

**STRENGTHENING SELF HELP GROUP**

**3<sup>RD</sup> DECEMBER 2020**



**SELF HELP GROUP**

## **Introduction:**

Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. It can be defined as a self-governed, peer-controlled information group of people with a similar socio-economic background and having a desire to collectively perform a common purpose. Villages face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit, etc. These problems cannot be tackled at an individual level and need collective efforts. Thus SHG can become a vehicle of change for the poor and marginalized. SHG relies on the notion of “Self Help” to encourage self-employment and poverty alleviation. The existence of sound community networks in villages is increasingly being recognized as one of the most important elements of credit linkage in the rural areas. They help in accessing credit to the poor and thus, play a critical role in poverty alleviation. They also help to build social capital among the poor, especially women. This empowers women and gives them a greater voice in society. Financial independence through self-employment has many externalities such as improved literacy levels, better health care, and even better family planning.

## **Timeline:**

**10.30 am:** The student trainees Hanu Priya, Prem Charles, and Priscilla and the faculty coordinator, as well as the resource person Dr. P. Amuthalakshmi assembled at Pallavaram by 10.30, am and departed to Karalapakkam. They reached Karalapakkam by 11.45 am.

**2.00 pm:** The student trainees, the faculty coordinator, and the project development coordinator Daniel discussed in detail the action plan “Strengthening Self-Help Groups” and the next days’ action “Kulanthaigalukana Sirappu mugam”. Several games like musical chair, talent show, JAM (Just a minute) about social leaders, singing competition (Motivational songs), Potato race, brainstorming games were being discussed and decided to be included in the next day’s action plan. The team also discussed the skit for the “Strengthening Self-Help Groups” action program.

**2.30 pm:** The student trainees and the faculty coordinator had their lunch.

**2.40 pm:** The student trainees, resource person, and the project coordinator reached the colony where the program was planned to be held.

**3.00 pm:** The student trainees mobilized the people for the program. Many women were returning from the SHG.

**4.00 pm:** The action plan “Strengthening Self-Help Groups” began by 3.00 pm. The student trainees performed a skit and the resource person spoke about SHG and interacted with the women clarifying their doubts.

**4.15 pm:** The program ended with gift distribution and a vote of thanks.

## **Strengthening the Self-Help Groups program:**

The resource person for this program was Dr. P. Amuthalakshmi, Assistant Professor at Madras School of social work. The student trainees and the resource person along with the attendees gathered under a tree in the Karalapakkam Colony for the program.

## Program Agenda:

- Welcome address
- Skit
- Resource person speech
- Interactive session
- Gift distribution
- Vote of thanks

## Activities:

The student trainees Hanu Priya, Prem Charles, and Priscilla mobilized the people to attend the program. Some women were returning from SHG. The student trainees tied the banner in the tree and made the required arrangements for the program. There were around 30 women who attended the program. Some of their kids too accompanied them.

- ❖ **Welcome address:** The student trainee Priscilla presented the welcome address and introduced the student trainees Habu Priya and Prem Charles to the attendees. A brief introduction was given about the resource person.
- ❖ **Skit:** The student trainees performed a skit.
  - Characters:
    - Prem Charles – Manager
    - Priscilla – Clerk
    - Hanu Priya – Cleaner
    - Dr. P. Amuthalakshmi – Social Worker
  - Storyline: Prem Charles fires Priscilla and Hanu as they are not performing their job properly. Being worried about losing jobs, they suddenly remembered about SHG and decides to enquire about it with the social worker. The social worker explains to them about the SHG, how to join SHG and clarifies their doubt. Some of the questions inquired by them were the lack of support from the family and trust issues. The social worker answers their questions and the skit ends.



❖ **Resource person speech:**

- The resource person spoke about SHG stating According to the latest statistics, about 25% of the Indian population belongs to the rural poor. Women make up one-third of the Indian labor force. However, social constraints have prevented them from having access to and making use of the available resources that may help them improve their living conditions. Self Help Group is seen by many as the catalyst for rural development, women, and social empowerment.
- SHGs mostly consist of individuals who face similar problems. The grouping should essentially help the individual overcome these problems through discussions and interactions within the group and overcoming the problems and finding a common and united solution to the problems.
- SHGs empowers women and inculcates leadership skill among them. Empowered women participate more actively in gram sabha and elections.
- All members must regularly save at least a small amount. These savings allow them to get future credits for their group.

❖ **Interactive session:** After a brief speech about SHG, the resource person enquired the attendees about SHG and doubts regarding SHG.

- The attendees started sharing about their problems in SHG and stated that there are trust issues within the groups so that the members are reluctant in giving money.
- Also, they mentioned the lack of coordination among the members of the groups.
- It was also mentioned that people are reluctant to take up leader, treasurer, and secretary positions. When inquired it was told that one of the SHG that functioned a few years back was not successful and ended up in debt. So the people are hesitant to join SHG.
- The other problem stated by the members is that literates do not come forward and help the illiterate in filling forms, maintaining accounts, etc.
- The resource person responded to each of the problems and queries and helped the people in clarifying the doubts.



- ❖ **Gift distribution and vote of thanks:** After the session, the gift was distributed to the attendees. Then the student trainee Prem Charles presented the vote of thanks after which the program ended.

### *Conclusion:*

The action program “Strengthening Self help groups” helped the people identify the problem in SHG and understood how to overcome them. Also, the people lacked leadership qualities that were identified and addressed. The session helped the women understand the significance of SHG and its impact on their lives. The session indeed helped the participants to realize that one can grow by helping each other. The success of SHG lies in the hands of the member when they put aside their issues and cooperate and work together.

