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A SOCIOLOGICAL STUDY OF SELF-HELP GROUP MEMBERS: A STUDY IN KALABURAGI TALUKA



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Short Profile

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ABSTRACT:

Self-Help Groups are playing significant role in social security and economic freedom among rural women. Still, it is noted that, complete gender equality is not achieved though many of the women are actively participating in income generating activities. The authors made a **interview based survey of total 151 women members of Self-Help Groups located at five villages surrounding to Kalaburagi city in Karnataka.** It was found that, though women are generating income from outside, still female inequality prevailed in families and society. NGOs and Panchayats are

playing significant role in promoting Self-Help Groups and it is suggested to organize awareness campaigns on gender equality, social welfare schemes, etc.

KEYWORDS

Sociological Study, Self-Help Groups Members, social security and economic freedom.

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INTRODUCTION :

Social security has come to be recognized as a crucial sub component of the social sector to empower rural women. Another concept of the socio-economic empowerment of women is formation of Self-Help Groups. Self-Help is defined as a way to deal with problems everyone faces from time to time in their lives- illness, divorce, the death of a loved one, emotional upsets or strains. Mingling with people suffering from similar problems is expected to enable them to cope with their own difficulties and learn to deal with them better. The basic theme underlying Self-help is –“**You are not alone**”. Self-help movement has mushroomed in the past two decades, especially in the developing nations. Helping is the centre of this approach- how to give help, receive help and to help yourself. Thus the members would feel less isolated, knowing that other share similar problems, exchange ideas and effective ways to cope with problems, actively work on their attitudes and behaviour to make positive changes in their lives and gain a new sense of control over their own lives. The knowledge base of these groups is experimental, indigenous and rooted in the wisdom that emerges from the struggle with problems in concrete and shared ways. Self-Help Groups build on the strengths of their members.

Self-Help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people’s organisations that will overcome barriers to participation and empowerment. Central to the idea of self-help is the formation of groups, concept of a community and the development of egalitarian relationships that will promote people’s well being. Self Help Groups serve as a medium of delivering micro credit to the members.

Self Help Groups are small homogenous groups consisting of 12-20 women from **Below Poverty Line(BPL)** families voluntarily organized to promote savings. They are self-managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the State. In the end of IX plan the rate of growth of implemented various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is “Self Help Group”. It is a too to remove poverty and improve the rural development (Sabyasachi Das, 2003).

A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift. SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Ritu Jain, 2003). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, sprit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment. It is essential to know whether the Self-Help Groups are successful in their aims of women

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empowerment. Hence, the present study is made in totally five villages surrounding Kalaburagi city.

OBJECTIVES OF THE STUDY:

- ▲ To look into the social background of Self-Help Group members;
- ▲ To look into the functioning of Self-Help Groups in rural areas of Kalaburagi taluka; and
- ▲ To know whether the rural women are got the benefits from Self-Help Groups.

SCOPE AND METHODOLOGY:

As discussed above, **the present study is made in five villages of Kalaburagi taluka namely, Kurukunta, Sitanoor, Kalagi, Kadaganchi and Srinivas Saradagi.** Kalaburagi city is located in Hyderabad-Karnataka backward region. **Interview Schedule** was used to collect the **primary data** and totally **175 interviews** were made by the authors, due to incomplete information finally 24 interviews were rejected and finally, the interviews made with **151 women members** of Self-Help Groups were considered for the present study. The collected primary data is analyzed and discussed as under.

ANALYSIS AND DISCUSSION:

The collected primary data is analyzed and discussed as under.

