



A study on self-help groups and their contribution towards economic development of women (With special reference to Dhan Foundation, Tumkur Taluk, Tumkur District)

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Abstract

The 'Women' word itself sounds powerful for each one of the nation. Role of women is very much essential and important for the development countries like India. Majority of the population belongs to Rural Community. The aim of this study is to analyze the contribution of Self Help Groups towards Economic Development. The targeted group is Rural Women of Tumkur Taluk of Tumkur District, Karnataka State. For the said study descriptive sampling technique is adopted. For the research study data sample size is 50 and this sample is selected by applying Purposive Sampling Technique. To collect required information as tool questionnaires are designed in prescribed format. One to one interview, focus group discussions are methods used in the field to collect the data.

Keywords: self help group, economic development, rural women

Introduction

Self Help Groups is a small economically homogeneous affinity group of the rural poor, voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the member's emergency needs and collateral security free loans decided by the group. Women play a multidimensional role in the society. As per Indian scenario majority of the Self Help Groups' (SHG's) members are living in the rural areas. So, due to reason villages are the back bone of our country. But, still the traditional and old believes, lack of education because of male dominance in the society cause of which existence gender unequally and opportunity in every segment of the community. For the reason after independence the government of India introduced so many programmes and schemes to empower the women community. In the year 1975 Prof. Mohammed Yunus, Brainchild of Grameen Bank of Bangladesh introduced the Concept of "Self Help Group". This strained out a new method of rural credit in Bangladesh Through the said Grameen Bank loans will be provided without asking borrowers/ either to provide security or involvement in paper work. In India National Bank for Agriculture and Rural Development (NABARD) introduced the SHGs. Almost after four years. It helps to women for improving their economic conditions and development. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. Women constitute around fifty percent of the total human resources in our economy. This has led to boost the process of women's Empowerment. Yet women are

subservient to men as they are subject to many socioeconomic and cultural constraints.¹

Rational of the study

The concept of Rural Women is one of the impartment rudiments for every country. In the Indian society the male dominated society was don't given any kind of equality, freedom, Opportunities, to women from early period to modern period. After the independence of India the constitution was given provisions to the women. And also so many studies are focusing the area of Socio, Economic and educational condition of SHG'S. But here there is a wider gap between the Economic Development and other status women life. Hence researcher has studies the literatures and an article to understand varies things of SHG'S among the women.

Material and Method

Study is conducted on the Self Help Groups and their Contribution towards Economic Development of Rural Women in Tumkur Taluk of Tumkur District in Karnataka State. Descriptive research design used and purposive sampling technique was applied to select the sample for the study, to the understand of social demographic condition of the respondents and assess the economic development of Rural women in SHG's its observed and identified by the researcher through various secondary data. So that researcher selected 50 samples from Dhan Foundation, Tumkur Taluk, Tumkur district. Self-structured personal interview schedules were used to draw out information regarding age, Religion, education, Marital Status, Types of Family, to understand the

¹ M. Saravanan, (2006) "The Impact of Self-Help Groups On the Socio-Economic Development of Rural Household Women in Tamil Nadu - A Study", International Journal of Research – Granthaalayah, Vol. 4, No. 7: SE (2016): 22-31.

knowledge on SHG's and assess the Self Help Groups and their Contribution towards Economic Development of Rural Women in Tumkur Taluk, Tumkur District, Karnataka State.”. The collected data were analyzed statistically by simple percentages. The Aim of the Study was analyze the Self Help Groups and their Contribution towards Economic Development of Rural Women” with special reference to Dhan Foundation in Tumkur Taluk, Tumkur district, Karnataka State.

