

Integrated Livelihood Transformation Through Self Help Group of Marginalized Communities In Khulna District, Bangladesh

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Executive Summary: In Bangladesh, various development efforts have been assayed to avert the miserable living conditions of the poor; but many of them remained unsuccessful. Different attempts had been attempt to improve the life of the poor in Bangladesh. The Self Help Group (SHG) development strategy is one of those efforts; and it is a community owned and managed poverty alleviation program designed to empower the poor in general and the poor women in particular.

The aim of the study was to assess the role of Self-help Group in Socio-Economic development of marginalized communities of Banishanta Union of DacopeUpazila in Khulna district, Bangladesh. The Study area covers an estimated area of 50 sq km with a total of 30 thousand populations. Total households in this Union are estimated to be 3500. Banishanta Union constituted with 22 Villages and the area is one of the poorest Union of DacopeUpazilla where most of the people of Banishanta are usually peasants. They catch shrimp and small prawn in the river Pashur and the canals. A major part of the agricultural land of Banishanta is saline prone. Geographically, it is a disaster vulnerable area and it has various social problems. To lessen the impact of these problems, various measures have been undertaken by different governmental, non-governmental organizations and the Self Help Groups.

Keywords: Livelihood, development, Socio-Economic, Self-help Group, poverty alleviation, vulnerable, empowerment, disaster prone.

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I. INTRODUCTION

Bangladesh is one of the world's most densely populated countries with 164 million people, 23.2 percent of whom live below the national poverty line and a significant proportion of them live in extreme poverty. But Bangladesh's extreme poverty rate dropped to 12.9 percent in 2016, mentioned by the World Bank. The major development of Bangladesh is reducing poverty at a sort time where the poverty rate dropped to 18.5 percent in 2010 from 44.2 percent in 1991. Bangladesh is also making progress in reducing its poverty rate & there is big chance of overcoming extreme poverty rate by 2030 according to the World Bank. It is now well positioned to achieve most of its Millennium Development Goals, but it remains a low income country with substantial poverty, inequality and deprivation. The poverty rate is highest in rural areas, at 35 percent, compared with 21 percent in urban areas. Many people have an inadequate diet and suffered from periods of food shortage. More than half of all rural children are chronically malnourished and 14 percent children are suffered from acute malnutrition.

Most of Bangladesh's laborers are engaged in informal, low-income jobs with limited productivity. Unfortunately, children also represent a huge share of the country's workforce, thus creating a vicious economic dependency on child labor. This situation denies these children their right to education and often leaves them with diseases caught at work - occupational hazards that will often follow them for life. Human is born to live. But for the unfortunates in this country, they cannot get their basic needs because they are suffering from a major problem named poverty.

Agriculture is the largest employment sector in Bangladesh. As of 2016, it employs 47% of the total labor force and comprises 16% of the country's GDP. The performance of this sector has an overwhelming impact on major macroeconomic objectives like employment generation, poverty alleviation, human resources development and food security. However, with urbanization, the amount of farmland is shrinking, and most rural households have very little cultivable land. Rice is the dominant crop, but production increases are limited by farmers' lack of access to critical production tools such as high-yielding rice seeds. In addition, coastal areas are prone to saline intrusion. Fisheries are also an important part of the Bangladeshi economy, providing a source of high-value protein. Yet the fishing industry remains underutilized. Poor fishers need more advanced

technologies and better access to open bodies of water in order to expand production, which will improve incomes and nutrition.

Another root cause of rural poverty has been population growth, although it has dropped sharply from 3 percent to 1.4 percent in recent years. Population density remains extremely high, placing enormous pressure on the country's natural resources – especially on arable land. Meanwhile, rural and urban industries are unable to meet the demand for jobs, forcing many Bangladeshis to seek work abroad.

Bangladesh is particularly vulnerable to climate change. Two thirds of its territory is less than 5 meters above sea level, making it one of the most flood-prone countries in the world. Severe flooding during monsoons can cause significant damage to crops and property, and an adverse impact on rural livelihoods. Climate change seems likely to add to the destruction by monsoon floods, and the frequency of cyclones may increase. Poor people are hit hardest because they are more densely concentrated in badly constructed housing on land that is prone to hazards.

Poverty is especially persistent in three areas: the north-west, which is affected by droughts and river erosion; the central northern region, which is subject to serious seasonal flooding that limits crop production; and the southern coastal zones, which are affected by soil salinity and cyclones.

Banishanta Union of Dacope Upazila is a rural developing area with full of potentiality. People of this area are living by doing different kinds of work. Most of the people of the area are living under poverty line. They live hand to mouth. They are very much marginalized. Here, there are no cereal crops due to scarcity of land and salinity. Education level and access of education opportunity have very limited for the people of the area. So they have to work as daily labor and fishing, but income from these is not enough to maintain their families properly. As a result, they have to receive loan from different sources to meet up their family basic needs.

