

## Swot Analysis of the Self Help Groups

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### ABSTRACT

Self help groups (SHGs) have been instrumental in women empowerment by enabling them to work together. The present investigation was carried out in Punjab to determine the participation of members of self help groups in training and to evaluate the self help groups in the light of SWOT (strengthens, weaknesses, opportunities, and threats ) analysis of the members as perceived by the managers of promoting agencies. Majority of the members of self help groups participated in various training programmes on product preparation and capacity building of the SHGs. Majority of the respondents (83.33%) reported that linkages with line departments and regularity in savings (75%) were the major strengthening points while half of the respondents observed group crisis and non-cooperation of the family members as the major weaknesses that hindered the faithful performance of the group. The findings further revealed that increased income (83.33%), employment generation (75%) and more savings (66.66%) were the major opportunities while problem of good quality raw material (83.33%) and lack of legal status (66.66%) were the threats as perceived by the majority of managers of promoting agencies. Therefore, it is suggested that managers should take care of SWOT analysis of the groups for its future promotion.

**Key words:** Training, strengths, weaknesses, opportunities, threats

### INTRODUCTION

In the era of globalization, agriculture has become more commercial and is bracing for a crucial role in economic development. Although, India has made a quantum jump in production and productivity, still majority of rural poor (63.5%) have small landholdings, limited resources and excess family labour. Creating multiple opportunities, especially for small and marginal farmers and farm women, through various agribusiness enterprise is a challenging task. As women are the major participants in agricultural production and have greater impact on health and nutrition of their families, there is a strong need for a gender-based policy. Women lack access to extension services and are often ignored by extension to reach women farmers. Empowerment of rural women has been the major thrust of Government of India in the second five year plan (1956-1961). The year 1975 was declared as 'Year of Women' by United Nations (Meena *et. al.*, 2008) Self help groups have emerged as a very effective mechanism for empowerment and development of women. (Nayar *et. al.*, 2004). Self help group is a small economically homogenous affinity group of rural poor generally not exceeding 20 members voluntarily coming together. Further, SHGs are forum for the collective voice of the poor against common oppression and exploitation to understand individual and common problems and improving their skills and capacities to manage resources

(Dwarakanath,2002). They are effective for poverty alleviation, women development and social empowerment. The women self help groups have enhanced the status of women as participant, decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life. The group have sensitised their members to take active part in socio-economic progress of rural India. The social intermediation for forming self help groups is today handled not only by government alone but a large number of NGOs are playing a great role. In the present scenario, non government organisations (NGOs), an important catalyst between SHGs and funding agencies like banks and microfinance institutes. It is realised that the progress of the country depends on women empowerment and employment through strong SHG movements (Paramanandam and Packirisamy, 2013). NGOs played a significant role in improving bring status of women members in SHGs by building their capacities through training. The present investigation has been undertaken to study different types of training attended by the members of women self help groups and to identify various strengths, weaknesses, opportunities and threats (SWOT) of these groups.

### METHODOLOGY

The study was conducted in Punjab state. Multi-stage sampling design was used for the selection of self help

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groups and 12 self help groups were selected by using probability proportion to size (PPS) of self help groups in each district. All the managers involved in promotion of these self help groups belonging to Baba Dhana Singh Educational Welfare Society (Amritsar), Save Planet Society (Amritsar), Mahila Vikas Society (Gurdaspur), Shubh Karman Society (Hoshiarpur), Pahal (Jalandhar), JS Educational and Welfare Society (Moga) and Rameshwar Welfare Trust (Ludhiana) were selected for this study. The data were collected from the managers by using questionnaire approach and analysed with the help of frequency and percentages.

## RESULTS AND DISCUSSION

Training programmes are the need of hour as they have a significant impact in changing knowledge, attitude and skills of members of self help groups. Data exhibited in Table 1 revealed that members underwent numerous training programmes.

