

Case Study on Communication Behavior of Women SHGs Promoted By Lupin Human Welfare and Research Foundation

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ABSTRACT

Jyoti Bai a resident of Rajalwadi rural area earlier was involved in agriculture in her small piece of farm to earn two square meals for the family. Her husband used to work as daily wage driver. He usually got work for only few days in a month. For remaining days of months, he remained idle. Family's monthly income was merely ₹1000-1500. This income did not suffice for even two square meals for the family, so educating children was beyond their imagination. One day Jyoti came to the Lupin HWRF office and explained her predicament. Lupin suggested her to form a self help group, through which she could do some activity. After the formation of Shivam SHG and once she become a member of SHG organization, she was provided with a loan of ₹ 0.06 lakhs at first, consequently she took second loan of ₹ 0.12lakhs, then third loan of ₹ 0.40lakhs and then ₹ 0.66lakhs, which she used to start up a Kirana shop and for running a truck business by taking truck on rent for her husband. The financial support from the bank and the couple's enterprising nature has enabled them to earn ₹ 6000-7000 per month. In the village six women's SHGs have been formed through her help. Jyoti arranges meetings of the groups regularly and keeps account of all banking for these groups. She inspires other members of SHGs to get socially and economically empowered. Other women in her village aspire to start economic activities on the line of Jyoti so that they can not only help their family but also feel economically empowered to bring-up their children better. Her life mission now is to help poor women of the village. Jyoti's hard labor and dedication has brought happiness to the family and her example is paving the way for many other families to come up in life through self effort.

Key words : Lupin, empowerment, SHG,

INTRODUCTION

The stories from Lupin library not only represent the changing picture of rural women in Madhya Pradesh by help of LHWRF but also the success of Lupin foundation in its initiative of empowering rural women. Lupin Foundation has touched all the issues of social development by formation of women Self Help Groups in each of its adopted villages. It has linked them with banks for financial assistance and provided the women folk with technical knowledge on how to start income generation activities.

1. Lupin- the promoter of women empowerment through SHGs: Lupin Human Welfare & Research Foundation was set up on October 2, 1988 with the objective of providing an alternative model of rural development in the country, which is sustainable, replicable and ever evolving. Initiating the programme of rural development within a small number of 35 villages, LHWRF has now succeeded in revitalizing, revamping and recreating life in 2,200 villages in Rajasthan, Madhya Pradesh, Maharashtra, Uttarakhand, Uttar Pradesh and Gujarat States of India, which has led to LHWRF as one of the largest NGOs in the country. The Foundation has been successful in making a big difference in the development of poverty-ridden villages, and especially in the life of the poorest of the poor and empowerment of a large number

of women in these areas. Till date, Lupin has formed more than 4,000 SHGs with a total membership of 50,000 in Rajasthan, Madhya Pradesh, Maharashtra, Uttarakhand, Uttar Pradesh and Gujarat States of India. All the members of SHG groups are insured against natural and accidental deaths. Nearly, 20,000 women have been self employed through these financial resources of Rashtriya Mahila Kosh, Banks and inter-loaning of SHGs.

Lupin Human Welfare & Research Foundation (LHWRF) is an independent entity of Lupin, implementing Lupin CSR activities all over India. This organization has been registered under Societies Act/ Trust Act and exempted under 35 AC and 80 G. LHWRF is also entitled to take foreign funding through its Foreign Contribution Regulation Act account. In Madhya Pradesh, this foundation is working in Raisen district and Vidisha District with 26 Gram Panchayats covering 84 villages for poverty elimination of 3,500 families.

The social objectives of lupin were to develop proper social, cultural, scientific and spiritual attitudes amidst the rural community, to instill in villagers, especially women, children, youth and older people an urge and keenness to work for their own development and to develop an attitude towards living a healthy life and taking concrete steps in that direction.

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Lupin's economic objectives to create more job opportunities particularly for unemployed youth and women, to strengthen primary occupations like agriculture and animal husbandry through higher output and value addition and to strengthen secondary occupations such as cottage industry, handicrafts and service sector through quality enhancement and wider market acceptability.

