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# SELF-MADE GROUP IN INDIA AN ASSESSMENT

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**Abstract:**

Self-Help Groups have developed into a prominent social movement in India during the past several years. It is imperative for the progress and expansion of the nation that women get equal rights and opportunities. Empowering women is essential to the socioeconomic growth of the community; as a result, the government has made it one of its top priorities to integrate women into the mainstream of national development. Women's empowerment is crucial to the socioeconomic development of the community. In the current study, an attempt is made to evaluate the effectiveness of women's self-help groups as a means of empowering them. Both primary and secondary sources were used in order to compile the necessary information for the investigation. It should be noted that a random sample procedure was used. The purpose of carrying out the percentage analysis was to arrive at an interpretation that is both meaningful and accurate of the data. The Chi-Square test is utilized in order to determine whether or not the two characteristics are linked with one another. The technique of weighted average was utilized in order to discover the challenges that were met by the women's self-help group business. According to the findings of the study, the beneficiaries of the SHGs have been subjected to a more significant influence on both the economic and social spheres.

***Keywords:*** *SHGs, women's empowerment, Assessment*

## INTRODUCTION

Through the supply of micro enterprises, the Swarnajayanti Gram Swarojgar Yolanda (SGSY) has been initiated with the intention of lifting every household that receives assistance from below the poverty line within the span of three years. In light of the information presented above, it was determined that there is a requirement for a critical examination of the strategies that were adopted, the interventions that were sought, the funds flow and its utilization, the organizational structure, and the mechanism of implementation by the implementing agencies in sampled states in order to comprehend the impact, as well as the failures and the successes.

Voluntary Operation in Community and Environment (VOICE) has been given the responsibility of conducting an in-depth investigation into the funds made available by the Central Government and the State Governments, as well as the ways in which these funds have been used by the respective line departments. This investigation will not only evaluate the degree to which the beneficiaries of the SHG have been able to realize their goals and aspirations, but it will also evaluate the scheme as a whole and make recommendations regarding how the situation can be improved.

The research was carried out in five different states throughout India, one each in the South, North, West, East, and Central regions of the country respectively. We covered the state of Andhra Pradesh in the Southern area, the state of Uttar Pradesh in the Northern region, the state of Gujarat in the Western region, the state of Chhattisgarh in the Central region, and the state of Bihar in the Eastern region.

Out of these five states, Uttar Pradesh and Bihar have some of the least developed SHGs in the nation, while Andhra Pradesh, Chhattisgarh, and Gujarat have better developed versions of this group method. In addition, we covered a total of four districts and two blocks in each of the tested states, with careful attention paid to the diversity of the states' respective geographic areas. The research included a variety of research approaches, including quantitative and qualitative techniques, and the data was gathered from a mix of primary and secondary sources.

**Objective**

1. An investigation into the challenges that women's self-help group businesses in the research region confront;
2. A determination of the opportunities that lie ahead for self-help groups in the study area.

**SELF HELP GROUPS (SHGs)**

The SHGs are groups of between 15 and 20 persons who have come together voluntarily to work toward a common objective. members of SHGs who share similar socioeconomic backgrounds are considered to be of a similar caliber. Three self-help groups in Indian rural society can trace their beginnings to a culture of trust and mutual assistance. Prof. Mohammed Yens, winner of the Nobel Peace Prize, is the innovator behind the Self-Help Groups (SHGs). In 1976, he established the Graeme Bank of Bangladesh. In recent years, both the self-help group and the mutual aid organization (MF) have arisen as promising instruments for the reduction of poverty, the financial inclusion of women, and the empowerment of women.

Group approach, mutual trust within a small and manageable group, spirit of thrift, demand-based financing, collateral free, poor-friendly loan, peer group pressure in settlement, skill training, capacity building, and empowerment are the fundamental tenets of SHGs (Lilith 1998). National Agriculture Bank for Rural Development (NABARD), Government Organization, Non-government Organizations (NGOs), Micro Finance Institutions (MFIs), initiates and started Self help groups for microfinance, micro credit activities for the purposes of alleviating poverty, empowering women, and increasing financial inclusion in the late 1990s and early 2000s. As a result of the decision made by the Direction of India to restructure the self-employment programmers, the older programmers are no longer being offered.

