

AN ANALYSIS OF SOCIO - ECONOMIC CONDITION OF WOMEN MEMBERS OF SELF HELP GROUPS -WITH SPECIAL REFERENCE TO KRISHNARAJANAGAR TALUK IN MYSORE DISTRICT OF KARNATAKA

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Abstract: India has about 250 million people below the poverty line with the women and children being worse affected. The overall growth and development of a country is reflected by the socio economic status of women. Women have not been treated on par with men in any aspect of life though their role is crucial for the sustenance for family and society as well as for the development of economy as a whole (Sardagi, 2012). Without the involvement of women, a nation's economic development and progress is incomplete. Women belonging to low socio-economic groups generally face financial crisis to fulfil daily needs which forms a vicious cycle of financial problems, malnutrition, lack of education and poor living conditions etc. Women empowerment is the key component in mitigating poverty and related problems. Due to globalization, emancipation of women in India has created economic opportunities and woman entrepreneur have emerged as a significant pillar in booming nation's economy. Making of self help groups is the best way to institutionalize economic empowerment among women. Self help group not only instigate women to grow their savings but also give access to facilities of credit from various banks. Self Help Groups are voluntarily formed informal, registered or unregistered group of micro entrepreneurs having homogeneous social and economic backgrounds; voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and meet their emergency needs on the basis of mutual help. This paper makes an attempt to look in to the socio economic condition of women members of SHGs in case study area and tries to suggest some remedial measures to improve their conditions.

Keywords: Micro Entrepreneurs, Self Help Group, Women Empowerment, Economic Development.

Introduction: Self-Help groups have been getting more importance for work with people and community, for common purpose and solving the problems which are related social-economical, and to self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. They work together to achieve the goals and accomplishment of the work and to come plat-form. Self-Help Group is a small voluntary association of poor people preferably from the same socioeconomic back drop. The micro-credit given to them makes them enterprising; it can be all women group, allmen group or even a mixed group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. Self help group are voluntary, small group structure for mutual aid and the accomplishment of social purpose, they are usually formed by peers who have come together for mutual assistance in satisfying a common handicap or life-disrupting problem and bringing about desired social and or personal change. The initiators of such groups emphasize face to face of personal responsibility by members as well as emotional support, they are frequently "cause" oriented, and promulgate an ideology or values through which members may attain an identity Such values imply objectives and practices that are broadly beneficial and not harmful, both to the welfare of members participation, and to the wider society, in term of principles of justice, morality and concerns for one's fellow humans. SHG give assistance to women those are Under BPL, and it fight against oppression of women, it is scheme for rural poverty eradication and prevent the credit from moneylenders, SHGs are being good performance to give the assistance to women, it develops the, we feeling, and self esteem, will power, self confidence to SHG member.

Concept of Women Empowerment: Women empowerment is an active, multi-dimensional process which enables women to realize their potential and powers in all spheres of life. The process should materialize only when there is a conducive environment for the enlightenment which is to be ensured first. Empowerment is enlightenment and there is no development without enlightenment; it is the quality of life measured not in terms of rising money incomes or longer life spans alone, rather by the autonomy and security enjoyed by women everywhere.

Concept of Self Help Groups: A Self Help Group is an association of the poor people specially women who belong to the same social & economic background. The SHGs are usually informal groups of a locality or area, whose members have a common need and importance towards collective action. These groups normally consist of 10 to 20 members. Members of the group meet regularly, make their share of contribution. The SHGs bank linkage model has become famous in rural areas where as without bank linkage SHGs are also functioning.

Review of Literature: There are sufficient literatures on women SHGs in India. In Karnataka also some studies have been done on women SHGs. But, due to time and cost factor, a few of them have been reviewed in this research work.

Acharya and Bennett (1981) noted that status is a function of the power attached to a given role, and because women fill a number of roles, it may be misleading to speak of "the status of women".

Another early writer on the topic, Mason (1986)23, pointed out that the phenomenon of gender inequality is inherently complex, that men and women are typically unequal in various ways, and that the nature or extent of their inequality in different settings can vary across these different dimensions (as well by social setting and stage in the life cycle).

In his key note address, Justice A. S. Anand, highlighted the pathetic situation of women and pointed out the fact that internationally two-thirds of world's adult illiterates are women. Women number about half-a-billion adult population, 70 per cent of the world's poor are women, and women account for 50 per cent of those infected by HIV worldwide. In Africa that figure is now 58 per cent. Even at the national level, there are several areas of deep concerns like, sharp decline in juvenile sex ratio, continuing high maternal mortality rate and infant mortality rate, high gender gap in literacy at all levels, high rate of dropouts of girl students and increasing incidence of crime against women.

Kartar Singh and Jain (1995) explained that there are some theoretical and empirical evidences in group Formation. They also mentioned that there are four stages of group's formation, such as, forming, storing, norming and performing. They have identified four factors which help in group formation. These factors are : (a) full participation (b) leadership quality (c) homogeneity among the members and (d) transparency in operation and function of the groups.