The physical objectives of lupin were to create basic infrastructure facilities for the community such as: provision for drinking water, building internal roads, basic sanitation, formal education, community centers, electrification and training cum production centers *etc.*

Funding

The investments made in CSR activities are mobilized from the company and from Central and State Governments. The monitoring is being carried out by the funding agencies. The resources which are mobilized from Central and State Government are being audited by the respective government departments.

Lupin framework for empowering women



Figure No. 1. Framework for empowering women

Communication behavior of SHG women : Case of Lupin Indian Bank promoted SHGs in Raisen District of Madhya Pradesh

Communication is the root cause of social change and development. It permeates every process of human life and helps in growth and development of society. This case study itself would be conducted to put some light on one of the matter related to strengthening and changes in communication behavior of women by joining SHG. This case study would be conducted with a purpose to explore the opportunities provided by Lupin Human Welfare & Research Foundation which led to changes in communication behavior of women SHGs in rural areas

of Madhya Pradesh (Sultanpur, Obdullaganj, Berkheri, Salamatpur).

Role of development communication in empowering rural women

Women play a pivotal role in the development of any country. Women's status is the best indicator of progress of any nation. Status and development of women influence the development of country, as they not only constitute half of its population, but also influence growth of the remaining half of its population. The women in rural areas are deprived of minimum facilities of enlightenment and education. The overwhelming majority of the labor that sustains life - growing food, cooking, raising children, caring for the elderly, maintaining house, hauling water - is done by women, and, universally, this work is accorded low status and no pay. Development communication acts as the bridge between the gaps to empower rural women. The term "development communication" was first coined in 1972 by Nora C. Quebral, who defines the field as, "the art and science of human communication linked to a society's planned transformation from a state of poverty to one dynamic socio-economic growth that makes for greater equality and the larger unfolding of individual potentials." (Quebral, 1973/72). Communication can promote changes in attitudes and social behavior and help communities to identify sustainable opportunities and development solutions that are within their reach. In addition to putting development planners in a position to respect women's traditional knowledge, communication processes can improve the management and effectiveness of new social organizations and institutions, ensuring that they provide services to women in a participatory and democratic manner. Media and communication technologies can also help rural women to exchange experiences and learn from each other. They can be powerful tools for advising women about new ideas and practices and improving training. The majority of rural women are illiterate and live in remote, isolated areas where access to information, lack of transportation, a scarcity of trainers, and cultural and language differences are common problems however, that can be overcome through the use of appropriate communication technologies. Development communication approach through SHG formation for empowering rural women leads to economic empowerment *i.e.* generating livelihood options and making them economically sound and independent and social empowerment *i.e.* improvement in their status through skill development, education, leadership, organizational process and so on.

Objective of the case study

To study the profile of selected SHGs and their

members.

To analyze the influence of SHG on the communication behavior of rural women-SHG members.

To provide a communication framework for strengthening SHGs and women empowerment.

Scope of the study

Economic strengthening plays a very important role in bringing about change in the behavior of rural women by putting across the security factor, which leads to participation in decision making for adoption of innovation. Among the different measures to strengthen rural women, SHG (self help groups) are becoming popular in interior regions of Madhya Pradesh with support of leading NGOs and popular CSR activities like that of Lupin Human Welfare & Research Foundation. To what extent this SHGs are successful in this endeavor can be judged only by the study of behavior and lifestyle of rural women members who are at the receiving end and benefitted ultimately. Hence the results of the present study which aims at analyzing the communication behavior changes in terms of participation in programs, presenting problems, interacting with officials and other personal social, economic characters of rural women and also getting suggestions from them would help all those concerned to design appropriate and meaningful programs for greater impact on the part of women members.

METHODOLOGY

A retrospective study was carried out to assess the influence of SHG on communication behavior of rural women. Generally such type of study means to take a look back at events that already have taken place. Retrospective studies rely on recalling information about the past but vary in the extent to which they rely on such recall.