Result and Discussion

Objectives of the study

- To know the Socio Demographic background of the respondents
- To assess the status the of SHG's members before and after joining of SHG's.
- To assess the Contribution of self-help group on Economic Development among the members

Table 1: Shows the Socio Demographic background of the respondents

Socio Demographic	Respondents	Frequency	Percentage
Age with class intervals	18-25 years	05	10%
	26 to 35 years	13	26%
	36 to 45 years	24	48%
	46 to 55 years	07	14%
	56 to 60 years	01	02%
	Total	50	100%
Religion	Hindu	50	100%
	Muslim	00	00%
	Christian	00	00%
	Total	50	100%
Mother Tongue	Kannada	48	96%
	Urdu	02	04%
	Hindi	00	00%
	Total	50	100%
Education	Illiterate	08	16%
	Primary Education	09	18%
	Middle	21	42%
	Secondary Education	11	22%
	P.U.C	01	02%
	Total	50	100%
Category	House Wife	03	06%
	Daily wage	03	06%
	Agriculture Labour	25	50%
	Self-employed	19	38%
	Total	50	100%
Family Annual Income	Below 50000	23	56%
	50001 to 1 lakh	16	32%
	Above 1 lakh	06	12%
	Total	50	100%
Marital Status	Married	48	96%
	Unmarried	00	00%
	Widow	02	04%
	Total	50	100%
Type of house	Joint	22	44%
	Nuclear	28	56%
	Total	50	100%
Size of the Family	1-3 Members	45	90%
	4-6 Members	03	06%
	7-10 Members	02	04%
	Total	50	100%
Ownership of the House	Own	37	74%
	Rented	03	06%
	Leased	02	04%
	Govt. Scheme house	08	16%
	Kachha	06	12%
	Total	50	100%
Type of House	Kachha	06	12%
	Pakka	34	68%
	RCC	10	20%
	Total	50	100%

Electrification of Houses	Free Paid	47	94%
	Paid	03	06%
	Total	50	100%
Sources of Drinking Water	Own Well	03	06%
	House Tap	02	04%
	Connection Street Pipe	45	90%
	Total	50	100%

Age: The above table shows that age of the respondents. 24 (48%) of the respondents are belongs to the group of the 26 to 35 years, 13 (26%) of the respondents are belongs to the age group of the 26 to 35 years, 07(14%) of the respondents are belongs to the age group of the 46 to 55 years, 05(10%) of the respondents belongs to the age group of the 18-25 years, rest of the respondents belongs to the age group of 56 to 60 years. The majority 24 (48%) of the respondents are belongs to age group of the 26 to 35 years. In Rural area women are preferred to join SHG after the age of 26.

Religion: Among the interviewed respondents 50(100%) are belongs to Hindu Religion. As the majority of the population at national level represent the same religion.

Mother Tongue: The above table shows Language known by the respondents. 48(96%) of the respondents able to speak Kannada, rest of the 02(04%) of the respondents speak Urdu. Hence the majority 48(96%) of the respondents are speaking Kannada and their mother tongue is also Kannada language.

Education Qualification: The above table shows the Education qualification of the respondents. 21(42%) of the respondents Middle, 11(22%) of the respondents secondary education, 09 (18%) of the respondents Illiterate, 08 (16%) of the respondents primary education, rest of the 01 (02%) of the respondents are P.U.C having the education qualification. Hence the majority 21(42%) of the respondents having the Middle School Education qualification. Because in Indian society dominate the women's deprived by the education.

Occupation: The above table shows that Occupation of the respondents. 25(50%) of the respondents worked as an Agriculture Labour, 19(38%) of the respondents worked as an Self Employers, 03 (06%) of the respondents are worked as an Daily wage rest of the 03 (06%) of the respondents are worked as an House wife in Home. Hence the majority of the 25(50%) of the respondents worked as an Agriculture Labour. In Indian Rural Society are depending upon the agriculture practice. That is the reason majority of the rural women are working as an Agriculture Labour in rural areas.

Family Annual Income: The above table shows that Family Annual Income of the Respondents. 23 (56%) of the respondents are having the below 50000, 13(36%) of the respondents are having the 50001 to 1lakh annual income, 03(06%) of the respondents are having the Above 1 lakh annual income. Hence the majority 23 (56%) of the respondents are having the below 50000. Due to poverty and unemployment respondents are having low annual income.

Marital Status: The above table shows that the marital status of the respondents. 48 (96%) of the respondents married, Remaining 2(4%) of the respondents are widow. In rural areas majority of the girls get early marriages.

Family Status: The above table shows that family status of the respondents. 28(56%) of the respondents are having the Nuclear family, rest 22(44%) of the respondents are having the Joint family. Hence the majority of the 28(56%) of the respondents are having the nuclear family. After the modernization and urbanization impact leads to creating more of nuclear family.

