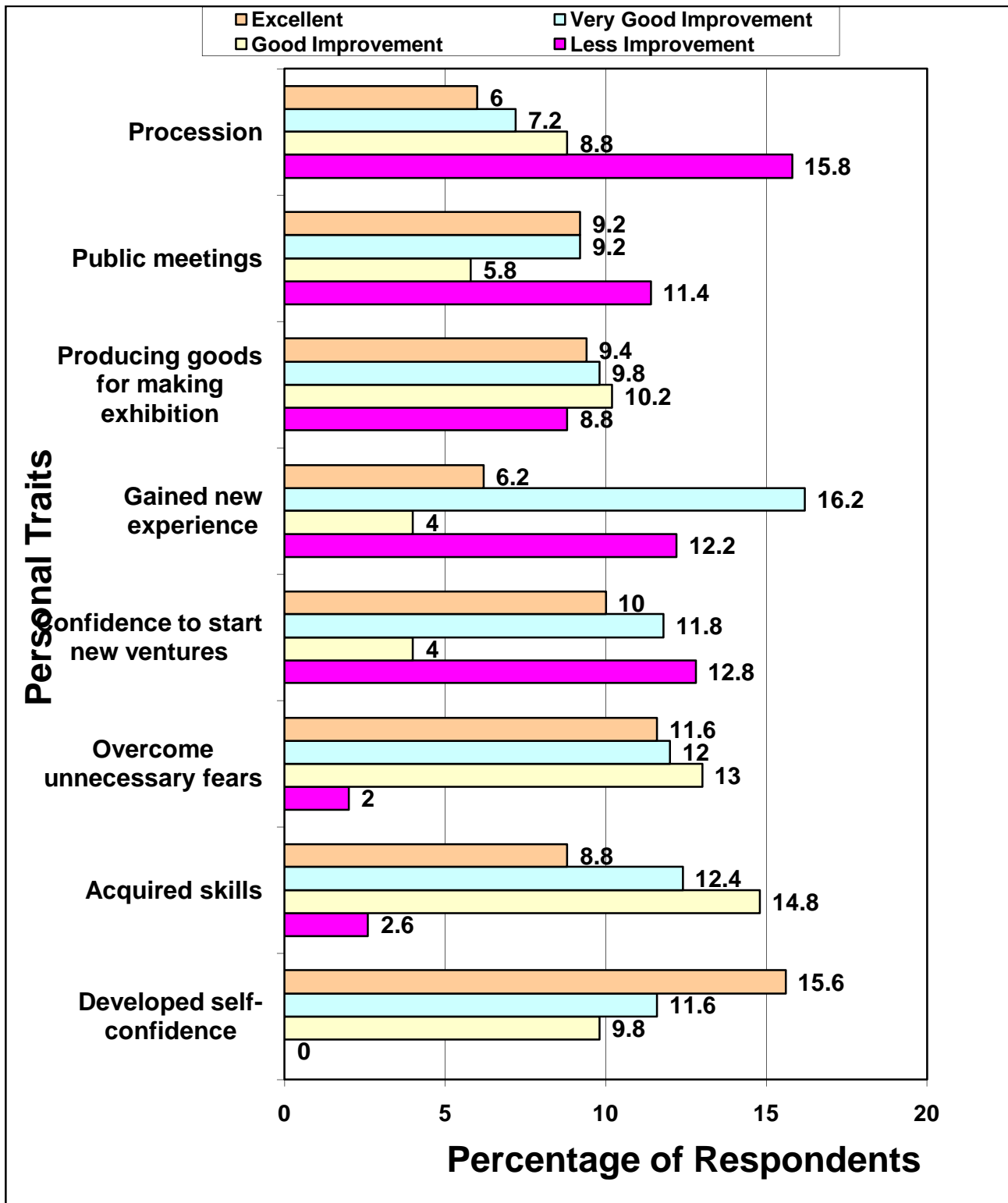


Figure No.2: Effects of Training Imparted

Training leads in acquiring new skills. A skill is a specific ability to do something in a good manner. These new skills show the way to future income generating activity and also help to eradicate the poverty. The field surveys revealed that training had created many changes among the respondents who attended different training programmes. The weighted average analysis indicates

that out of 31 percent of respondents, majority stated that they ‘developed self confidence’ (1.184), ‘overcome unnecessary fear’ (1.104) and ‘acquired skills’ (1.046) ranked the highest, followed by traits like ‘confidence to start new ventures’, and ‘producing goods for making exhibition’ ranked 0.962, ‘gained new experience’ scored 0.936. The rest of the traits like participating in public meeting (0.874) and procession (0.790) ranked the least.

***Suggested Strategies for Training***

Table.4 represents the respondent’s suggestions for improving the effectiveness of training programmers.

**Table No.4: Suggestions on Training Program me**

Suggestions	Number of Members	Percentage n=500
None	307	61
Duration must be increased	79	16
Relevant training	64	13
Experienced and Talented Trainers	50	10

The above table gives the respondents’ different suggestions to improve the effectiveness of training program me. Though the number of members is meager, the suggestions are worth considering for future course of action.