There are a big number of women are doing only household work. They are unemployed due to scarcity of education, unskilled and limited source of employment. So, they have to depend on their husband completely to fulfill their needs. They could not contribute to their family income. If the big number of women would earn something, they would contribute to their family income.

Women contribution is must to develop a family or a nation. To be empowered, it's very essential to involve women with income generating activities. As most of the people are poor, so they have no money to start any small scale of business. As a result, they have taken loan from money lender, dadondar, mohajon, bank, NGO and other sources. When people take loan from money lender, dadonder and mohajon then they need to repay double amount of money. The areas people are illiterate and they are not able to read and write. In this situation money lenders take extra advantage from the people. They also collect illegal money by taking more interest from the people. At the same time people also collect money from different non-government sources, NGOs and other sources. The interest rate is also high in these organizations. Sometimes people fall in trouble. They need to repay the loan amount within very short time at any cost. Sometimes they have taken another loan from another organization to repay the previous loan. As a result, they have remained poor.

Considering the problem, poor women of Banishanta Union are organized and established Self Help Groups (SHG) in order to improve/change their life style and empowered themselves in socially and economically through BASD under BUILT Project.

At present, most of the members of these SHGs have been skilled to run small scale of business and awarded on various social development issues which developed their self-confidants. Members take money from different SHGs and this process is so easy and effective. Here the interest rate is also low and comfortable. Members can easily take loan from here and do different types of small business. Moreover, members have gained interest by doing this loan activity. The SHGs contribution helps people to lead their life effectively.

Through, in this way poor women of Banishanta Union have maintained Self Help Group and ensured livelihood security and they have also become empowered in socially and economically, so it can be said that “when people have money and dignity, then they can be empowered and lead a comfortable life”.

Justification of Research:

From the background we see that in Bangladesh, Poverty, environmental risk, DRR, lack of education, lack of women empowerment, lack of employment and so many social problems are hindered the path of development. In Bangladesh various development efforts have been tried to avert the miserable living conditions of the poor. Some of them are unsuccessful and some are successful. The Self Help Group (SHG) approach is now very popular to the community. The SHG method helps the poor community especially the poor women to build their capacity and to be empowered them in socially, economically and politically. This research works tries to find out the SHG's impact on integrated livelihood transformation. It helps people to find out the possible way to reduce poverty towards development. The findings from this study will be beneficial to policy makers, humanitarian agencies, learning institutions, families and individual since it is addressing matters affecting rural women which are very crucial for any given society. As now people are thinking about

sustainable development, so I think, this thesis will help the community people to find out the problems which will help to provide possible potential solution for their development towards sustainability.

Objectives of Research

The main objectives of this research are as follows.

- To assess the capacity and effectiveness of self-help group in socio-economic development of marginalized communities of Dacope, Upazila.
- To assess the impact of integrated community development activities (Gender, Women empowerment, DRR, Child Education, Child rights and protection, Water and Sanitation, Environment) of SHG for the marginalized people of Dacope Upazila.
- To assess women role in nutritious, health and environment friendly food supply for their family through organic agricultural systems.
- To make recommendation for integrating sustainable livelihood transformation.

II. LITERATURE REVIEW

It has been observed that economic contribution of women may increase their role in the household decision making (Mayoux, 2000). The social impact of the SHG approach increased involvement in decision-making, awareness about various program and organizations, increased access to such organizations, increased expenditures on health and social events and, there is a change in the attitude of male members of the families, now they are convinced about the concept of SHG and encourage women to participate in the meetings and women reported that they have savings in their name and it gives them confidence and increased self-respect. Within family the respect and status of women has increased. Children education has improved significantly. Especially girl education was very low but now SHG members are sending their children including girls to school in view of higher education. The sanitation in member's households has improved and it has led to better health in members' families. Now women are taking treatment from qualified doctors, even if they have to travel to nearby towns for procurement and recreation. Members are now confident enough to raise social status.

As it was explained earlier, empowerment is a process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. As stated by Kabeer (2001), the ability to define one's goals and act upon them, awareness of gendered power structures, self-esteem, and self-confidence are the core elements of empowerment.

Various studies have shown that self-help groups intermediated by micro credit have been shown to have positive effects on women, with some of these impacts also having a ripple effect. Zaman (2001), studied the impact of self-help micro credit schemes in Bangladesh. Findings revealed that through asset creation, SHGs have played valuable roles in reducing the vulnerability of the poor, bring a balance to income and consumption, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

Several recent assessment studies have also generally reported positive impacts of SHGs. Mayrada (2002,) maintained that SHGs are viable alternatives to achieve the objectives of rural development and to involve community participation in all rural development programs. The paper further explained that the SHG is a feasible organizational setup to disburse micro credit to poor women for the purpose of making them entrepreneurs and encouraging them to enter into other entrepreneurial activities. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with banks and enforce financial self-discipline. The author further states that SHGs enhance the equality of the status of women as participants, decision-makers and beneficiaries in the democratic, economic, social, and cultural spheres of life; and encourages them to take active part in the socio-economic progress of the society.