Size of the Family members: The above table shows that Size of the Family of the Respondents. 45 (90%) the respondents of the are having the 1-3 Members as a Size of the Family of the Respondents, 03 (06%) of the respondents having the 4-6 Members as a Size of the Family of the Respondents, 02 (04%) of the respondents as a Size of the Family of the Respondents, Hence the majority 45 (90%) the respondents of the are having the 1-3 Members as a Size of the Family of the Respondents.

Ownership of the House: The above table shows Ownership of the House of the respondents. 37 (74%) of the respondents are having the own houses, 08 (16%) of the respondents are having the Government Scheme houses, 03 (06%) of the respondents are having the Rented houses, 02(04%) of the respondents are having the Leases houses. The majority of the 37 (74%) of the respondents are having the own houses.

Types of the House: The above table shows the type of the house of the respondents. 34 (68%) of the respondents are having Pakka, 10 (20%) of the respondents having the RCC House, rest 06(12%) of the respondents having Kachha house. Hence the majority 34 (68%) of the respondents are having Pakka houses.

Electrification of Houses: The above table shows Electrification of Houses of the respondents. 47(94%) of the respondents are having the Free Paid Electrification of Houses, rest 06(12%) of the respondents are having the Electrification of Houses. The majority 47(94%) of the respondents are having the Free Electrification of Houses.

Sources of Drinking Water of the Respondents: The above table shows Sources of Drinking Water of the Respondents. 45(90%) of the respondents are having the connection street Pipe as a Sources of Drinking Water of the Respondents, 03(06%) of the respondents are having the Own Well as a

Sources of Drinking Water of the Respondents, 02(04%) of the respondents are having House Tap as a Sources of Drinking Water of the Respondents. The majority 45(90%) of the respondents are having the Connection Street Pipe as a Sources of Drinking Water of the respondents.

Table 2: To assess the status the of SHG’s members before and after joining of SHG’s.

	Respondents	Frequency	Percentage
Aware of the Concept of SHG’s	Yes	46	92%
	No	04	08%
	Total	50	100%
	Hindu	50	100%

The above table shows aware of the Concept of Self Help Group of the Respondents. 46 (92%) of the respondents are aware the concept of SHG’s, 04(08%) of the respondents are not aware about the SHG’s. Hence the Majority 46 (92%) of the respondents is aware about concept of SHG’s.

Table 3: Shows Motivated to join Self Help Group the Respondents

SL. No	Motivated to join Self Help Group	Frequency		Percentage		Total	
		Yes	No	Yes	No	Fre	Per%
1	Self	45	05	90%	10%	50	100%
2	Family Members	44	06	88%	12%	50	100%
3	Friend and Relatives influence	40	10	80%	10%	50	100%
4	Government officials	00	00	00%	00%	50	100%
5	NGO’s Officials	45	05	90%	10%	50	100%
6	Other Member of the Group	46	04	92%	08%	50	100%

The above table shows Motivated to join Self Help Group the Respondents. 46 (92%) of the respondents have motivated to join SHG’s by the other members of the group, 45(90%) of the respondents have motivated to join SHG’s by the NGO’s officials, 45(90%) of the respondents have motivated to join SHG’s by the self, 44 (88%) of the respondents have motivated to join SHG’s by the Family members.

Table 4: Showing the Status of involved in SHG’S of the Respondents

SL. No	Status of Involved in SHG’S	Frequency	Percentage
1	Below 1 year	00	00%
2	2 to 4 years	04	08%
3	Above 5 years	46	92%
Total		50	100%

The above table shows the status of involved in SHG’s of the respondents. 46 (92%) of the respondents are involved in SHG’s form above 5 years, rest 04 (08%) of the respondents are involved in SHG’s form 2 to 4 years. Hence the Majority 46 (92%) of the respondents is involved in SHG’s form above 5 Years.

