

A Study on Linkages between Self Help Group and Socio Economic Development of Rural Women - With Special Reference to Koppa of Mandya District

Dr.Prakasha N

Assistant Professor

Department of Economics

Government First Grade College

Krishnarajanagar, Mysore Dist.

Karnataka, India

Abstract

A Self Help Group [SHG] is a special kind of organization whose objective is to eradicate poverty. At micro level, SHGs have shown success in providing succour to people in poverty. Particularly in India, SHGs are poised to next level of their engagement in nation building. Time has come for their involvement at macro level so that SHGs can federate and take up grand objectives and big assignments.

Keywords : SHGs, Income, Employment, Rural Development

Introduction

Self-Help Groups are small groups of people, mainly women, who live in rural areas and come together to save money and provide loans to each other. They decide on savings and loan activities together, including the purpose, amount, interest rate, and repayment schedule. Self-Help Groups (SHGs) have emerged as a powerful tool for poverty alleviation and empowerment in India. These voluntary associations bring together economically disadvantaged individuals from similar socio-economic backgrounds to address common issues through self-help and community action. Let's delve deeper into the introduction, development, objectives, and challenges faced by SHGs in India.

Definition of Self-Help Groups

According to NABARD:

“SHGs are small economical homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per group decision.”

Women empowerment and SHGs

Self-help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. A group becomes the basis for action and change.

Need and Importance of Self Help Group

The SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

1. To mobilize the resources of the individual members for their collective economic development.
2. To uplift the living conditions of the poor.
3. To create a habit of savings, utilization of local resources.
4. To mobilize individual skills for group's interest.
5. To create awareness about right.
6. To assist the members financial at the time of need.
7. Entrepreneurship development.
8. To identify problems, analyzing and finding solutions in the groups.
9. To act as a media for socio-economic development of village.
10. To develop linkage with institution of NGOs.
11. To organize training for skill development.
12. To help in recovery of loans.
13. To gain mutual understanding, develop trust and self-confidence.
14. To build up teamwork.
15. To develop leadership qualities.
16. To use it as an effective delivery channel for rural credit.

Review of Literature

Kessler Ronald, C, Mickelson, Kristin D and Shanyang Zhao (1997), in their article explained, Data from a recently completed national survey are presented on patterns and correlates of self-help group participation in the United States.

N. V. Namboodiri and R. L. Shiyani (2001), in this article explained, the structure of rural financial market in India is dualistic: both formal and informal financial intermediaries.

Galab S and Rao N. C. (2003) Studied about, 'Women's Self-Help Groups, Poverty Alleviation and Empowerment'. In this article strategy for poverty alleviation and women empowerment has been discussed. Study found that government of Andhra Pradesh has provided considerable space for women's self-help groups.

Objectives

1. To examine role of Self Help Groups (SHGs) in Socio Economic development of women in general.
2. To analyze the contribution of Self Help Groups (SHGs) in Socio Economic Empowerment of women members of SHGs.

Methodology of study

Study area : The Koppa hobli of Maddur taluk of Mandya district is taken for study area.

Study period : The year of 2017-2018 is considered as study period.

Sample size : The study is considered 10 SHGs from each SHGs 10 respondents are selected and total sample size is 100.

Variables Chosen : Both Socio-economic variables are taken for case study.

- a) The Social Variables are age, Social category, Education, Health, Infrastructure: Housing, Sanitation Facility, Drinking Water facility.
- b) Economic variables are Occupation, Income, Savings, (Level of Savings, Source of Savings), Loan (Level of Loan, Source of Loan).

Data Source : Both Primary and secondary data are using in present study.

- Primary data is collected from respondents through questionnaire.
- The Secondary information are gathering from research journals, Thesis, newspapers, government documents, reference books and Internet sources.

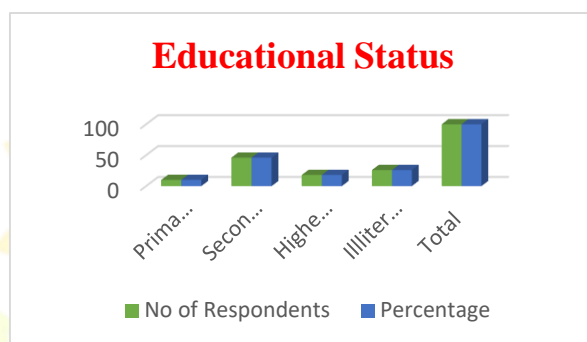
Statistical tools : The Percentage Method, Chart analysis, Co-relation, Regression

Analysis

Mandya District is one of the most agriculturally prosperous districts in Karnataka. According to the 2011 census, Mandya district has a population of 1,805,769. According to Census 2011 information the location code or village code of Koppa village is 614512. Koppa village is located in Maddur taluk of Mandya district in Karnataka, India.