**Table 1: Distribution of members based on training attended by them**

Name of the self help groups	Name of training	Duration	Conducted by	Beneficiaries
Mian Mami (n=20)	Candle making	2 days	Pahal, Jalandhar	11
	Detergent making	1 day	KVK, Jalandhar	18
Nari Shakti (n=15)	Candle making	2 days	Pahal, Jalandhar	7
	Processing of seasonal fruits and vegetables	1 day	KVK, Jalandhar	10
Amar Das (n=18)	Preparation of pickles	2 days	Save Planet, Amritsar	9
	Preparation of vermicelli	3 days	Save Planet, Amritsar	9
	Strengthening and capacity building of self help groups	1 day	Save Planet, Amritsar	5
Guru Ram Das (n=14)	Promotion of embroidery work	2 days	Save Planet, Amritsar	12
	Art of embroidery on suits	5 days	Sri Dharmasthal Educational Trust, Syndicate bank	7
Maha Laxmi (n=15)	Entrepreneurship development among farmers	1 day	KVK, Gurdaspur	8
	Integrated training course in Home Science for entrepreneurship skill development	7 days	KVK, Gurdaspur	5
	Preparation of pickles	1 day	KVK, Gurdaspur	3
Durga (n=15)	Preparation of squashes	2 days	KVK, Gurdaspur	7
	Art of Embroidery on suits	7 days	Baba Dhana Singh Educational welfare Society	7
	Art of making soft toys	2 days	KVK, Gurdaspur	5
	Promotion of embroidery work on shawls	5 days	Baba Dhana Singh Educational welfare Society	8
Chetna (n=15)	Art of making <i>Dunas</i>	2 days	Shubh Karman Society	15
	Formation of self help groups	1 day	Shubh Karman Society	10
Sada Shiv Modern (n=30)	Women empowerment through income generating activities	1 day	Shubh Karman Society	20
	Preparation of pickles	1 day	KVK, Gurdaspur	14
	Preparation of squashes	1 day	KVK, Gurdaspur	10
Assal (n=15)	Income generating activities for women	1 day	Rameshwar Welfare Society	6
	Cooperative farming and group formation	1 day	Directorate of Extension Education, Ludhiana	4
Veer Honey (n=14)	Preparation of household products/rural crafts	7 days	KKG, PAU, Ludhiana	5
	Basics of beekeeping	1 day	KKG, PAU, Ludhiana	3
	Formation of self help groups	1 day	Rameshwar Welfare Society	11
Baba Budha (n=16)	Art of making soft toys as a source of self employment	3 days	JS Educational Welfare Trust	16
Bibi Rajni	Techniques of candle making	2 days	KVK, Moga	13

The various trainings conducted by *Krishi Vigyan Kendras* (KVKs), NGOs and welfare societies such as candle making (15.5%), detergent making (9%), processing of seasonal fruits and vegetables (5%), preparation of pickles, vermicelli and squashes (38.5%), promotion of embroidery work (17%), art of making household products (13%) and art of making *dunas* (5%). The capacity building of the members of self help groups also included training on formation and management of self help groups (19%) and entrepreneurial development (20%). It was quite clear from the data placed in Table 1 that KVKs, NGOs and welfare societies have been playing the role of propagator and facilitator by providing conducive environment to the members for participating in the training programme. The data revealed that KVKs organised 11 training programme followed by Welfare Societies (10), NGOs (6) and Punjab Agricultural University (3). It indicated the KVKs have a limited role in group formation but play a significant role in promoting entrepreneurship among these groups through provision of trainings. Maximum duration of training was seven days followed by 5 days, 3 days, 2 days and one day respectively.

A scrutiny of data in Table 2 revealed that as many as twenty nine per cent of the respondents received training on preparation of pickles, vermicelli and squashes. This might be due to fact that these products can be easily made, lasts for a longer time and can be often used. Training on promotion of embroidery work was availed by seventeen per cent of the respondents for productive use of leisure time and earning money from this work.

**Table 2: Rank order of the different types of training attended by the respondents**

Name of training	f	%	n=200
			Rank
<b>Product preparation training</b>			
Candle making	31	15.5	IV
Detergent making	18	9	VII
Processing of seasonal fruits and vegetables	10	5	X
Preparation of pickles, vermicelli and squashes	58	29	I
Promotion of embroidery work	34	17	II
Art of making household products	26	13	V
Art of making <i>dunas</i>	15	7.5	VIII
<b>Capacity building of self help groups</b>			
Women empowerment	20	10	VI
Entrepreneurship development	13	6.5	IX
Formation and management of self help groups	45	22.5	III
Basics of bee-keeping	3	1.5	XI

It was further noticed that nearly twenty three per cent of the respondents attended training on formation and promotion of self help groups. It may be attributed to the fact that it is important to know the guidelines of forming the groups and different aspects of group functioning to start any enterprise. Only 15.5 per cent of the respondents participated in candle making training as it is easy to learn and a creative enterprise.