Table 5: Shows the present status in SHG’s of the Respondents

SL. No	The present status in SHG’s of the Respondents	Frequency	Percentage
1	Animator	31	62%
2	Represent	03	06%
3	Members	16	32%
Total		50	100%

Above table and graph shows that the present status in SHG’s of the respondents. 31(62%) of the respondents worked as an Animator in SHG’s, 16 (32%) of the respondents worked as a Represent in SHG’s, 03(06%) of the respondents worked as a Members in SHG’s.

Hence the Majority 31(62%) of the respondents worked as an Animator in SHG’s.

Table 6: Shows the Awareness of the SHG of the Respondents

SL. No	Awareness of the SHG’s members	Frequency		Percentage		Total	
		Yes	No	Yes	No	Fre	Per
1	Saving	44	06	88%	12%	50	100
2	Meeting of Calendar	45	05	90%	10%	50	100%
3	Rules and Regulation	44	06	88%	12%	50	100%
4	Information and Record of group	40	10	80%	10%	50	100%
5	Cash balance	45	05	90%	10%	50	100%
6	Total Capital	44	06	88%	12%	50	100%
7	Total No. of Member taken Loan	40	10	80%	10%	50	100%
8	Total No. of Member repaid Loan	45	05	90%	10%	50	100%
9	Name of Bank account opening for SHG	44	06	88%	12%	50	100%
10	Income of Group	40	10	80%	10%	50	100%
11	Objectives Of Group	45	05	90%	10%	50	100%
12	Achievements of Group	44	06	88%	12%	50	100%

Above table shows the Awareness of the SHG of the Respondents. Among the respondents 45 (90%) are aware about the calendar of the meeting , 45(90%) are aware about cash balance, 45(90%) are aware the total number of members repaid loan, and 44(88%) of the respondents are aware the achievements has happened in the SHG. and also 44(88%) of the respondents are aware the saving in the SHG 44(88%) are aware the rules and regulation of the SHG, 44(88%) are aware the total capital in the SHG, 44(88%) are aware the Name of Bank account existing/opened for SHG, 44(88%) are aware the income of group, 40(80%) of the are aware the information and record of group in the SHG’s.

Table 7: Shows the SHG members are Saves the periodically

SL. No	Options	Frequency	Percentage
1	Yes	42	84%
2	No	08	16%
Total		50	100%

The above table shows the SHGs are savings covered under the periodically of the respondents. 42(82%) of the respondents are saves through the SHG’s in periodically, 08 (16%) of the respondents are not saves through the SHG’s in periodically. The majority 42(82%) of the respondents are savings is through the SHG’s in periodically.

Table 8: Shows the SHG’s members saving amount periodically through the bank.

SL. No	Periodically Savings through the bank.	Frequency	Percentage
1	Weekly	00	00%
2	Fortnightly	00	00%
3	Monthly	50	100%
Total		50	100%

The above table shows the SHG’s members saving amount periodically through the bank. 50 (100%) of the respondents are savings their amount periodically through the bank.

To assess the Contribution of self-help group on Economic Development among the members

Table 9: Shows the SHG’s create the Economic stability to lead the life

SL. No	SHG’s create the Economic stability to lead the life	Frequency	Percentage
1	Good	36	72%
2	Average	14	28%
3	Poor	00	00%
4	Bad	00	00%
Total		50	100%

The above table shows SHG’s create the Economic stability to lead the life. 36 (72%) of the respondents are agreed that SHG’s create the Economic stability to lead the life, rest of the 14 (28%) of the respondents not agreed that SHG’s create the

economic stability and economic security in their life.. Hence the majority 36 (72%) of the respondents are agreed that SHG’s create the Economic stability to lead the life.

Table 10: Shows the after joining of the SHG’s improve your financial condition of the respondents

SL. No	SHG’s create the Economic stability to lead the life	Frequency	Percentage
1	Yes	40	80%
2	No	10	20%
Total		50	100%

The table shows that after joining of the SHG’s improve your financial condition of the respondents. 40(90%) of the respondents are agreed that after joining of the SHG’s improve your financial condition of the respondents, 10(20%) of the respondents are not agreed that after joining of the SHG’s improve your financial condition of the respondents. Hence the majority 40(90%) of the respondents are agreed that after joining of the SHG’s improve your financial condition of the respondents.