Our main objective was to study influence of SHG on communication behavior of rural women who are the members of SHGs. So, a matched group experiment was designed in order to study before-after behavior of rural women in SHGs. In this type of experiment, each condition uses different participants, but they are matched in terms of certain characteristics, *e.g.* sex, age, intelligence *etc.* So, two groups of women identical in all respect except the membership of SHG were identified *i.e.* non-SHG and SHG. This categorization was done in order to study the before-after behavior because of two things; first it's convenient nature secondly to control situations when a particular member was unable or

struggle to recall her previous status. Further the SHG group was subdivided into three categories for assessment of change in behavior with period of membership. Multistage sampling technique was adopted for the selection of respondents. Convenient sampling method was followed to select both SHG and Non-SHG members. At the first stage we identified the two categories SHG members and Non-SHG members having same characteristics in all aspects except membership to some SHG as per data made available by Lupin Human Welfare & Research Foundation. Thirty non-SHG and thirty SHG members comprised the sample. At the second stage, SHGs formed at different periods under categories *viz.*, Newly formed SHGs (less than a year), SHGs formed between 1 & 3years and Old SHGs formed between 3 & 5years were identified.

At the third stage in consultation with Lupin Human Welfare & Research Foundation we selected Sultanpur, Obdullaganj, Berkheri, Salamatpur blocks nearby Bhopal where LHWRF is in active working mode for primary data collection. The responses were recorded using personal interviewing method with sections related their demographic information, SHG information, and communication behavior. From the 72 total responses, only 60 complete responses were selected which included 30 SHG members and 30 non-SHG members. Interviews were conducted with they informants. The major categories of responses were general information (profile of SHG, respondent's profile, respondent's family profile), communication behavior within family, communication with other households within the same village, communication within SHG, communication with Lupin Human Welfare & Research Foundation and communication with other officials and leaders (Sarpanch, Mukhiya, M.Ps & MLAs). Primary as well as secondary data were used

Result and analysis

Documents analyzed included reviews of CSR activities of Lupin, meeting presentations and proceedings, and publications (books, articles from academic journals and bulletins, newspaper articles, Lupin documents). Individual interviews were chosen as the technique to identify relationships between communication behavior variables and attitude with SHG membership. Through these interviews following Communication pattern under following headings was studied:

- Demographic and general information for comparative analysis
- Communication behavior within family
- Communication with other household
- Communication with officials and other leaders

- Communication within SHG
- Communication with Lupin Human Welfare & Research Foundation
- Quality of information

RESULTS AND DISCUSSION

Description of responses recorded from selected respondents for study

The individual interviewing carried out for this study included 10 important questions related to communication behavior of respondents, decision making, change in status, fear factors, type of communication and responses were recorded respectively. The sum total of the responses found is shown in table 1.

Table 1: Recorded responses of the selected SHG and non SHG members with respect to their extent of communication behavior within as well as outside their households/local social settings

Queries related to communication behavior	Response from SHG members (n=30)		Response from Non-SHG members (n=30)	
	Yes	No	Yes	No
Do other family members ask for your (respondent's) views during discussion on family matters?	21	09	09	21
Has your communication pattern with children changed, more related to education, health etc. rather than routine talks?	25	5	0	30
Has your role in family decision making got importance?	21	9	9	21
Do you frequently communicate with your husband and other members of your family?	22	8	20	10
Do you frequently interact with other households?	14 (Interact on daily basis)	16 (Mostly not allowed)	11	19 (Mostly not allowed)
Do the other households (neighbors) ask for your opinion to solve their problems?	14	16	7	23
Do you participate in Panchayat and other village level discussions?	14	16	6	24
Do you share your views in local level meetings like JFM, Panchayat etc.	24	6	6	24
Do you feel hesitation in representing your problems in meetings or any other such gathering	18 (mostly no interaction because of parda system was found)	12	27 (mostly no interaction because of parda system was found)	3
Do you have hesitation in interacting with officials, bank officials, elected leaders like MLAs, ministers etc.	18	12	28	2

From the above results it could be inferred that the responses obtained from SHG members were more independent and free from any kind of fear factor in nature

as compared to the responses obtained from non-SHG members. A change in communication and decision making behavior was observed after joining SHG. Also, the communication with children and other family members were found to be more constructive and oriented towards education and development in case of SHG members.