Ranadive (2004) stated that experiences from the developing countries show that improvements in women's education, health, employment opportunities, and social participation contributes to economic growth in developing economies. He further elaborates that investment in women not only benefits women themselves, but also has relatively high social returns reflected in an improvement in their children's welfare and a reduction of fertility, poverty and gender bias. This fact shows that women focused development strategies like SHGs have both social and economic return if they are handled wisely.

The implementation of SHG has generated self-employment opportunities for the women. The progress of the BASD program since inception assisted in formation of SHGs assisted self-reliant in establishing their own micro-enterprise. The SHG helped many members in improving their economic conditions. Another good accomplishment of the organization is that it has adopted the SHG strategy. The number of self-reliant has increased from 2008. After joining the Self Help group the women are economically and socially empowered. This empowerment cannot be transformed or delivered it must be self-generated such that it enables those who are empowered to take control over their lives. Also leads to improved house level outcomes with respect to health education, nutrition and family planning (Kabeer, 2001; Mayoux, 2000). For sustainable development to

be attained, women who are the majority of the Bangladesh population and the ones who mainly support the rural population need to be empowered for active participation in self-help group.

III. BACKGROUND OF THE STUDY AREA

DacopeUpazila is located in the South-Western part of Bangladesh and closed to the Bay of Bengal. The Upazila occupies an area of 991.56 sq. km. including 494.69 sq. km. reserve mangrove forest area called Sundarbans. The Upazila is bounded on the North by BatiaghataUpazila, the South by the Bay of Bengal, Rampal and Mongla, the East by Pashur River, the West by Shibsra River, Paikgacha and Koyraupazilas. Main rivers flow through Dacope is the Pashur and Mongla. DacopeUpazila stands on the river Pashur. It consists of 9 wards, 9 Unions, 15 Mahallas and 97 Villages. The Upazila has a population of 1, 52,316. Among of them, male is 50.09 percent and female population is 49.91 percent. The density of population is 154 per sq km. The literacy rate of DacopeUpazila people is 56.0 percent.

Banishanta is a Union of DacopeUpazila where the study is conducted; it occupies an area of 50 sq km with a total of over 30 thousand populations. Total households in this Union are estimated 3500. Banishanta Union constituted with 22 Villages. Banishanta is one of the poorest Union of DacopeUpazilla even in Bangladesh. This Union is absolutely rural and the economic scenario is awful. The people of Banishanta and its surrounding Unions are usually peasants. They catch shrimp and small prawn in the river Pashur and the canals. A major part of the agricultural land of Banishanta and Dacope are saline prone. So, Shrimp cultivation in saline water in the agricultural fields and cultivating single time rice in land are the main source of income of local people.

Main Causes of Poverty in the Dacope Area

The research has observed and documented some major causes of poverty in the existing as well as proposed areas due to the following reasons:

Situational Hazards

Locating in a disaster prone area adjacent to the coastal belt of the Bay-of Bengal and river Pashur, Banishanta always faces first disaster hit like cyclone, sea tidal, seasonal storm and heavy rainfall and natural overflow of river water during black and full moon period. To face and protect from the evolved disaster, people of the area always become alert for shifting to safer place and shelter with their valuable assets, materials and documents. Such situation creates vulnerability to their livelihoods, job break and wealth loss. Most of the cases people of the area cannot depend on or trust others for their life savings and wealth security.

Vulnerable due to Illiteracy and Poverty

Majority group of people are engaged in low income earning occupation as because they are not high educated, possess less wealth and unable to obtain development opportunities for their good future. In many cases they live in scattered zone with uncertain vulnerability. They are helpless and marginalized as a result, in some situation unable to reach for transformation and mainstreaming by their own.

Mobility and Migration due to Hazard

First, for many inhabitants of Bangladesh's hazard-prone coastal area, migration has become an integral part of life. Over the past decades, a significant proportion of the men in coastal areas have become migrant workers in order to sustain their families who continue to live in hazard-prone areas. However, despite the ability of individuals to migrate for work, very few choose to move permanently to distant locations. Unless there is no other option, people often prefer to remain close to their places of origin and avoid a drastic rupture with their social network. Permanent migration is therefore rarely the first option considered. High rate of mobility and migration leads human lives to loneliness and being tempted easily to involve with anti-social activities, like drug use and addiction, sexual abuse and exploitation, physical and mental harassment, etc. To protect the migrants or mobile people from such insecurity, occupation-wise various clubs, unions, cooperatives and forum formation and functional has been found in the Dacope. In course of time, such unions and clubs were misused by the influential and powerful leaders for their own interest. Motorcycle driver union, Dock labor and engine boat owners' unions (associations) were the leading groups. Different development organizations utilized the strengths of such forum or union to accomplish their goals or agenda. Ultimately, very little socio-economic development has been accomplished for the ordinary members of such groups. They became poorer to poorest in the area through the process of exploitation and taking away the benefits that was achieved.