Educational Level

Educational Level	No of Respondents	Percentage
Primary Education	10	10
Secondary Education	46	46
Higher Education	18	18
Illiterate	26	26
Total	100	100

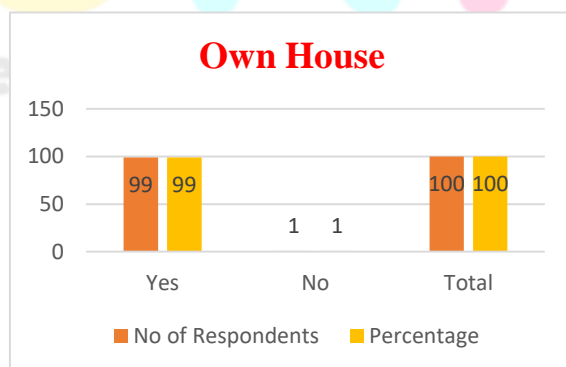


Inference: The above table and bar diagram explained that the 46 percent of total respondents are having the secondary education. The 26 percent of total respondents are illiterate. The 18 percent of the total respondents are obtained higher education. The 10 percent of total respondents are obtained primary education.

Own House

Own House	No of Respondents	Percentage
Yes	99	99
No	1	1
Total	100	100

Source: Field Data

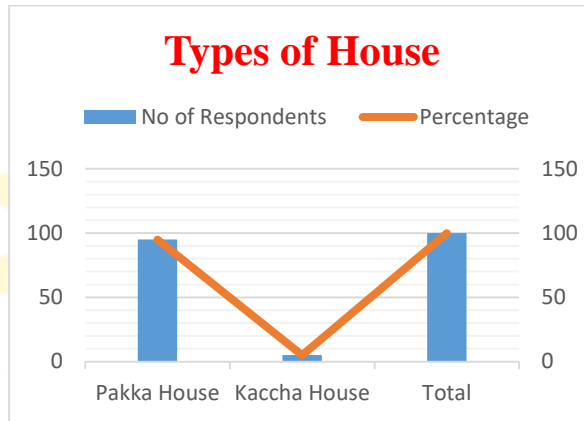


Inference: The above table and bar diagram explains that the 99 percent of total respondents are having own house. The only 1 percent of respondents are not having own house.

Type of House

Types of House	No of Respondents	Percentage
Pakka House	95	95
Kaccha House	5	5
Total	100	100

Source: Filed data

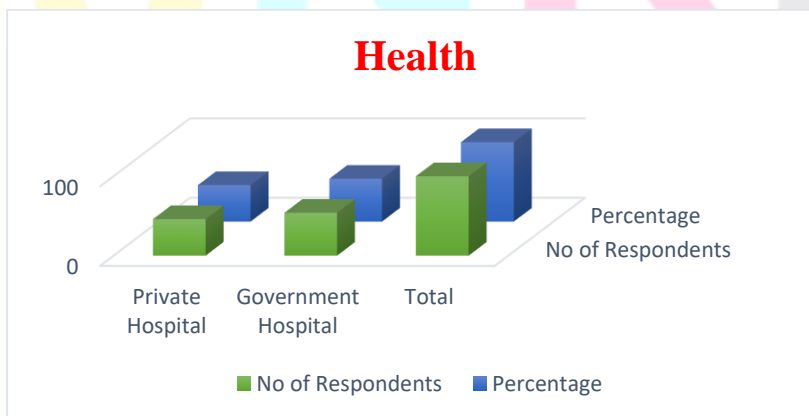


Inference: The table and bar diagram explains that the 95 percent of total respondents are living to Pakka house. The 5 percent of total respondents are living to Kaccha house.