1. Age-wise Distribution of the Rural Women:

About 151 women living in rural areas are considered for a sample survey. They are of different age groups, but joined together by forming self-help groups, for their mutual development. The Age-wise distribution of the respondents is presented in the following table:

Table No. 1. Age-wise Distribution of the Rural Women

Age (Years)	Number of Respondents	Percentage
15 to 25 years	22	14.57
26-30 years	29	19.21
31 to 35 years	84	55.62
Above 36 years	16	10.60
Total	151	100

The above disclosed that, among the 151 (100%) respondents covered under the study, about 22 (14.57%) are between age group of 15 to 25 years, about 29 respondents are between 26 to 30 years, about 84 (55.62%) of the respondents are between 31 to 35 years of age group and the remaining 16 (10.60%) are of above 36 years of age.

2. Marital Status of the Respondents:

The marital status of the respondents is stated as under:

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Table No. 2. Marital Status of the Respondents

Marital Status	Number of Respondents	Percentage
Married Women	122	80.79
Widows	29	19.21
Total	151	100

The above table made it clear that ,of the total respondents, 122 (80.79%) are married women and the remaining 29 (19.21%) are the widows.

3. Education level of Respondents:

The education of the respondents varies between different types of the respondents. The education level of the respondents is presented in the following table:

Table No.3. Education level of Respondents

Particulars	Number of Respondents	Percentage
Illiterates	66	43.71
Upto 4 th Standard	39	25.83
5 th to 07 th Standard	31	20.53
8 th to 10 th Standard	9	5.96
Above 10 th Standard	6	3.97
Total	151	100

The above table shows that, of the total respondents covered under the study, 66 (43.71%) are illiterates, 39 (25.83%) are educated up to 4th Standard, 31 (20.53%) respondents are educated between 5th to 7th Standard, 9 (5.96%) of the respondents are educated between 8th to 10th Standard and the remaining 6 (3.97%) of the respondents are educated above 10th Standard.

4. Occupation of the Respondents:

The family occupations of the respondents are agriculture, animal husbandry, small trade, labourers, cottage and small industries, etc. The following table presented the occupation of the respondents covered under the study:

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Table No. 4. Occupations of the Respondents

Occupation	Number of the Respondents	Percentage
Agriculture	53	35.10
Animal Husbandry	12	7.95
Seasonal Employment	14	9.27
Small Trade	6	3.97
Labourer	39	25.83
Cottage & Small work	7	4.64
None	20	13.24
Total	151	100

It is noted from the above table that, majority of the respondents that is about 53 (35.10%) are agriculture as their main occupation, followed by 12 (7.95%) of the respondents are responded that, their occupation is animal husbandry, 14 (9.27%) of the respondents stated that, their occupation is seasonal employment, 6 (3.97%) of the respondents are having small trade as their occupation, 39 (25.83%) of the respondents are labourers, 7 (4.64%) of the respondents are having cottage and small work and about 20 (13.24%) of the respondents are unemployed.

5. Women will get Status and Respect in Life, if she works outside the Home:

Many of the studies have already proved that women will get status and respect in her life, if she works outside the home. It was asked to the respondents covered under the study. The respondents have expressed their ideas as under:

Table No. 5. Women will get Status and Respect in Life, if she works outside the Home

Particulars	Number of Respondents	Percentage
Yes	112	74.17
No	39	25.83
Total	151	100

It is noted from the above table that a major portion that is 112 (74.17%) of the respondents have agreed that, the women will get status and respect in life, if she works outside the home and the remaining 39 (25.83%) do not agree that women will get status and respect in life, if she works outside the home.

6. Decision Making in the Family:

It is noted that ,usually the elders that is too male members will make and decisions in the family especially in the rural areas. Further, it is worth to note that, in many cases, these members will not consider the suggestions given by the women in the family. For this purpose, the study was aimed to

know about the decision making authority in the family. The respondents given their views as under:

Table No. 6. Decision Making Authorities in the family

Particulars	Number of Respondents	Percentage
Parents/Father-in-law/Mother-in-law	26	17.22
Husband only	15	9.93
Husband and self	92	60.93
Self	13	8.61
Any Other	5	3.31
Total	151	100

The above table disclosed that, about 26 (17.22%) of the respondents stated that, their parents/father-in-law and mother-in-law makes the decisions in the families, followed by about 15 (9.93%) of the respondents stated that husbands will make the decisions in their families, about 92 (60.93%) of the respondents stated that husband and self (respondent wife) will make decisions jointly and about 5 (3.31%) of the respondents stated that other persons makes the decisions in their family.

