

A Study on Socio- Economic Condition Through Self Help Groups With Special reference to Chamarajanagara district

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Abstract

Women are the most vital part of Indian economy, constituting one-third of the national labour force and a major contributor to the survival of the family. In order to have a stable and independent position in the society women are mobilized to organize into groups for undertaking mutually beneficial social and economic activities. These groups are basically known as the self help group which serves as a small voluntary association for poor and marginalized women in the society. They come together for the purpose of solving their common problems through self help and mutual help. Self help groups may exist separately or as part of large organizations. The formation of self help groups aims for the development of socio-economic conditions of the group, their quality of life and to help the group to become self-dependent which indirectly relates to the socio-economic development of the country.

Keywords: Women; Self help groups; Family; Society and Socio-economic development;

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INTRODUCTION

Self Help Groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility (Beevi & Devi, 2011). It is a selfmanaged institution based on common interest and affinity for socio-economic improvement of its members (Labit, 2015). The bound of mutual trust, respect and affection that support one another and among whom exploitative relationships do not exit, form these group. People residing in Chamarajanagar district lead a simple life. The people in the district are of mixed community and religion. The main occupation is agriculture (Abbas et al., 2020). The native language is local Kannada language. According (Karuppannan, 2012)The women are mostly engaged in selfhelp groups. They basically earn their livelihood either doing jobs (Government or private) Louie, (2001) or by doing business but only some of them are mostly engaged in alcoholism and sitting ideal in the houses whereas the women seems to be housewives, takes care of the family, running out petty shops and works at

garments etc. Both men and women do farming and carry things to the market to sell it (Asadullah & Maliki, 2018).

RESEARCH METHODS

People in Chamarajanagar district are affected by poverty as they do not have a clear concept on saving and credit (Moses, 2011; Uzair, 1976). The concept of Self Help Group is to promote the plan of savings and credit among the people specially women (Green & Keller, 2006; Jerinabi, 2006) Therefore, the study was taken by the researcher to analyze the contribution of self help groups in socio-economic development of women.

A research plan is a detailed description of a proposed methods, procedure, tools and technology to be used in a given problem (Silva et al., 2013). It makes one think and focus one to think through every aspects of the study. It provides guidelines for conducting research. The study was to identify the factors that contribute to the socio-economic development of the particular women who are associated being the members of self help group (Karmakar, 2008; SETHI & Gill, 2009). As it plays an important role in the societies in today's world the study was to highlight the present situation in order to know about their self help groups and the participation of the member in terms of social and economical changes that have occurred in their lives after joining the self help groups.

The research methodology carried out by the researcher will throw a light on the present situations of the self help groups and its member which can help the programmer to give a proper orientation on planning and executing the programs help in the group (Fischer, 2005; s Prasada & Radhika, 2011). The study will help the researcher to get more information as how the self help groups are and the policies related to them along with the problems and hurdles faced by the members in terms of social and economic upliftment and rural development. This will also help the agencies and the policy makers to have a better plans.

RESULT AND DISCUSSION

Table-1 Shows that age of the participants

Sl. No.	Particulars	No. of Respondents	Percentage
A.	18 - 25 years	07	17.5
B.	26 - 35 years	09	22.5
C.	36 - 45 years	11	27.5
D.	46 - 55 years	13	32.5
E.	56 - 65 years	0	0
F.	Above 65 years	0	0
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 32.5 percent belongs to 46 - 55 years, 27.5 percent belongs to 36 - 45 years, 22.5 percent belongs to 26 - 35 years, 17.5 percent belongs to 18 - 25 years, 0 percent belongs to 56 - 65 years and also above 65 years of age group.

Interpretation: From the above analysis interpreted majority of the respondents belongs to 46 - 55 years of age group.

Table-2 Shows that literacy of participants

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Illiterate	18	45
B.	Primary	09	22.5
C.	Secondary	06	15
D.	Intermediate	04	10
E.	Degree and above	03	7.5
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 45 percentage are illiterate, 22.5 percent are primary, 15 percent are secondary, 10 percent are intermediate and 7.5 percent are degree and above literacy level.

Interpretation: From the above analysis interpreted majority of the respondents are illiterate.