Lack of Coordination and Collaboration

It was fact that there have been more than 30 non-government organizations, institutions; agencies are working in the area along with the public and private sector service providers. There has been no strong driving force to mobilize and bring to one development direction for the total wellbeing of DacopeUpazila that are being

emerging in vulnerable situation. As a result, effective use of resources that comes from various sources goes in vain.

Environment and Climate Change Situation

Banishanta being the coastal zone and very entrance to the Sundarbans, climate induced natural disaster like cyclone, flood, river erosion, saline water intrusion, tidal surges and sea level rise and manmade activities are prominent features of the impact area. Another way, human induced shrimp farming initiates salinity which seriously affects the agricultural production, and makes this region vulnerable to safe potable water. People of the impact area are facing cyclone as a common problem of climate change and thus the perception level of this climatic event has been possessed the highest rank and it is 65 percent and the tidal surges is 24 percent which is lower in compare than cyclone due to its less stirring on the community. Cyclone has devastating effect on the communities which also make their lives vulnerable. The perception level of flood as a phenomenon of climate change of the selected community in Banishanta is 47 percent. Flood causes 47 percent of population homeless and the same amount possess the problem of food shortage. 35 percent of people are affected by property loss, disaster and shortage of drinking water. 59 percent of population faces the problem of decrease production and unhealthy sanitation. Peoples of the affected area experienced that unequal rate of salinity intrusion into the land mass increases less fertility that causes failure of crop production. As an importance, most of the low income families are now facing food insecurity and a huge amount of potable water crisis that makes the people more vulnerable along with a threat of different water borne diseases.

Overview of Self Help Group

Self-Help Group (SHG) is a small voluntary association of poor people, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through Self-Help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank.

It's also a village-based financial intermediary committee usually composed of 15–25 local women or men. A mixed groupie generally not preferred. Most self-helpgroups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia.

Self-help groups, also known as mutual help, mutual aid, or support groups, are groupsof people who provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction.

Although Self Help Group is not a new approach in Bangladesh but a few NGOs only promoting the approach in order to achieving holistic development. It has taken by a very few committed Non-Government Organization (NGOs) named BASD, Pari Development Trust, Supoth, Prottsha Trust etc organization in Bangladesh by their own thinking, but Government emphasis on Cooperative approach. Cooperative sector is not a holistic development process. It only helps for economic growth. Not ensure children and women rights, social, cultural, environmental directly. Cooperative sector does not think to reduce discrepancies rich and poor, and also cross cutting issues in the community.

Why Self Help Group is so important in Banishanta

- To alleviate poverty by promoting income generating activities.
- To improve children welfare such as child education, reduce gender violence.
- To improve women's education, access to health service, employment opportunities and social participations.
- To enhance women's social and economic status, both within the household and in society as a whole.
- To accelerate economic growth
- To build awareness on various social and development issues like DRR, child rights and protection, early marriage, dowry, gender violence, health and nutrition, Environment friendly cultivation.
- To raise status in society is the prime reason for respondents joining the SHG
- To promote income generating activities

IV. METHODOLOGY

A quality thesis design is appropriate, effective, usable and practical methodological systems are always necessary for the wining completion of any research work. A methodology refers to the process that how the study will be conducted and helps to fulfill the objectives of the study. Preparation of methodology comes after developing goals and objectives It helps to organize the skills, observations, inspections, and analysis of the collected data and their logical interpretation in systematic process to achieve the ultimate goal and objectives of the research.

Self Help Group Selections for this Study

This study focuses on the impact of effectiveness of SHG approach in Banishanta, Dacope's community people depending on the social –economical changes through different Self Help Group in Banishanta. As Banishanta is a saline affected area most of the cultivatable land covered by saline water. So people cannot scope to cultivate any crops. BASD organized only marginalized people for their social–economical capacity building through forming Self Help Group. The study covers only 24 Self Help Groups because of the SHG approach is a unique and exceptional method of holistic and sustainable development. Women who were came from quite marginalized family who have deprived in basic rights. Out of 43 Self Help Groups, the selected 24 Self Help Groups are the best SHG under 14villages of Banishanta Union of Dacope Upazila. There are 20 members of each Self Help Group covered by individual interview and also FGD session. 24 SHGs are selected by the concern of AsharAloSomajUnnayonSomittee (AASUS) and project staffs. AASUS means a federation platform of 43 SHGs. So the selection conditions are given below:

- The covered SHGs have executed social, economic and developmental integration activities.
- Most of the selected SHGs maturation was at least 6 years which is good for impact assessment.
- The study area is well known by the researcher.
- Covered SHGs are self-dependent.