Kapoor (2001) studied the empowerment of Indian Women. He discussed, analysed and answered the questions faced by women SHG in India. He option that the gender discrimination still existed, as a result of which women SHGs were unable to achieve the expected goal of empowerment in the country.

According to Kalyani Menon Sen and A. K. Shiv Kumar (2001)28 in a recent report commissioned by the office of the United Nations Resident Coordinator in India, women in India are outnumbered by men. There are an estimated 30 million missing women. They face nutritional discrimination and have little control over their own fertility and reproductive health. They are less literate with higher dropout rates. Although they work for longer hours than men, their work is largely undervalued and unrecognised and they earn lower wages for same work. They are under-represented in government and decision making. They are legally discriminated against land and property rights, and face violence inside and outside the family throughout their lives.

All the above studies do not provide sufficient information about women SHGs involved in various economic activities. Therefore, a humble attempt has been made in this paper to study women SHGs and their performance in different economic activities in the Mysore taluk of Mysore district.

Objectives:

1. To analyse the socio economic condition of women members of Self Help Groups in study area
2. To suggest measures for better management of SHGs.

Methodology: The present study is covering 5 Grama Panchayats under KrishnaRajNagar Taluk in Mysuru district of Karnataka. The Primary data are collected from personal interviews, schedules and questionnaires. The secondary data are collected from Grama Panchayats, government publication, books and journals, etc. The various statistical methods such as, tables, figures, average, percentage and other related statistical techniques are used to analyze the collected data and information. The sampling method chosen for the above research design is total of 10 SHGs of K.R.Nagar taluk is decided to select from 5 Grama panchayat, i.e. Lalamdevanahalli Panchayat (connecting Mysore taluk), Hosakote gramapanchayat (connecting Hunsur taluk of Mysore district), Mayigowdanahally grama Panchayat (connecting Periyapatana taluk of Mysore district), Haradanahalli grama Panchayat (connecting Hassan district of Karnataka state), Bherya grama panchayat (connecting Mandya district of Karnataka state) by simple random sampling method. From each SHG, 10 women respondents are taken for interview on random sampling basis. The sample sizes is 50 women SHG respondents.

Results and Discussions:

Table 1: Age Composition

Age	Respondents	Percentage
Below 25	3	6
25-35	19	38
35-45	17	34
45-55	9	18
Above 55	2	4
Total	50	100

Source: Field Survey

Table 1 explains that 3 respondents are below 25 years of age, 19 respondents are between 25-35 years of age, 17 of them belong to the age group between 35-45, only 2 respondents are above 55 years.

Table 2: Educational Status of the Respondents:

Educational level	Respondents	Percentage
Illiterates(below primary)	6	12
Primary level	12	24
High school level	20	40
College (puc)	8	16
Above PUC	4	8
Total	50	100

Source: Field Survey

Respondents

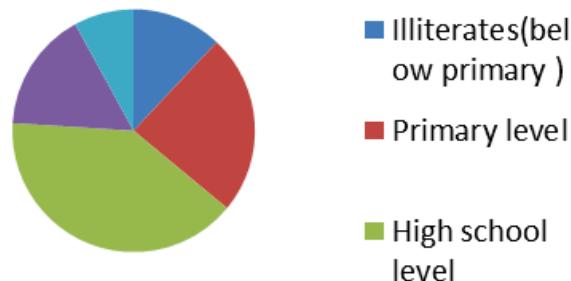


Chart 1

Table 2 and chart 1 explains shows that out of 50 respondents 6 are illiterates, 12 respondents have primary level of education, 20 of them have studied up to high school level, 8 respondents have college level of education, only 4 of them have above PUC level education.

Table 3: Occupation of the Respondents

Occupation	Respondents	Percentage
Farmers	8	16
Tailoring	15	30
Petty Shop	6	12
Fast Food	12	24
Beauty Parlour	5	10
Tuitions	4	8
Total	50	100

Source: Field Survey

Table 3 reveals that 8 respondents are pursuing as farmers, 15 of them are engaged in tailoring, 6 respondents are having petty shops, 12 of them are involved in fast food business, 5 are pursuing as beautician, hardly 4 respondents are running tuitions.