7. Women are also equal with Men in all respects:

In many backward areas and villages, the women do not agree that, the women are also equal with men in all respects. As such, to know the role and status of rural women, it was asked to the women respondents, whether they think they are equal with men in all respects. The respondents expressed their views as under:

Table No. 7. Women are also equal with Men in all respects

Particulars	Number of Respondents	Percentage
Yes	84	55.63
No	67	44.37
Total	151	100

It is observed from the above table that, about 84 (55.63%) of the respondents stated that they are equal with men in all respects, whereas it is surprising to note that about 67 (44.37%) of the women respondents do not agree that they are equal with men in all respects.

8. Motivation to form and organize the Group:

It was asked to the respondents that, who motivated to form and organize the Self-Help Groups among the women. The responses of the rural women are presented in the following table:

Table No. 8. Motivation to form and organize the SHG

Particulars	Number of Respondents	Percentage
Motivated by Elders in Village	15	9.93
Motivated by Members of SHG	51	33.77
Bank/DRDA	12	7.95
NGO/Voluntary Organizations/Govt. Programmes	64	42.38
Panchayats/Anganawadi	6	3.97
Others	3	1.99
Total	151	100

The above table made it clear that, about 15 (9.93%) of the respondents covered under the study stated that, they have formed the group as motivated by the elders in the village, followed by 51 (33.77%) of the respondents stated that, they are motivated by the members of the Self-Help Groups, about 12 (7.95%) of the respondents expressed that they are motivated by Bank and District Rural Development Agency, About 64 (42.38%) of the respondents stated that they are motivated by the Non-Governmental Organizations, Voluntary Organizations and Government Programmes such as Streesakti and Mahila Samakhya, about 6 (3.97%) of the respondents responded that they are motivated by Panchayats and Anganawadis and the remaining 3 (1.99%) of the respondents stated that other people motivated them to form a group.

9. Aims and Objectives of the Self-Help Groups:

There are different aims and objectives to form the SHGs. They are rural women empowerment, organization of the women, self-employment provisions to the women, economic benefits and co-operation, to avail the government support and facilities, etc. The respondents covered under the study stated the following as the aims and objectives of their Self-Help Groups:

Table No. 9. Aims and Objectives of the Self-Help Groups

Particulars	Number of Respondents	Percentage
Rural Women Empowerment & Organization	34	22.52
To Provide Self-Employment	46	30.46
Economic Co-operation	29	19.21
To avail Government Support & facilities	31	20.53
Others	11	7.28
Total	151	100

The above table depicted that, about 34 (22.52%) of the respondents have stated that, rural women empowerment and organization are the main aims of the SHGs, followed by 46 (30.46%) of the

respondents stated that, the aim of SHG is to provide self-employment to women, about 29 (19.21%) of the respondents stated that economic co-operation is the main aim of the SHG, about 31 (20.53%) of the respondents have stated that to avail the government benefits and support is the main aim of the SHG and the remaining 11 (7.28%) of the respondents given the other reasons to form group.

10. Got Seed Money from Government Schemes:

Many of the Self-Help Groups have organized by getting seed money from banks and government schemes such as Strishakti, Mahila Samakhya, etc. Hence, it was asked to the women members of the SHGs as whether their group got Seed Money from these schemes. The collected data is presented in the following table:

Table No. 10. Got Seed Money from Government Schemes

Particulars	Number of Respondents	Percentage
Yes	96	63.58
No	55	36.42
Total	151	100

It is observed from the above table that, of the 151 (100%) of the respondents covered under the study, about 96 (63.58%) responded that, they have got seed money from the government to organize the SHG and the remaining 55 (36.42%) of the respondents have not got any seed money from government.