**SHGS IN INDIA:**

Since the initial development of the SGH microcredit strategy in India in 1985 by the Self-help Affinity Groups, which were sponsored by the Mysore Resettlement and Development Agency (MYRADA), more than two million self-help groups have been established all throughout the nation (NABARD 2005-2006). In the years 1986 and 1987, there were around 300 SHGs operating inside Mirada’s projects. Many of these SHGs had been formed following the dissolution of big cooperatives due to a loss of faith in the leadership and ineffective administration.

In regions where the cooperatives had fallen apart, a number of members (often in groups of fifteen to twenty individuals), approached Mirada with the request that it resurrect the credit system. When they were reminded of the loans that they had taken out from the cooperatives, they volunteered to repay the money to

Mirada, but not to the cooperative itself because, in their opinion, only a select few people controlled the cooperative. After the personnel at Mirada understood that they would require training on how to organize meetings, attempts were made to teach the members of the organization in a methodical manner. It became clear, after conducting an investigation into the actions of these people (Fernandez 2006), that they were associated with one another via a degree of affinity that was founded on relations of trust and support. They also had a tendency to be similar to one another with regard to their occupations and levels of income (for example, agricultural laborers).

Caste and creed did play a part, but in numerous mixed groupings of caste and creed, affinity bonds and economic homogeneity had a more significant impact. However, the real effort to support SHGs in India didn't come until the late 1990s when the central government of India introduced a holistic programmed called Swarnjayanti Gram Swarozgar Yolanda (SGSY) based on the group approach for rural development. This was the beginning of the SHG revolution in India. The SGSY programmed used the strategy of encouraging people living in rural areas to form self-help groups (SHGs) and to autonomously engage in economically productive activities in the form of microenterprises, with the assistance of government subsidies and bank financing (Treaty 2004). Since the year 2000, this SHG approach has been incorporated into each yearly plan that has been developed by the Government of India, indicating its growing significance.

The Indian Banks Association, State-Level Bankers Committees, District Consultative Committees, Sponsor Banks, the National Bank for Agriculture and Rural Development (NABARD), facilitating non-governmental organizations (NGOs), and appointed research teams and research institutions are all responsible for providing follow up for self-help groups (SHGs). Self-help guides for Indian SHGs have been developed and are now freely available on the Internet. These guides include, for instance, a training manual aimed at SHG formation in the rural context (NABARD 2009) and a workshop instruction manual for SHGs oriented to microenterprise, which was produced by the Haryana Community Forest Project. Both of these manuals were produced by the Haryana Community Forest Project (HCFP 2003).

**Teacher's Self Assessment Rubrics (TSAR)**

The process of self-evaluation by educators is an essential component of reflective practise, which in turn contributes to the professional development of educators. The Teacher Self-Assessment Reflection (TSAR) tool is an assessment instrument that acts as a guide for instructors to self-assess themselves and reflect on both their day-to-day teaching methods and their position as a teacher. The TSAR was developed using the following six performance standards as its foundation. The obligations and responsibilities that are anticipated to fall on a teacher are reflected in these Performance Standards.

(1) Designing Learning Experiences

(2) Knowledge and Understanding of the Subject Matter

(3) Strategies for Facilitating Learning

(4) Interpersonal Relationship

(5) Professional Development

(6) School Development

Every performance standard has its own set of performance indicators, which point in a clear direction toward the tasks and obligations that are anticipated of instructors. On a scale that ranges from "Much effort is needed to meet the intended level" to "Beyond the expected standard," a teacher's performance might be rated anywhere from "Below the expected standard" to "Beyond the expected standard." The levels of this continuum are broken down into subcategories according to the actual performance of instructors as measured against the many indicators that are provided for each performance criteria.