Table 4: Income of the Respondents before and After Joining SHGs: (Per Month)

Income level	Before		After	
	< 5000	5000 - 7000	7000 - 9000	9000 - 11000
< 5000	3	6	2	4
5000 - 7000	25	50	8	16
7000 - 9000	10	20	24	48
9000 - 11000	7	14	8	16
11000 - 13000	4	8	6	12
13000 - 15000	1	2	2	4
Total	50	100	50	100

Source: Field Survey

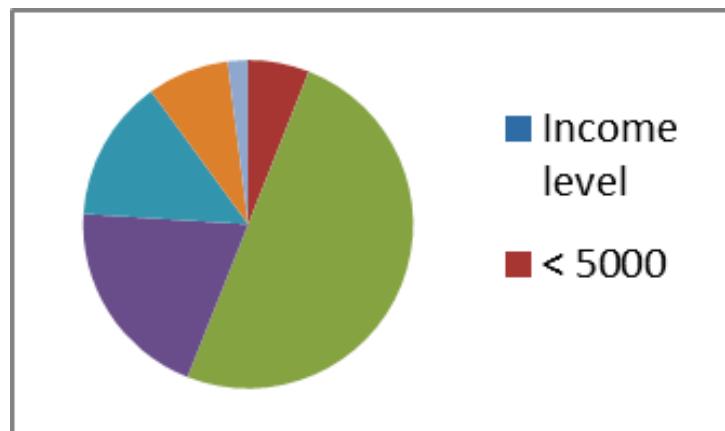
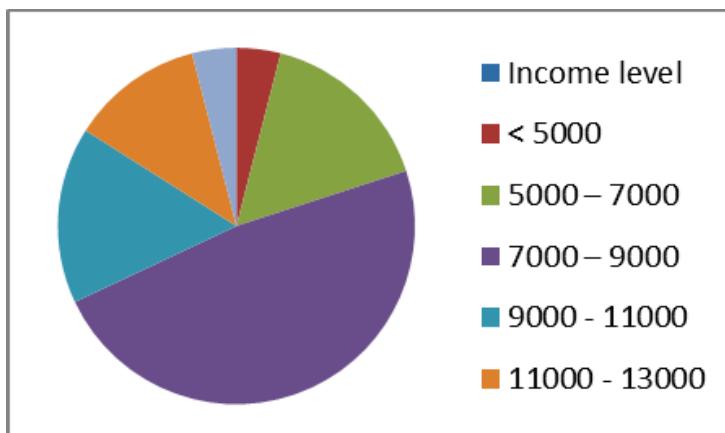
**Chart 2****Chart 3**

Table 4 and chart 2 and 3 explains that 3 of them had less than 5000 rupees of monthly income, 25 of them are had income between 5000 to 7000 rupees, 10 had between 7000 to 9000 rupees, 7 respondents come under the income level of 9000 to 11000 rupees, around 4 respondents had 11000 to 13000 rupees and hardly 1 respondent had income between 13000 to 15000 rupees as monthly income before joining to Self Help Groups, but their income level has enhanced by joining to Self Help Groups, only 2 of the respondents are having income less than 5000 rupees, 8 of them are earning monthly income between 5000 to 7000 rupees, 24 respondents are having their income level between 7000 to 9000 rupees, 8 respondents lies between the income group of 9000 to 11000 rupees, 6 respondents income is between the income level of 11000 to 13000 and hardly 2 of them comes under the income level of 13000 to 15000.

Table 5: Reasons for Joining SHGs

Reasons	Respondents	Percentage
For family support	30	60
For savings	8	16
For passion	3	6
For independent	4	8
For business	5	10
Total	50	100

Source: Field Survey

Table 5 highlights that 30 respondents opined that they joined SHGs in order to support the family, 8 of them said that mainly to save money, 3 replied that they have strong feelings towards SHGs, 4 respondents joined to be more economically, socially independent, 5 of them have joined to start business.

Table 6: Positive Feelings about SHGs

Options	Respondents	Percentage
Yes	49	98
No	1	2
Total	50	100

Source: Field Survey

Table 6 reveals that 49 respondents are having positive feelings towards their SHGs but hardly 1 respondent is having negative feeling towards the activities of SHGs.

Findings:

- Majority of them comes under the age group of 25 to 35 years.
- Majority of them have high school level education because of governmental free and compulsory education scheme and all villages have access to primary and high school level educational infrastructure.
- Major occupation of the respondents are tailoring
- Before joining SHGs large number of respondents (25) had monthly income level between 5000 to 7000 rupees, but around 24 respondents are having their income level of 7000 to 9000 after joining to SHGs, which were earlier just 10 respondents.
- Large numbers of respondents are of the opinion that they have enrolled their membership in SHGs in order to support their family.
- Around 49 respondents are having positive feeling towards the activities of SHGs.

Recommendations:

- Majority of them are less educated, thus efforts are needed to increase their educational level in order to improve the activities of SHGs.
- The government and NGOs should create awareness about the existence and benefits of SHGs to the people of rural area especially women.
- Rotation of responsibility in an SHGs should be made according to their membership seniority and it should be made mandatory, which results in enhancing the leadership qualities among women.

Conclusion: SHGs have identified ways for women empowerment and reduction of poverty. They have contributed by developing their social and economic status. They also empower women by increasing their income, expenditure and saving habits.

The key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.

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