Health

Health	No of Respondents	Percentage
Private Hospital	46	46
Government Hospital	54	54
Total	100	100

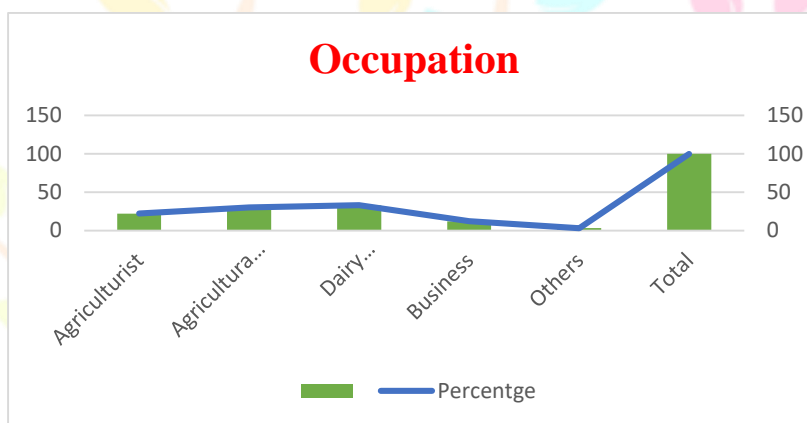
Source: Filed Data



Inference: The above table and bar diagram states that the 54 percent of total respondents are using government hospital. The 46 percent of total respondents are using private hospital.

Occupation Nature

Occupation	No of Respondents	Percentage
Agriculturist	22	22
Agricultural Labour	30	30
Dairy Farming	33	33
Business	12	12
Others	3	3
Total	100	100

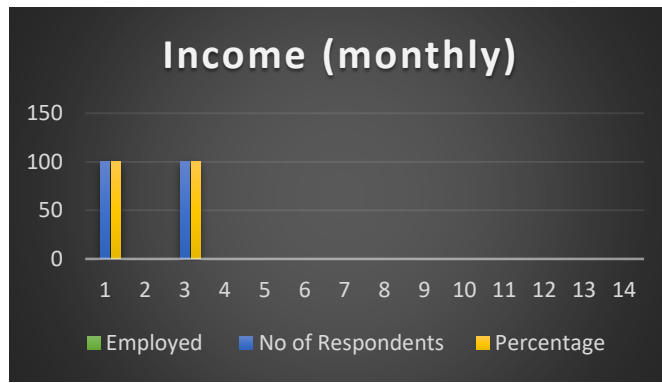


Inference: The above table and bar diagram depicts that the 33 percent of total respondents are involving dairy farming. The 30 percent of total respondents are agricultural labourers. The 22 percent of total respondents are agriculturist. The 12 percent of total respondents are involving business. The 3 percent of total respondents involving other occupation.

Status of Income (Monthly)

Income(Monthly)	No of Respondents	Percentage
Upto 5000	39	39
5001-10000	45	45
10001-20000	24	24
20001-30000	8	8
Above30000	14	14
Total	100	100

Source: Field Data

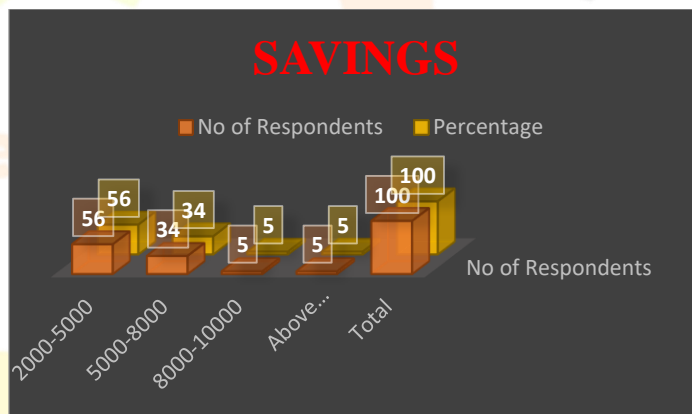


Inference: The above table and pie chart states that the 45 percent of respondents out of total respondents are getting income between Rs .5001 to Rs. 10000 monthly. The 39 percent of respondents out of total respondents are getting income between Upto Rs. 5000 monthly.

Savings

Savings	No of Respondents	Percentage
2000-5000	56	56
5000-8000	34	34
8000-10000	05	05
Above 10000	05	05
Total	100	100

Source: Field Data



Inference: The above table and bar diagram states that the 56 percent of total respondents are saved the amount of Rs. 2000 to Rs.5000 monthly. The 34 percent of total respondents saved their amount between Rs. 5000 to Rs. 8000 monthly.