**Materials and Methods**

The current research was carried out at the Department of Physiology on the students who were in their first year as professionals studying for their MBBS degrees. The study went on after receiving prior authorization from the Institutional Ethics Committee. The students' written informed agreement to participate in the study was collected before the experiment began. The study was based on an examination of two theoretical exams (Test I and Test II) on the same topic in physiology. The tests consisted of both essay type and short response questions, and they were given to all of the first-year students at varying intervals. In all, there were 89 students that took part in the study. Students who failed either Test I or Test II were not included in the analysis of the data collected for this study. First, the members of the department's faculty were made aware of the procedures that were going to be used. After that, the students were instructed on how to properly carry out the self-evaluation procedure that had been outlined for them. Test I and Test II, which are not the same in any way, shape, or form, were both created. The pupils were handed Test I on the day that had been previously specified for them to try the test. They were given three days to acquire knowledge on the exam topics before being asked to self-evaluate their performance by marking their own tests once the allotted amount of time had passed, with the professors monitoring their work. They recorded their scores on a sheet that was given to them, which was later compiled and stored in a different location. After that, blinding was performed by covering up the students' roll numbers on their response papers, and the identical theoretical exams were graded by the same instructors. In order to avoid any confusion regarding the grading, each student's overall performance on one specific answer was evaluated by the same instructor. Following this, the assessors provided the students with one-on-one criticism about their performance, and an announcement was made regarding a retest that would take place in seven days. They were then given a nonidentical (parallel) theoretical test on the same topic, and their performance on the retest was evaluated by the same professors while blindfolded. After that, a total was compiled of the marks given to students in Test I and Test II by both the students and the teachers. Following two theory exams were completed, input regarding how students and faculty perceived this intervention was gathered using prevalidated feedback questionnaires. This feedback was received after the completion of the theory tests. The statistical analysis was carried out with the help of SPSS (SPSS statistics version 16.0; Illinois, Chicago). Comparing the scores that teachers gave students on Test I and Test II required the use of a paired t test. A comparison using an independent t test was carried out between the marks acquired by students through self-assessment and those granted by teachers during Test I. The Pearson's correlation coefficient was used to determine whether or not there was a relationship between the grades that students gave themselves and those that teachers gave them on Test I. On a scale of five points, students and teachers were asked for their feedback, which was then assessed. The scale included the statements strongly agree (SA), agree (A), neutral (N), disagree (DA), and severely disagree (SDA).

**Results**

The purpose of the study was to determine whether or not the MBBS students in their first year had improved their academic performance as a result of engaging in the process of self evaluation. When the

marks received in Test I were compared to the marks gained in Test II, both of which were graded by teachers, a statistically significant increase in marks was seen in Test II (P 0.001) It was revealed that the overall performance of 74% of students improved from the first exam to the second [Figure 1]. An additional comparison was done between students' self-evaluations of the Test I and the identical Test I after it had been graded by teachers. Seventy-four percent of students gave themselves higher grades than they should have, while 21 percent gave themselves lower grades, and 3 percent gave themselves grades that were comparable to those given by the teacher [Figure 2]. On the other hand, of the students who overestimated themselves, 34% of the students who overestimated themselves did so just within a 10% range of grades. The correlation coefficient, denoted by the letter r, was shown to be statistically significant ($r = 0.794$, P 0.001) when it was used to investigate the degree of similarity that existed between the grades given by teachers and those given by students (Figure 3). The results of a feedback questionnaire given to students and faculty revealed that the majority of respondents agreed with the numerous qualities and advantages of self evaluation. This was determined by the perceptions of the students and faculty regarding the process of self assessment. On the other hand, they discovered that it was a procedure that required a lot of time. In addition to this, they recommended beginning the process of self-evaluation right at the beginning of the session. The debate with peer groups after the students' own self-evaluations was another student suggestion that should be implemented. The teaching staff viewed it as a useful tool that may help pupils become more self-sufficient in their educational pursuits. They proposed that teachers should encourage pupils to conduct their own self evaluations and give feedback on how they did.