Data Collection and Ethical Consideration

The Field data collection was conducted during 15 March 2017 to 15 April 2017. The study has made all the efforts to maintain confidentiality of the information collected for the study. In this regard, all the selected respondents who provided information were given assurance of confidentiality. The interview was taken place only when the respondent agreed. For conducting the study efficiently and without difficulty, possible data sources are enlisted. For this study, data were collected from relevant sources. To full-fill the objectives of the study and to achieve the information about the selected parameters data was collected from both primary and secondary sources.

- **Primary data Collection:** Primary data was collected through adopting both quantitative and qualitative data collection approaches from the field such as questionnaire survey, in depth interview, Key Informants Interview (KII) and Focus Group Discussion (FGD). After sampling, the sample size for the survey is 480 members of Self Help Group. Therefore, data were collected from the simple random sampling of 480 households of the study area.
- **Secondary data Collection:** The secondary data was mainly collected from Union, and Upazilla porishod, various books, reports, journals and articles etc.

V. CRITICAL ANALYSIS & DISCUSSION

Socio-Economic and Demographic Characteristics of the Respondents

Personal and Family Situation of SHG members

In this research, sex, age, marital status, level of education, religion, ethnic group, family size, family income, housing conditions, etc. were found to be important variables that affect the life of the poor particularly women in their empowerment and development and detailed information with regard to each variable were described as follows.

Age and Sex of the respondents

In review of the SHG formation manual, the researcher was able to understand that age and sex were among the major characteristics that have to be given due attention during SHG formation. As per the project manual, SHG, being a poor women's empowerment association, gives membership priority to poor women; and the minimum age of eligibility for membership is 18. Having understood these characteristics, the sex and age of the respondents were studied and the responses were summarized in the table below.

Frequency and Percentage Distribution of Age and Sex of the SHG Respondents

Age	Sex				Total No	Percentage (%)
	Male		Female			
	No	%	No	%		
20-26	12	2.5	114	23.7	126	26.0
27-32	8	1.7	150	31.3	158	33.0
33-38	7	1.5	88	18.3	95	20.0
39-44	2	0.4	60	12.5	62	13.0
45-50	3	0.6	22	4.6	25	5.0
Above 50	3	0.6	11	2.3	14	3.0
Total	35	7.3	445	92.7	480	100

Source: Field Survey

As shown in the above table that the overwhelming majority (92.7%) of the respondents were female. The age composition shown in the table illustrated that members of SHGs were of varying age stratum. Ninety-two percent (92%) of the respondents were between age 20 and 44.

Education Level of the Respondents

One of the measures that contribute to the cooperative functioning of the SHG is the efficient maintenance of SHG books completed and managed by the members themselves. The members' ability to read, write and perform basic arithmetic is essential to ensure such a success. Moreover, although it is not the only factor, a lack of education is believed to be one of the major factors for unemployment. Thus, the respondents' level of education was examined and the following was found out.

Education level of SHG Respondents

Level of Education	Sex				Total No	Percentage (%)
	Male		Female			
	No	%	No	%		
Illiterate	0	0	23	4.8	23	4.8
Basic literacy	12	2.5	82	17.1	94	20
No formal education	11	2.3	255	53.1	266	55
Primary (1 to 5)	8	1.7	68	14.2	76	15.8
Secondary	3	0.6	16	3.3	19	4
Higher Secondary	0	0	1	0.2	1	0.2
Graduate	1	0.2	0	0	1	0.2
Post Graduate						
Total	35	7.3	445	92.7	480	100

Source: Field Survey

In order to get vivid picture of the respondent SHG members' level of education, detailed categories were made and summarized in the table above. As it is clearly shown in the table, the rate of illiteracy was very low among the respondents 23 (4.8%). The proportion of the respondents who didn't pass through formal education was 94 (20%). Almost all 457 (95.2%) can read and write. The majority of the respondents 342 (70.8%) were in primary and secondary school range where 266 (55%) of them were between class 1 – 5. Quite a big proportion of the total respondents 459 (95.6%) were school dropouts; and only 21 (4.4%) of the total respondents were high school completes. Data from the focus group discussion revealed that lower value and lower perception to education in general and to the girls' education in particular, and poverty were major causes for dropping out the school. Few also reported that as their families were struggle to arrange bread for the family, they were to help them in their household work and IGAs, and they did not have spare time to go to school.

Marital status of the respondents

Review of literature concerning SHGs explained that SHGs are groups organized and formed to empower the disempowered women. Various research findings on SHGs showed that most of the women who take part in SHGs are widows and separated who struggle to support their family. In order to verify whether such a situation exists among members in the project under the study, marital status was taken as one of the characteristics to be examined.