A close examination of the data in Table 3 revealed that a majority of the respondents (83.33%) reported that linkages with line departments and regularity in savings (75%) were the major strengthening points of these groups. These were followed by cooperation in the group (50%), division of work (41.66%) and efficient management (25%). Similar views were presented by Rathumathunza and Krishnakutty (2007) Viruthiyel and Jonsson (2008). It indicated that linkages with the line departments, continuous earning income and teamwork among group members were found to be the important indicators for the successful performance of the groups.

**Table 3: Strengths of groups as perceived by promoty agency n=12**

Strengths	f	%
Linkages with line departments	10	83.33
Efficient management	3	25.00
Division of work	5	41.66
Capacity of the group to provide loan	1	8.33
Regularity in savings	9	75.00
Overcome dependence on money lenders	2	16.67
Cooperation in the group	6	50.00

\*Multiple response

Weakness of groups formed by various organizations has been presented in Table 4. A probe into the data revealed that half of the respondents observed group crisis and non-cooperation of the family members while one-third of the members reported over-dependence on the leader of the group as the major weaknesses that hindered the faithful performance of the group. Procurement of good quality raw material, maintenance of accounts and inability to plan future projects were the weakening points as perceived by 16.67 per cent respondents.

**Table 4: Weaknesses of groups as perceived by promoty agency n=12**

Weaknesses	f*	%
Procurement of good quality raw material	2	16.67
Group crisis	6	50.00
Non-cooperation of the family	6	50.00
Maintenance of accounts	2	16.67
Over dependence on the leader of the group	4	33.33
Inability to plan future projects	2	16.67

\*Multiple response

Data exhibited in Table 5 revealed that a majority of the respondents reported increased in income (83.33%) and employment generation (75%) as major opportunities for the members of self help groups. This may be due to the reason that self help groups played a great role in empowerment of women by providing income generating activities that enhanced income of the members of the groups. The findings were in tune with the findings of Das (2013) who found increased income and savings as major opportunities. The other opportunities as perceived by the respondents were more savings, training programmes, participation in social activities and strong networking with other groups.

**Table 5: Opportunities of groups as perceived by promoty agency n=12**

Opportunities	f*	%
Increased in income	10	83.33
More savings	8	66.66
Participation in societal activities	5	41.66
Training	8	66.66
Strong net working with other groups	5	41.66
Employment generation	9	75.00
Improved leadership skill	6	50.00
Self-reliance	4	33.33

\*Multiple response

It is evident from Table 6 that majority of the respondents perceived the problem of good quality raw material as a major threat. This may be due to the reason that groups located near border line and far away from the cities were unable to procure good quality raw materials. Two-third of the respondents found lack of legal status as a threat for smooth functioning of the group. This might be due to cause that rapid expansion in number of groups without close monitoring by the promoting agencies leading to the poor functioning of the groups. As many as forty two per cent of the respondents indicated lack of trainings to the members of self help groups on conflict management as a major threat in smooth functionin of the self help group. Viruthiyel *et al* (2008) and Das (2013) found lack of legal status as major threat that hindered group performance.

**Table 6: Threats of groups as perceived by promoty agency n=12**

Threats	f*	%
Lack of training	5	41.66
Problem of good quality raw material	10	83.33
Dependence on promoting agency for marketing	4	33.33
Tendency to utilize money for domestic purposes	3	25.00
Lack of legal status	8	66.66

\*Multiple response

## CONCLUSION

Training given by various NGOs and KVKs regarding candle making, detergent making, processing

of seasonal fruits and vegetables, preparation of pickles, vermicelli and squashes, promotion of embroidery work, art of making household products, art of making *dunas* and capacity building of self help groups helped the women members of self help groups in acquiring the essential skills required for various income generating activities. Major portion of the respondents (83.33%) reported linkages with line departments and regularity in savings (75%) as the major strengthening points while half of the respondents observed group crisis and non-cooperation of the family members as the major weakness that hinders the faithful performance of the group. The findings further revealed that increased in income (83.33%), employment generation (75%) and improved leadership skills (50%) were the opportunities while problem of good quality raw materials (83.33%) and lack of legal status (66.66%) were the threats as perceived by the majority of managers of promoting agencies. Apart from the above mentioned training programmes, managers along with members of the groups should explore new entrepreneurial areas. Training programmes should be of long duration and preferably in the vicinity of village to increase their efficiency and sustainability. Managers should inculcate SWOT analysis during formation of self help groups.

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