Description of communication behavior observed from the respondent members and non members of SHGs

The study clearly revealed that the membership in SHG and the longevity of membership had determined the individual's nature of communication with different types of stakeholders. The women who were SHG members for quite some time were highly forthcoming in their communication behavior, whether within their households or outside, including the officials from NGOs, govt. organizations, banks etc. The personal interview with respondents- members and non members of SHGs- of this study included questions related to communication behavior of respondents, covering communication behavior within family, communication with other household, communication with officials and other leaders, communication within SHG, communication with Lupin Human Welfare & Research Foundation. The result is shown in table 2.

Table 2: Types and nature of communication behavior of the selected SHG and non SHG members within as well as outside their households/local social settings

Communication pattern	Communication behavior	
	Members	Non-members
Within family	<ul style="list-style-type: none"> • More frequently with children and husband (83.33%) • Financial discussion, health and education (46.6%) • Regular talks (76.66%) 	<ul style="list-style-type: none"> • Less frequent communication with male member (33.34%) • Discussion on Family issues (almost all cases) • Occasionally on serious matters discussions takes place (20%)
With other households	<ul style="list-style-type: none"> • Mainly with female members (43.3%) • Discussions related to SHG and social problems (23.33%) • Occasionally (30%) 	<ul style="list-style-type: none"> • Only with female members (23.33%) • Discussion on Family issues (26.6%) • During social or family gatherings (23.3%)
With officials and leaders	<ul style="list-style-type: none"> • Less because of Parda system (46.66%) • Problems related to SHG and village (46.66%) • Faces less hesitation while interaction (40%) 	<ul style="list-style-type: none"> • Very less (16.66%) • Hesitation while presentation and interaction with outsiders is prohibited
Within SHG	<ul style="list-style-type: none"> • Plays important role in decisions of SHG (86.6%) • Problems related to SHG, finance, family (almost all cases) 	NA
With Lupin foundation	<ul style="list-style-type: none"> • Almost every week (53.3%) • More friendly interaction (all cases) • Repayment of loans and related issues (60%) • Monthly (all cases) 	NA

From the above table it could be inferred that the pattern of communication behavior of SHG members is more frequent and constructive within household as well as outside. It could also be seen that the communication of SHG members with male members was also more frequent as compared to non-SHG members. The SHG members were also found to be more aware and active in financial matters, health and education. The level of awareness and knowledge of SHG members was not only confined to family issues but of surrounding and their neighborhoods also. The communication behavior of SHG members, in general was found to be more cosmopolite as compared to non SHG members since the above results clearly revealed that the SHG members had frequent communication with outsiders such as officials of government and Lupin foundation and elected representatives on varieties of issues.

Differential quality of communication among SHG and Non-SHG members with respect to within as well as outside their households/local social settings

The responses of the selected SHG and non SHG members with respect to the identified parameters of measuring qualitative aspects of communication were listed in the following table. The results reveal that there was still immense scope for improvement in the communication pattern of the SHG members.

Table 3: Quality of communication among SHG and Non-SHG members with respect to within as well as outside their households/local social settings