Marital Status of the SHG respondents

Marital Status	Sex				Total No	Percentage (%)
	Male		Female			
	No	%	No	%		
Married	26	5.4	397	83	423	88.2
Unmarried	9	1.8	8	1.6	17	3.6
Separated	0	0	0	0	0	0
Widow	0	0	31	6.4	31	6.4
Divorce	0	0	9	1.8	9	1.8
Total	35	7.2	445	92.8	480	100

Source: Field Survey

As it is shown in the table above that a large majority of the SHG respondents were found to be married i.e. 423 (88.2%). This indicates that most of the members join the self-help groups in order to improve the living standards of their families. Also it might be due to the system of early marriages practiced in rural areas. Only 3.6% (17) members were unmarried. The results further revealed that 6.4% and 1.8% of the SHGs members were widowed and divorced respectively.

Family Size of SHG respondents

It is evident that an average family consumption is dependent on the average size of the family. The greater the family size and the more unproductive the members might be, the higher the family's consumption rate. Most of the SHG members are responsible for winning daily bread for the family, family size has to be one of the most important characteristics to be examined to know how much of the family's income is used for consumption. Accordingly, the respondents' family size was studied. The results were shown in the table below.

Family Size of the SHG Respondents

Family Size	No of Member	Percentage (%)
1-3 members	98	20.4
4-6 members	307	64
6-9 members	70	14.6
Above 9 members	5	1
Total	480	100

Source: Field Survey

The above table showed that the family size of the SHG respondents (64%) was between 4–6, 14.6% of the respondents' families' size were 6 – 9 and 1% of the respondents' families' size were above 9. This shows that the overwhelming majority (79.6%) of the respondents' families comprised of more than 5 members on average. The table also showed that the family size of 20.4% of the respondents is 1-3.

Self Help Group Membership and Income

Occupational Status of the Members before and after Involve of SHG

Occupation is the basis for surviving of human. In the study areas, most of the Self Help Group members are women, so they are engaged with poultry, vegetable gardening, wage labor and doing household work as housewife before involving in SHG. On the other hand, men are engaged with motor driving, boatman, honey collection, farmer, agricultural labor, wage labor, day labor and fishing. But after being involved in SHG their occupation has been changed and engaged with many IGA related activities. The study result shown in the table below:

Occupational Status of SHG Respondents

Occupation	Before involving in the SHG		After being involved in SHG	
	No	%	No	%
Farmer	3	0.6	7	1.4
Agricultural Labor	14	3	3	0.6
Wage labor	103	21.5	24	5
Small Business	15	3.1	107	22.3
Rare Cow, Poultry	74	15.4	120	25
Cloth selling	0	0	8	1.6
Fisher man	6	1.2	17	3.5
Housewife	175	36.6	63	13.1
Motor driver	3	0.6	0	0
Honey Collection	2	0.4	0	0
Vegetable Gardening	77	16	108	22.5
Tailoring	8	1.6	23	5
Total	480	100	480	100

Source: Field Survey

The above table showed that before involving in SHG, a large portion of members 89.5% were engaged to do work as wage labor, poultry, housewife and vegetable gardening. But after being involved in SHG they have changed their occupation, so that small business percentage in change from 3.1% to 22.3%, cow rearing improved in 25%, vegetables gardening move in 22.5%, tailoring increased in 1.6% to 5%. Moreover, housewife means those were not involved in any income generating activities, they are started with involve with income generating activities, so that the percentage of housewife reduced in 13.1% from 36.6%. Moreover, the wages labor was changed their occupation and involved with IGA. So the wage labor rate is reduced in 5% from 21.5%. This study results revealed that SHG members are now involved with various small business and IGA activities.

Capability of weekly saving

Another important point to be considered in an effort to assess the impact of SHG was to learn about the saving pattern of the members. It is evident that savings, when it comes to the situation of the poor, is a 'sacrificial savings' where its purpose is mainly securing the future. With regard to the poor SHG members, the main sources of savings were curtailing expenditures even on basic necessities and saving from income. In this regards, I have analysis of the SHG's account books, such as the individual member's savings passbook. The details observation is shown in the table below:

Weekly Savings

Amount of weekly saving in SHG	Number of Respondent	Percentage
20 -50 taka weekly	378	78.7
51-100 weekly	64	13.3
101-150 weekly	27	5.6
151- 200 weekly	11	2.4
201 + weekly	0	0
Total	480	100

Source: Field Survey

The above table showed that 78.7% members can save 20- 50 taka in Self Help Group, 13.3% are save 51- 100 taka, 5.6% deposit 101 -150 taka, 2.4% members save 151- 200 taka. It is revealed that the respondent's saving capacity is increasing day by day. At the beginning period of the SHG, they have started to give savings taka 10. But the present scenario is totally different. Most of the member's savings capacity is increased which helps them to generate big capital early.