11. Decision of Self-Help Groups to provide Loan to its Members:

The decisions such as to whom the loans should be given will be decided by different parties and members. These authorities include the elders in the village, the office bearers and managing committees of the SHGs and it may also be decided in the meeting of the SHGs. The collected data is represented in the following table:

Table No. 11. Decision of Self-Help Groups to provide Loan to its Members

Particulars	Number of Respondents	Percentage
Office Bearers/Managing Committees	30	19.87
Elders in the Village	54	35.76
Meeting of the SHGs	67	44.37
Total	151	100

As stated by the respondents, about 30 (19.87%) of the respondents stated that, the office bearers and managing committees decides to provide loans to its members, followed by 54 (35.76%) of the respondents stated that the elders in the village decides to provide the loans to its members and the

remaining 67 (44.37%) of the respondents stated that it should be decided in the meeting of the Self-Help Groups.

12. Productive Occupation of the Self-Help Groups:

Many of the rural women undertook occupation and self-employment through productive operations such as small trading, etc. It was asked whether the group undertaken any productive occupation through group. The responses are presented in the following table:

Table No. 12. Whether undertook Productive Occupation by the Self-Help Groups

Particulars	Number of Respondents	Percentage
Yes	93	61.59
No	58	38.41
Total	151	100

The above table disclosed that of the total 151 (100%) respondents, about 93 (61.59%) of the respondents stated that, they have undertaken productive occupation through group and the remaining 58 (38.41%) of the respondents have stated that, they have not started any productive occupation through group.

13. Whether any NGO helped in formation of Self-Help Groups:

In many places, the Non-Governmental Organizations helped in formation of Self-Help Groups among the Women through various government schemes, whereas in a few places the women themselves have formed their SHGs. The following table stated about the whether any NGO helped the women in formation of SHGs:

Table No. 13. Whether any NGO helped in formation of Self-Help Groups

Particulars	Number of Respondents	Percentage
Yes	104	68.87
No	47	31.13
Total	151	100

The above table depicted that, about 104 (68.87%) of the respondents expressed that, the Non-Governmental Organizations helped the women to organize into Self-Help Groups and the remaining 47 (31.13%) of the respondents stated that they have not got any help from NGOs to form the groups.

14. Kind of Help from Non-Governmental Organizations:

The Non-Governmental Organizations help to form Self-help Groups in many ways. That is by

providing financial aid from different government schemes and banks, by conducting regular meetings in the villages, by providing training and self-employment techniques to the women etc. The respondents stated the following kinds of the helps they have got from the NGOs:

Table No. 14. Kind of Help from Non-Governmental Organizations:

Particulars	Number of Respondents	Percentage
Regular Progressive Meetings	14	13.46
Financial and Bank Affairs	20	19.23
Training Programmes	8	7.69
All of the Above	62	59.62
Total	104	100

As already discussed there are 104 respondents, who agreed that, they got help from the NGOs to form the groups. Among these respondents about 14 (13.46%) are agreed that, they got help of NGOs in conducting regular meetings, so as to provide progressive steps, about 20 (19.23%) of the respondents agreed that, they have got the help from the NGOs in getting financial aid and bank affairs, about 8 (7.69%) of the respondents agreed that, they have got training programmes from the NGOs for the formation of SHGs and the remaining 62 (59.62%) of the respondents expressed that they have got help from the NGOs in all respects.

CONCLUSION:

It is revealed from the present study that, rural women are getting immense benefits from Self-Help Groups. Still it is noted that, many of the rural women though gained financial benefits from Self-Help Groups, still are not engaged in income generating activities. Hence, it is essentially suggested to start income generating activities for their economic independence. Further, NGOs and Panchayats are playing significant role in women empowerment. It is suggested to NGOs and Panchayats to increase awareness of rural women in gender equality, social welfare schemes, etc.

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