Correlations

	Income (Monthly): Upto 5000=1 5001-10000=2 10001-20000=3 20001-30000=4 Above30000=5	Occupation: Agriculturalist=1 Agricultural Labour=2 Dairy Farming=3 Business=4 Others=5
Person Correlation	0.42	0.42
sig. (1-tailed)	0.08	0.08
	0.00	0.00

The processing data shows that there is correlation between occupation of the respondents and income of the respondents. The person correlation value of income of respondents is 1. And occupation value is 0.242. It indicates that there is positive correlation between occupation and income of the respondents.

Findings of the study

1. The 46 percent of total respondents are having the secondary education. It means that there is no more number of respondents are having the Higher Education. They are only possessive the Secondary Education.
2. The 99 percent of total respondents are having own house. The only 1 percent of respondents are not having own house. The majority of around 99 percent it means out of out the total respondents are having own house. Because there good income level. After joining to the self-help group they are possessive their own house.
3. The 95 percent of total respondents are living to Pakka house. It means the infrastructure facility of the respondents are good. Because they have good house and they good facilities in their houses. In Pakka houses they have good portable drinking water good sanitation and other facilities.

4. The 54 percent of total respondents are using government hospital. The 46 percent of total respondents are using private hospital. It means the equally they are using the public hospital and private hospital and private hospital by the respondents equally. Some respondents are interested to visit to the private hospital because they have good income sources. But more number of the respondents are interested to visit to the government hospital because the government hospital are available in their own villages.

5. The 100 percent of total respondents are employed. The all respondents of my sample size are employed in different occupations.

6. The 33 percent of total respondents are involving dairy farming. It means the dairy farming is the major business in the village areas. Especially women's are interested to participated in dairy farming. There is no required any education mandatory for involving in dairy farming. The majority of the respondents are involving dairy farming.

7. The 45 percent of respondents out of total respondents are getting income between Rs .5001 to Rs. 10000 monthly. It indicates there is no more amount more income received by the respondents. Because the more of women's are not move to the other occupations and one more thing is after the join to the self-help groups they received the sufficient amount to sustain the life.

8. The 56 percent of total respondents are saved the amount of Rs. 2000 to Rs.5000 monthly. More than 50 percent of respondents are having or saved their amount sufficiently. Because they received the good income from self- help groups.

Suggestions

1. The majority of respondents are having only secondary education. The Government should enhance the higher education to rural people and it helps to increase GER.

2. The few of respondents having Kachha house. The Government should provide good housing infrastructure along with sanitation, electric facility and water facility by implementing infrastructure development schemes.

3. The more number of respondents are using Government hospital. The lack of infrastructure in Government hospital. The Government should provide good facility to Government hospitals to attract rural people. The more number of respondents are depends on private hospital also. The private hospital cost is very much high. The Government should implement the health schemes like cost free treatment in private hospital also.

4. The majority of respondents are engaged in dairy farming activities. The Government should develop the dairy farming activities by implementing development schemes. The Government should provide more subsidies to dairy farmers, which helps to rural people to participating in dairy farming.

5. The income level of respondents are less. The Government should implement the income generation programmes in rural areas. The Government and Local Authority should develop the agriculture and allied activities by conducting different development schemes.

6. The saving level of members of SHGs is very much less. The Government should provide more income to Self Help Groups through loan schemes. The banks should provide financial assistance to improve their income, which is help to increase the savings.

7. The majority of respondents are saved their amount in nationalized banks. The banks should provide much more attractive savings schemes. Some of respondents are saved the amount in local chit fund and local bankers. The Self Help Groups should encourage to their members to save the amount in banks only.

CONCLUSION

SHGs have significantly contributed to the economic empowerment of rural people in Koppa Hobli. Through microfinance and collective savings, members have been able to start small businesses, increase their household income, and improve their standard of living. SHGs have played a crucial role in enhancing the economic status of rural people in Koppa Hobli. They have provided access to microfinance, encouraged savings, and facilitated income-generating activities among members. This has contributed to poverty reduction and improved livelihoods.

SHGs have been particularly effective in empowering women in Koppa Hobli. By promoting financial independence, enhancing decision-making roles, and fostering skill development, SHGs have significantly improved the socio-economic status of women in the community. SHGs have played a pivotal role in empowering women in Koppa Hobli. They have gained financial independence, self-confidence, and a stronger voice in household and community matters.

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