Source of Savings

Types of savings sources	Number of Respondent	Percentage
From husband income	76	15.8
From Relative	27	5.7
From own income	365	76
From others sources	12	2.5
Total	480	100

The table data showed that 15.8% member's of SHG deposit savings from their husband income, 5.7% from relatives, 76 % from own income and 2.5% from other sources. Through the discussion with the respondents, it is revealed that at present majority percent members of the SHG are capable to manage their savings from their own income. They have stated that now the SHG members are involved with various IGA, so it is easy for them to manage this savings amount whereas in before they have dependent on their husband or relatives.

SHG contribution in family development

SHG contribution in developing family	Respondent	Parentage
Assist in my child education	28	5.8
Assist in savings	98	20.5
To increase skill by providing various training.	148	30.8
Provide advice to develop family.	85	17.8
Peace building and conflict resolution	32	6.6
Assist to doing and developing small business	72	15
No support by SHG	17	3.5

Total	480	100
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Source: Field Survey

This table shows that there are 5.8% members said that Self Help Group is contributing to help in their child education, 20.5% members said that SHG assisted in saving, 30.8% members said that SHG helped to increase skill by providing various training, 17.8% members said that SHG provided advice to develop family, 6.6% members said that SHG helped to peace building and conflict resolution, 15% members said that SHG helped to developing small business and 3.5% members said that SHG did not support to family development.

Main cause to involve with other somittee

Main reason to involve	Number of Respondent	Percentage
To gain more benefit	87	55.1
To take loan	42	26.5
Other somittee members requested	13	8.2
To know about the somittee	7	4.5
To involve with other social activity	9	5.7
Total	158	100

Source: Field Survey

The table showed that those 158 SHG members were involved with other somittee among them 87 (55.1%) members state that they were involved to gain more benefit, 42 (26.5%) members state that they were involved to take loan, 13 (8.2%) members state that they were involve by motivated other somittee member, 7 (4.5%) members state that they were interested to know the somittee an 9 (5.7%) members state that they were interested to do other social activity.

Loan Favorable Status of the members

Loan favorable for you	No	Percentage (%)
SHG loan	403	84
Other GO-NGO	15	3
Can't say	10	2
No one	52	11
Total	480	100

The Table shows that 84% members seem that SHG loan is favorable for them. The Respondents said that SHG loan interest rate is flexible for them. Moreover, they have given the interest for their development because ultimately they are the owner of the SHG. They also said that every year they have got some percentage of the interest which is added in their savings. Moreover, the loan installment process is smooth than any other micro finance institute.

Knowledge and Training Received

As for building awareness and capacity of the beneficiaries through the provision and facilitation of various skills development trainings are concerned, some of the major objectives of the project, hitherto varieties of trainings have been provided to the SHG members and the following table illustrates some of the major types of trainings the project has provided, along with the number of SHG members who participated.

Received training information on various Social and Developmental Issues

Name of Training	Number of Respondent	Percentage
Safe drinking water and hygiene toilet	65	13.5
Child rights and protection	64	13.3
Disaster risk reduction and adaptation technique	58	12
Primary Health and Nutrition	47	9.9
Organic cultivation	56	11.7
Disability or Disable people	35	7.3
Gender discrimination and Women Empowerment	87	18.1
Climate change adaptation strategy	43	9
Social Moral and Spirituals	25	5.2
Total	480	100

Source: Field Survey

The table shows that among 480 SHG members, 13.5% members were received training on Safe drinking water and hygiene toilet, 13.3% members were received training on Child rights and protection, 12% members were received training on Disaster risk reduction and adaptation technique, 9.9% members were received training on Primary Health and Nutrition, 11.7% members were received training on Organic cultivation, 7.3% members were received training on Disability or Disable people, 18.1% members were received training on Gender discrimination and women empowerment, 9% members were received training on Climate change adaptation strategy and 5.2% members were received training on Social Moral and Spirituals.

Information about skill development training for members

Skill development training received through SHG	Number of respondent	Percentage
Training on Tailoring	52	10.8
Training on Handicraft	45	9.5
Training on Animal Husbandry (Hen, duck etc)	89	18.5
Training on Fish farming	84	17.5
Training on making Ring slab /Sanitary latrine	18	3.7
Small IGA business	107	22.3
Training on making Saline adapted vegetables garden and compost manure	85	17.7
Total	480	100

Source: Field Survey

This table shows that out of 480 respondents, 10.8% respondents are received training on tailoring through SHG, 9.5% have received training on Handicraft. 18.5% have receive training on animal husbandry,17.5% have received training on fish farming, 3.7% have received training on making Ring slab, 22.3% have received training on Small IGA business and 17.7% have received training on making saline adapted organic agriculture.