Table 11: Shows the SHG’s are contributing towards the improvement of Economic Condition among the members of the Respondents

SL. No	Level of satisfaction	Frequency		Percentage		Total	
		Yes	No	Yes	No	Total	%
1	Additional Employment	44	06	88%	12%	50	100%
2	Asset ownership	45	05	90%	10%	50	100%
3	Creates the Income generation activity	40	10	90%	10%	50	100%
4	Decision making capacity	44	06	88%	12%	50	100%
5	Develops the Community relations	45	05	90%	10%	50	100%
6	Develops the Leadership Quality	40	10	90%	10%	50	100%
7	Economic independence	40	10	90%	10%	50	100%
8	Freedom from debt	45	05	90%	10%	50	100%
9	Habit of Savings	40	10	90%	10%	50	100%
10	Increase the Family Income	44	06	88%	12%	50	100%
11	Individual Income	44	06	88%	12%	50	100%
12	Interpersonal relationships	45	05	90%	10%	50	100%
13	Personal view of participation	40	10	90%	10%	50	100%
14	Self-Employment	40	10	90%	10%	50	100%
15	Self-confidence	45	05	90%	10%	50	100%
16	Social cohesion	45	05	100%	90%	10	100%

The above table shows that SHGs are contributing towards the improvement of economic status among the members of the respondents. 45 (90%) of the respondents are opined that, SHGs are contributing towards the improvement of asset ownership condition among the members of the respondents. 45 (90%) of the respondents are opined that SHGs are contributing towards the improvement of develops the community relationships among the members of the respondents, 45 (90%) of the respondents are opined that SHGs are contributing towards the improvement of freedom from debit among the members of the respondents, 45 (90%) of the respondents are opined that SHGs are contributing towards the improvement of interpersonal relationship among the members of the respondents, 45 (90%) of the respondents are opined that SHG’s are contributing towards the improvement of self confidence among the members of the respondents, 45 (90%) of the respondents are opined that SHG’s are contributing towards the improvement of Social cohesion among the members of the respondents, 44 (88%) of the respondents are opined that SHG’s are contributing

towards the improvement of Additional Employment among the members of the respondents, 44 (88%) of the respondents are opined that SHG’s are contributing towards the improvement of Decision making capacity among the members of the respondents, 44 (88%) of the respondents are opined that SHG’s are contributing towards the improvement of increase the family income among the members of the respondents, 44 (88%) of the respondents are opined that SHGs are contributing towards the improvement of increase in individual income among the members of the respondents, 40 (80%) of the respondents are opined that SHGs are contributing towards the improvement of creates the income generation activity among the members of the respondents, 40 (80%) of the respondents are opined that SHGs are contributing towards the improvement of Develops the Leadership Quality among the members of the respondents, 40 (80%) of the respondents are opined that SHG’s are contributing towards the improvement of Economic independence among the members of the respondents, 40 (80%) of the respondents are opined that SHG’s are

contributing towards the improvement of Habit of Savings among the members of the respondents, 40 (80%) of the respondents are opined that SHGs are contributing towards the improvement of personal view of participation among the members of the respondents, 40 (80%) of the respondents are opined that SHG's are contributing towards the improvement of Self-Employment among the members of the respondents.

Suggestions

1. The government and Non-Government Organisation should conduct awareness and training for the development and improvement of SHGs.
2. The Non-Government Organisation should provide a good guidance to maintain a data of the SHGs.
3. The Non-Government Organisation should provide an Entrepreneurship activity in the SHGs.
4. The Non-Government Organisation should provide a financial help to make a strengthening of the SHGs.

Conclusion

Formation of Self Help group concept is an important strategy is to empower the women. This will be the great support to rural women obtain certain power to self-sustain in the society. SHG's play a volatile role of women's livelihood. Through SHGs rural women save the amount to meet their social and economic needs of the daily life. Through this study researcher find out that, majority of the Rural Women are aware about the SHG concept and savings through proper channel. The saved among is being utilizing for the entrepreneurial activities, economic independence, Self-Employment, Increase the Family Income. SHGs will also helping them to improves their decision making capacity, develops the relations among the community,, self-confidence and self-reliant. The major conclusion is that, the rural women contributing the economic development of the country through SHS and becoming more self-sustaining.

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