Table 3 Shows that Occupation of participation

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Agriculturist	02	05
B.	Housewife	08	20
C.	Daily wager	24	60
D.	Vendor	02	05
E.	Service	01	2.5
F.	Others	03	7.5
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 60 percent are daily wagers, 20 percent are house wife, 7.5 percent are others, 5 percent are agriculturist, vendors and just 2.5 percent are in service doing occupation.

Interpretation: From the above analysis interpreted majority of the respondents are doing occupation as daily wagers.

Table-4 Shows that Monthly income of family

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Rs. 0 - 4999	03	7.5
B.	Rs. 5000 - 9999	33	82.5
C.	Rs. 10000 - 19999	04	10

D.	Rs. 20000 and above	0	0
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 82.5 percent earns Rs. 5000 – 9999, 10 percent earns Rs. 10000 – 19999, 7.5 percent earns Rs. 0 – 4999, none or 0 percent earns Rs. 20000 and above for monthly income of the family.

Interpretation: From the above analysis interpreted majority of the respondents earns Rs.5000 - 9999 for monthly income of the family.

Table-5 Shows that Types of family

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Nuclear	22	55
B.	Joint	16	40
C.	Extended	02	05
Total		40	100

Analysis: The above table show that out of 100 percent of respondents 55 percent belongs to nuclear families, 40 percent belongs to joint families and only 5 percent belongs to extended families.

Interpretation: From the above analysis interpreted majority of the respondents belongs to nuclear families.

Table-6 Shows that Years of being a member of the group.

Sl. No.	Particulars	No. of Respondents	Percentage
A.	1 – 5 years	23	57.5
B.	6 – 10 years	14	35
C.	11 – 15 years	03	7.5
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 57.5 percent are members since from 1 – 5 years, 35 percent are members since from 6 – 10 years and 7.5 percent are members since from 11 – 15 years of the group.

Interpretation: From the above analysis interpreted majority of the respondents are members of the group since from 1 – 5 years.

Table-7 Shows that Reasons for joining SHG.

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Economic gain	34	85

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B.	Self-improvement	04	10
C.	To socialize	0	0
D.	Others	02	05
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 85 percent joins help for economic gain, 10 percent joins for self improvement, 5 percent joins for other reasons and none or 0 percent joins to socialize so these are the reasons for joining self help groups.

Interpretation: From the above analysis interpreted majority of the respondents joins self help groups just for economic gain.

Table-8 Shows that Frequency of meetings.

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Monthly	29	72.5
B.	Weekly	11	27.5
C.	Fortnightly	0	0
D.	Quarterly	0	0
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 72.5 percent have frequent meetings on monthly basis, 27.5 percent have frequent meetings on weekly basis, none or zero percent have frequent meetings on fortnightly and quarterly basis.

Interpretation: From the above analysis interpreted majority of the respondents have frequent meetings on monthly basis

Table-9 Shows that Taken any loan from the group.

Sl. No.	Particulars	No. of Respondents	Percentage
A.	Yes	40	100
B.	No	0	0
Total		40	100

Analysis: The above table shows that out of 100 percent of respondents 40 percent say yes, that is 100 percent and none or zero percent say no for any loan taken from the group.

Interpretation: From the above analysis interpreted majority of the respondents say yes for any loan taken from the group.

CONCLUSION

Self help groups has slightly changed the women's status socially and economically, as they have played an important role in providing financial assistance, decision making in the family as well as being helpful to the other members of the group and educating their children which have enable the women in improving the relationship with the family also. There is a scope for the self help groups to turn into an effective participatory mechanism to promote socio-economic development. It is true that the self help groups are organized and are based on principles of self-help in order to develop conditions for to begin with providing savings and credit service to its members. In the study beneficiaries are females belonging to self help groups. The study reveals touched upon lives of particular poor women lived in rural areas.

It is found that the women in the self help groups have gained self-confidence for social and economic self-reliance and self-sufficient among the members. The women in the self help groups are less dependent on life insurance, micro finance institution sources rather they prefer the banks and personal to save their saving which is a positive sign in itself. Being a member of the self help group the women are getting the exposure to have a social interaction with other people.

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