SHG member’s capacity building training information

Name of the Capacity Building Training	Number of Respondent	Percentage
Training on Leadership and Management	54	11.2
Training on Office Management	45	9.4
Training on Accounts keeping	52	10.8
Training on Planning, Monitoring and evaluation	43	9
Training on CCA	58	12
Training on Auditing	49	10.2
Training on Good Governance	45	9.4
Training on Project Management	47	9.8
Training on Advocacy, Networking and Communication	43	9
Training on Conflict Resolution	44	9.2
Total	480	100

Source: Field Survey

The table shows that 11.2% respondents received training on leadership and management, 9.4% respondents received training on office management, 10.8% respondents received training on accounts keeping, 9% respondents received training on planning, monitoring and evaluation, 12% respondents received training on CCA, 10.2% respondents received training on auditing, 9.4% respondents received training on Good Governance, 9.8% respondents received training on Project Management, 9% respondents received Training on Advocacy, Networking and Communication and 9.2% respondents received training on Conflict Resolution

VI. RECOMMENDATION

Having had the critical analysis and field work regarding this, at this stage it can be scrutinized that the present status of the community people who are engaged in various occupations depending on Self Help Group system. Studying their socio-economic situation, livelihood scenario, organic agriculture, environment and child and women position in community, some recommendations are drawn which are given below:

1. Community involvement should be priorities in planning and designing systems in SHGs.
2. Accounts systems should more transparent to members.

3. SHG need to be registered by Department of Social welfare.
4. Others Union of the Dacope Upazila should be covered by SHG approaches by existing SHGs.
5. SHG should be linked with government facilities to poor communities.
6. Community people have to know more about the SHG activities, system and its facilities.
7. They have to maintain a positive and effective relationship and linkage with GO and NGOs.
8. Proper need based trainings are essential for the community people for doing small businesses jointly.
9. SHG organizations and other money lending organizations have to build friendly communication with each other.
10. Local organizations like village clubs, cultural groups, schools, colleges, local NGOs, local self-government bodies etc. should be meaningfully involved in both the planning and implementation phases of any development projects in business sector that affect the social, economic and livelihood pattern of community people.
11. Problems identification and approaches by the Government or NGOs should be carried out by consultation with community people.
12. Decision for solution of problems should be developed by group discussion with all concern.
13. Local, National and International NGOs should provide technical knowledge, credit support and alternative income sources available to the poor people.
14. Purchase land to build SHG central office.

VII. CONCLUSION

In this study, the capacity and effectiveness of SHG in social and economic development and the impact of integrated community development activities of SHG such as gender, women empowerment, DRR, child education, child rights and protection, water and sanitation, environment has been assessed. It was found out that involvement in the SHG has multi variant effects to the members and the summary of some of the salient findings was discussed. It has been summarized that Migrate population, unemployment, lack of safe drinking water, salinity, lack of basic facilities are the major salient problems in Banishanta Union by which most of the communities are suffering. As the major motto of Self-help groups is “empowering poor community, especially women”, almost all members of the SHGs in BUILT project were female where most of them belonged to the age group of 20-50 years.

Although the rate of illiteracy among group members was minimal, most of them were no formal education and school dropouts. Members of the self-help groups came from various walks of life.

Regular weekly meetings and savings were the basis for the socio-economic capability of project beneficiaries. As some members of the SHGs were either divorced or widowed women, the responsibility of winning bread for their family rested upon their shoulder and made life very challenging to them.

SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. SHG approach is a holistic and most effective approach to raised capacity of poor people. The group based approach not only enables the poor to accumulate capital by way of small savings but also helps them gain access to formal credit facilities. Through women participation in SHGs there are improvements realized in terms of most of the group members acquiring skills, improving their living conditions and enhancing their participation in decision making among others. The overall development of a human society depends upon the level of actualization of the peoples’ potentialities.

After being involved in SHG, the respondents and their families’ expenditure capability on family food, cloth, utilities and children’s education has increased. In addition, their savings capacity and income level have increased and received training to build awareness on various development issues such as child rights and protection, DRR, health, water and sanitation, organic cultivation, early marriage and dowry. They have also applied their learning in community level, family and group level. Moreover, they have gained necessary skills by receiving various types of training to run their group’s activities smoothly.

Self-help groups, as women empowerment model, are new development strategies being implemented in Bangladesh. Accordingly, this study is believed to have an important contribution in filling the gap of scanty literature in the areas of self-help groups’ development approach in this country. Many studies proved that women and children are the most vulnerable sects of any community living in poverty. Such susceptibility could have more negative effect when the responsibility of earning the family’s income falls upon the shoulder of the female. In regard to this fact, lots of the SHG members with whom the study was conducted were found to be women that shouldered the responsibility of earning income for their families.

In this study, women’s participation in decision-making in a family was found to be an important indicator for gauging their social empowerment. Involvement in SHGs enabled most of the members to receive proper recognition within their community in general with their family members in particular. As most of the SHG members have become income generators for their family, their decision making power about income and expense related matters has shown significant affirmative change. Thus, this indicates that SHGs are an

important tool in empowering people, playing an important role in boosting the availability of resources for poor women within the community. All the above things helped to develop a sustainable organization which has ensured integrated livelihood transformation of the SHG members.

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