Group	DECISION MAKING	KNOWLEDGE	SKILL RELATED	COMMUNICATION TRAITS					
				BOLDNESS	HESTATION	LEADERSHIP	NATURE OF PERCEPTION	READINESS TO SPEAK	PUBLIC SPEAKING
SHG	-Participation in decision making within family (70%)	-Ability to maintain financial records (30-40%) (only major position holders)	-Members having literary skills (46.6%) -Members having vocational skills (40-48%)	Majority (53.3%)	Almost two third i.e. 60% while facing outsiders	Most of them i.e. 80% position holders in SHG	Mostly Positive and constructive (83.3%)	Nearly half of them i.e. 40%	Majority (53.3%)
	-Participation in decision making, strategy development within SHG (90%)	-Members able to monitor SHG functioning (40%) -General awareness was found in 30-35% SHG members -40% of SHG members were aware of social problems	-Members having record and account maintenance skills (30-40%) -other kinds of skills found in members (30%)						
	-Facilitating other households in making decisions/ in problem solving (46.6%)-	-other forms of awareness in SHG members (25-30%)							
NON-SHG	-Participation in decision making within family (20-30%)	-Ability to maintain financial records (Less than 10% in family)	- Members having literary skills (33.3%) - Members having vocational skills (15-20%)	Less than one-fifth i.e. 20%	Maximum extent while facing outsiders 90%	Less than 20%	Negligible percent had positive perception	Negligible i.e. less than 6.6%	Less than one-fifth i.e. 20%
	-Facilitating other households in making decisions/ in problem solving (23.3%)-	-General awareness was found in 10-15% members -20% of SHG members were aware of social problems - other forms of awareness in SHG members (10-15%)	-Members having record and account maintenance skills Nil (restricted to male members) - other kinds of skills found in members (10-15%)						

Description of constraints faced in communication by SHG and Non-SHG members

The responses of the selected SHG and non SHG members with respect to the constraints faced by them in communicating at various levels i.e. within their own households, with neighbors, within SHG and outside were listed in the following table. The results reveal that there was still immense scope for improvement in the communication pattern of the SHG members.

Table 4: Constraints faced in communication as expressed by SHG and Non-SHG members

Communication pattern	Constraints faced in communication	
	Members	Non-members
Communication behavior within family	Hesitation while communicating with elders due to traditional respect	Male domination in decision making and not allowing in participating in decision making
Communication with other household	Communication was prohibited to large extent because of Parda system	Mobility outside is prohibited
Communication with officials and leaders	Due to own hesitation and parda system as well	Restricted by family
Communication within SHG	Minimum participation by regular members due to the domination of position holders in decision making.	NA
Communication with Lupin foundation	Only position holders communicate.	NA

CONCLUSION

This study mainly finds out the influence of SHG membership on communication behavior of rural women. So, non SHG members were considered for comparison. The non SHG members selected were similar in their socio- economic profile except membership like SHG members. Hence, the responses with respect to communication behavior of the non SHG members has been considered equivalent to the expected responses of the SHG members before joining SHG.

- The socio- economic and personal profile of the SHG members revealed that maximum improvement in communication behavior was found in members having membership in SHG for more than 2 years and among the age group upto 35years.
- A change in literacy level and general awareness was also observed in SHG members.
- Qualitative as well as quantitative improvement was found in interacting with the outsiders by SHG members. Majority of them were found to be bold enough in expressing their issues in the presence of outsiders-officials and elected representative.

- Majority of rural women who had joined SHG were found to be more empowered both knowledge wise and skill improvement. This showed the strengthening of the educative and informative functions of SHG.
- Considering the above aspect, the educational and skill development programs could be combined and imparted through local and traditional music and skits for disseminating development and social messages.

The authors have presented a theoretical concept, to identify the influence of SHG membership on communication behavior of rural women. This study revealed the type of changes that had emerged on the basis of the longevity of membership as well. The purpose of the present study was to examine the general influence of SHG on quality of communication based on defined factors, the interpretation of progress of communication behavior of women members, as well as factors that facilitate and hinder their progress. As all the SHG members were employed, they were empowered both economically and socially. The change in the communication behavior represented the change in their mind set as well as empowerment.

Apart from several positive influence of SHG membership over communication behavior, some shortcomings such as lack of proper documentation of activities of SHGs, lack of sufficient exposure to information media like computer, internet, and limited availability of market for handicraft items were also observed.

This comparative analysis of communication pattern of SHG and non SHG members clearly revealed that the SHG membership and the duration or longevity of the membership had definite influence in shaping the nature and type of communication behavior of the rural women. At the same time the results also revealed that membership alone could not be sufficient to make them a good communicators and lot of scope existed to improve their communication skills by deliberate training and providing sufficient opportunities for communication and mutual interaction.

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