**Discussion**

In the past, students were expected to memorise vast amounts of factual material as part of their medical education. The didactic method leaves limited room for students to challenge the content of the medical curriculum, and only a small portion of that content is put to the test in high-stakes exams. Even though self-evaluation activities are not a required element of the curriculum, it is frequently stated that one of the goals of higher education is to impart the ability to evaluate one's own work critically. According to Andrade and Du, self assessment is a process of formative assessment in which students reflect on and evaluate the quality of their work and their learning, judge the degree to which their work reflects explicitly stated goals or criteria, identify strengths and weaknesses in their work, and revise their work in accordance with those findings. After going through the process of self assessment, students showed a significant improvement in their academic performance, as shown by the fact that 74% of the students showed improvement in marks in subsequent tests when the marks of Test I and Test II evaluated by teachers were compared. The findings of this study have shown a significant improvement in the academic performance of students after the process of self assessment. Students reported that engaging in this process of self-assessment was not only effective in expanding their knowledge and interest in the topic, but that it also motivated them to build abilities in self-directed learning. Students who were inquisitive to assess their own performance through self-grading were inspired to go over the topics again, which led to improved academic performance and learning. This might be ascribed to the fact that students were curious to judge their own performance through self-grading. Self-evaluation is seen as a very significant aspect of the educational process since it enables the student to self-identify his or her level of learning progress, which in turn motivates the student to continue their education. In addition, the only way to continue one's education is after first determining what new information is necessary to acquire.

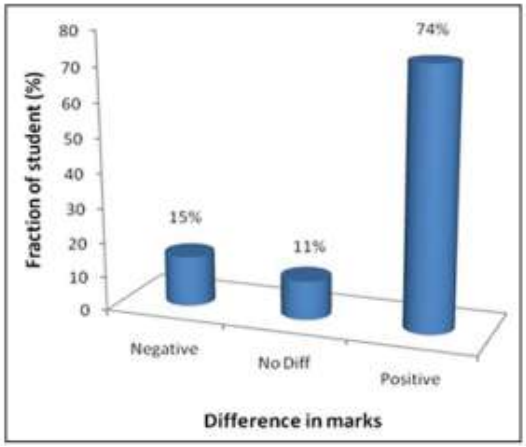


**Figure 1: Difference of marks obtained by students in Test II as compared to Test I**

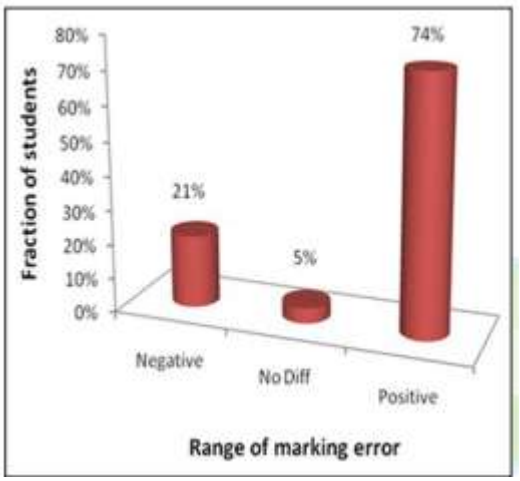


**Figure 2: Comparison of student marking showing the departure from teacher marking**

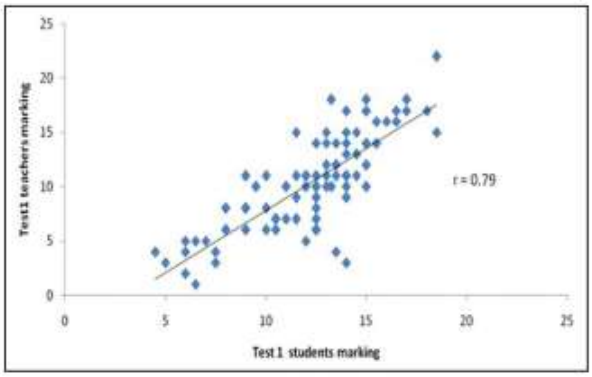


**Figure 3: Correlation between student and teacher marking**

They were able to critically assess their shortcomings and tackle the second test with more caution as a result of reviewing the answers on their own and doing so on their own. Herbert has also proposed that students begin to absorb educational goals and begin to apply them to future attempts when they engage in this process of self assessment. Self-evaluation, according to Boud, is an important ability that is useful for success not only in formal learning activities, but also in lifelong learning, which is such a fundamental element of our lives in our swiftly and immensely changing world. In addition, he proposed including self-assessment into the curricula of higher education institutions as a formal activity that necessitates enough

exposure. This is due to the fact that earlier schooling does not appear to build the talent to any significant degree. This is mostly due to the fact that conventional evaluation is sometimes sometimes seen as an exercise of power over those being assessed by the assessor or examiner. The potential for learner improvement is severely restricted by assessment procedures in which the instructor retains complete control and makes all of the decisions. The task of evaluating oneself moves the attention away from something that was forced by another person and toward a possible relationship. In addition, Evan et al. came to the conclusion that modern-day physicians need to place a primary emphasis on the process of goal- and target-setting for oneself and conducting regular performance reviews. In addition to this, they proposed that the development of self-assessment skills should be given the same level of importance in training as the cultivation of communication skills.