***Contribution of Educational Qualification on participation of SHG members in the Government training programmers***

In order to assess the relationship of the educational qualification of the members on their participation to any government-training program me, chi-square test was employed and is presented in Table.5.

**Table No.5: Educational Qualification Vs Participation**

Variable	Educational Qualification			
	Chi-square value ( $\chi^2$ )	Degrees of freedom	Significant (p) value	Significant or not
Attended any Govt. training program	47.316	12	0.000	Significant*

\* Significant at 5% level (since p value is less than 0.05)

From the analysis it is found that there is a significant relationship between education and participation in any government-training program me. It indicates that higher the educational qualification (81 percent of the members had education, only 18 percent were illiterate) higher the motivation on attending training to upgrade their knowledge. So it is worthwhile to consider that the ULB officials should take up some measures to provide educational opportunities to SHG members.

***Contribution of Educational Qualification on Improvement of SHG Members Personal Traits after Attending Training Program me***

In order to assess the relationship of the educational qualification of the members on improvement of personal traits after attending training program me, chi-square test was employed and is presented in Table.6.

**Table No.6: Educational Qualification Vs Improvement of Personal Traits**

Variables	Educational Qualification			
	Chi-square value ( $\chi^2$ )	Degrees of freedom	Significant (p) value	Significant or not
Developed self-confidence	30.268	16	0.017	Significant*
Acquired skills	30.362	16	0.016	Significant*
Overcome unnecessary fears	46.612	16	0.000	Significant*
Confidence to start new centres	36.708	16	0.002	Significant*
Gained new experience	36.244	16	0.003	Significant*
Producing goods for making exhibition	31.110	16	0.013	Significant*
Public meetings	33.800	16	0.006	Significant*
Procession	27.219	16	0.039	Significant*

\* Significant at 5% level (since p value is less than 0.05)

The Chi-square test on education was significant with improvement of different personal traits of SHG members after attending various government-training program me. It indicates that higher the educational qualification help the members to understand and adopt the basis of training in their life activities. This in turn increases the awareness and ability of the SHG members. The result further indicates with the weighted average score that education (53 percent of members had secondary schooling and above) plays an important role on development of self-confidence (1.184), acquired skills, to overcome unnecessary fears (1.104), and confidence to start new ventures (1.046).

***Contribution of Educational Qualification on Suggestions of SHG Members for Improving Training Programmers***

In order to assess the relationship of the educational qualification of the members on suggestion for improving training programme, chi-square test was employed and is presented in Table.7

**Table No.7: Educational Qualification Vs Suggestion for Improving Training**

Variable	Educational Qualification			
	Chi-square value ( $\chi^2$ )	Degrees of freedom	Significant (p) value	Significant or not
Suggestion for improving training	29.475	16	0.021	Significant*

\* Significant at 5% level (since p value is less than 0.05)

From the analysis it is found that there is a significant relationship between educational qualifications of the members on suggestion for improving training programme. The result clarifies that the education helps the members to understand the training and to identify its deficiencies and weaknesses in order to find the alternate solution to improve the training programme.

## **CONCLUSION AND SUGGESTION**

In strengthening the SHGs, training becomes vital component for capacity building. It was discouraging to note that 61 percent of the respondents stated that they had never attended any training programme so far. The field surveys revealed that training had created many changes on their personal traits among the respondents who attended different training programmers.

In order to assess the relationship of the educational qualification of the members with the following variables Chi-square test was employed:

- their participation in training programme,
- improvement in personal traits
- suggested strategies for training

It was found from the chi-square test that

- there is a significant relationship between education and participation in training programme.
- educational qualification has made a significant improvement in only two personal traits (surmounted unnecessary fears and gained confidence to start new ventures) of SHG members who had attended the training programmes; no significant improvement in case of the other personal traits.
- there is no significant relationship between educational qualifications of the members on suggested strategies for training.

Knowledge and information should be simultaneously adopted and should also be disseminated to other members. Training is the basic requirement; therefore every ULB should take necessary steps to impart the practical aspects of the training with technical skills to the SHG members. Sustainability of the groups and economic viability of the income generating activities are the hallmarks for the success of SHGs. If these were built in, our SHGs would bring our nation in the main stream of economic development and become a major instrument for Urban Poverty Reduction Measure (UPRM).

## **RECOMMENDATIONS**

- Capacity building and training programme may be strengthened to suit the members' needs and abilities.

- Training venue and time may be intimated well in advance to make it convenient for members.
- Training has to be conducted in their own locality so that all members could attend.
- Training has to be conducted periodically with follow up to upgrade the practical skill of the group leaders and members.
- Training programme conducted by the ULB officials are short in nature, not need based and skill based, inadequate hands - on training and lack of follow-up. However skill and efficiency of training could be acquired only by rectifying these training deficiencies.
- Regular awareness training programme would enable the members in sensitizing them on the need for EDP and capacity building. Hence, these programmes must have adequate reach among the members.
- Community Organisers (COs) should be given Training of Trainers (TOT). So that they would be equipped to disseminate the knowledge to the RCVs and in turn to the members of the SHGs.
- Continuing education programme could be conducted for illiterate members.

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