This is a fundamental ability that need to be incorporated into teaching at both the undergraduate and graduate levels. There was a statistically favourable connection between student and instructor marking ($r = 0.79$), which indicates that students understand the notion of quality, despite the fact that students have a tendency to overassess themselves when evaluating their own work. Sadler and Good discovered a strong connection in their research between the grades given by teachers and those given by students. [8] In a research that was quite similar to this one, it was shown that fifty percent of the students in the preclinical semester of dentistry had an inflated opinion of their own performance. [9] According to the findings of our research, almost half of the students who overestimated themselves did so by little more than 10%. Despite the fact that this is simply a single test, the students can be encouraged and trained to carry out their self-evaluation with a higher level of detail. Students can acquire the critical thinking skills necessary to assess their own work, which is a fundamental component of learning that continues throughout one's life, and have a greater comprehension of the topic as a result of participating in such a process. Because these students will eventually acquire certain senior positions, where there is generally very little room for critical evaluation of their work, the significance of this fact will only grow during the course of their careers. Antonelli believes that self-assessment of one's knowledge and the accuracy of one's skill performance are fundamental to the practise of medicine and to the pursuit of self-directed lifelong learning. This is due to the fact that individuals are now responsible for their own continuing professional development.

If a task like this one were incorporated into the course material, there is a good likelihood that the students would acquire the important and necessary skill of self-evaluation at an earlier stage in their educational development. Due to the proximity of the testing to the students' final exams, this research had one significant limitation: there could only be a single test carried out. Another disadvantage that was discovered over the course of the study was that the procedure of self-assessment requires a lot of time. In addition to that, the rate of student withdrawal at each stage constituted still another limitation of this study. These pupils were not allowed to participate in the study for ethical reasons. Another one of our limitations was that we did not have a control group. A couple of the pupils had trouble with the self-evaluation process. Based on the findings of this research, we may draw the conclusion that encouraging students to do their own self-assessments can boost their levels of interest and motivation in the subject matter, leading to improved academic performance and greater learning. It can also help pupils acquire the critical thinking skills necessary to evaluate and critique their own work, which is a vital component of self-directed learning that continues throughout one's life.

**Conclusion:**

We provide the findings of an effect evaluation study on small household generators (SHGs) that was carried out in India as part of this project. The goal of the study was to analyse the impact of the programme

on the economic well-being of families (which included women's intra-household bargaining power as well as their saving habits, loan-taking behaviours, asset portfolios, and income levels, among other characteristics). In addition to this, we carried out a comparative investigation of the degrees of success attained by SHGs and VOs in each of the three regions of India (Khaki, Agro, and Jacinta Hills). We made the interesting discovery that the proportion of programmed families' total savings that was put away in formal savings accounts was greater than the proportion of non-programmed households' total savings that was primarily put away in SHGs. This was the case because programmed families were more likely to have access to formal savings accounts. The vast majority of these loans originate from government lending sources, with loans supplied by SHGs being the most prominent example of this category. The majority of households that participate in the programming use their loans toward veterinary and medical expenditures, followed by the purchase of animals. In addition, we have found that the conditions for obtaining a loan, such as providing collateral and having co-signers, are less severe for homes who are participants in the programme as compared to households that are not participants in the programme. Nevertheless, the amount of the loan supplied by the Government to households is rather modest. According to these findings, the main objective of the programmed, which was to induce behaviours such as money saving and taking out loans, has been successfully fulfilled. This was the intention behind the programmed in the first place. Beneficiaries of the SHG programme were given the opportunity to apply for loans, which is something that would not have been feasible for them in the absence of the SHG programme. In particular, it has helped in the expansion of lending to low-income people in the state of India, which has a physically smaller network of banks than is typical for the country as a whole. In addition to this, customers may now get loans at interest rates that are far lower than the national average.

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