

Role of Self-Help Groups in Socio-Economic Development of Women in Yaraganahalli Panchayat, Mysore

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Abstract

The purpose of this paper is to asses the economic impact of Self Help Groups as a development model for the poor in Yaraganahalli Panchayat, Mysore. We therefore seek answers to questions "What is the role of SHGs in improving the socio economic development of the poor? SHGs improve the social acceptance of women at the family and community level; Did participation in the SHG enhance the economic and social capacity of the poor and hence uplift the national poverty alleviation effort?" In order to produce adequate response to the above posed questions, both quantitative and qualitative research methodologies were employed. Data gathered from various groups of respondents was analyzed and summarized.

Keywords: Yaraganahalli Panchayat, Mysore, Socio-Economic Development, Self Help Group

Introduction

The study is an attempt to provide a holistic view of empowerment, specially the Socio economic development taking place through SHGs in the lives of the poor in the Yaraganahalli panchayat, Mysore. Henceforth, the study

employed descriptive research is used in the research to to measure characteristics of data described in research problems. General Socio-economic characteristics of the study group are described by sex, age group, source and size of income, level of education, family size, religion, ethnic group. Since the objective of descriptive research is to portray an accurate profile of respondents and events of situation, it is necessary for the researcher to have a clear picture of the phenomena on which the researcher wishes to collect data.

Research Questions

This study addressed the following research questions:

1. What are the roles of Self Help Groups in improving the Socio Economic Development of the poor?
2. Has involvement in the SHGs improve the Social acceptance of the poor at the family and community level?
3. Has participation in the SHGs enhance the Economic capacity of the poor?
4. What are the significance of SHGs in mitigating poverty at the national level?

Research Objectives

The study is mainly focused on the following objectives:

General objectives:

1. To explore and describe the roles of Self Help Groups in Socio economic Development of the poor Yaraganahalli panchayat, Mysuru.

Specific Objectives:

1. To examine the relationship between SHGs and Socio-economic Development of poor people in Yaraganahalli Panchayat, Mysore district.
2. To examine the role of SHGs in Rural Development.
3. To study the Self Help Group approaches for the empowerment of both men and women by providing access to Economic Resources
4. To identify the changes in Socio-economic backgrounds of the beneficiaries through Self Help Groups.
5. To suggest suitable measures for the effective improvement of functioning of SHGs in improving the Socio economic conditions of the rural people.

Research Methodology:

Mari E (2011) defined research methodology is a way to systematically solve the research problem. It can be understood as a way of studying how research is done scientifically. It is necessary for the researcher to know not only the research methods or techniques but also the methodology. Micro-h methodology has many dimensions and research methods constitute a part of the research methodology.

Accordingly, the existing research shall be based upon both primary and secondary data. The primary data will be collected through a questionnaire which would be designed exclusively for the study. Secondary data will be obtained from research papers, Journals, magazines and websites.

Scope of the Study

The study is geographically limited to Yaraganahalli panchayat Mysore district,

Karnataka India. It uses the qualitative and quantitative method of research.

Data Collection:

This research study would primarily be an empirical study on determining the role of social networking sites in creating a competitive advantage in the tourism companies of Afghanistan. The researcher would collect information through primary and secondary data. A questionnaire would be used to collect data from tourism companies and customers who avail services from 10 selected tourism companies. The secondary data also would be collected from different sources of journals, magazines, company websites, annual reports, internet, reports published by the ministry of tourism; books related to topic, etc. the data analysis would be conducted with the following methods.

Tools for analysis:

For the accurate analysis of the data obtained after surveying, methods like percentage analysis, simple charting, tabulation tools, Descriptive analysis, Kruskal Wallis test, t-test, Chi-Square Test, Analysis of one-way ANOVA, Regression Analysis, Factor analysis and Reliability test is used.

The data collection techniques employed for the research include the use of a structured questionnaire and interview. The questionnaire was used for the collection of data from members in the selected SHGs. The questionnaire embodies both closed-ended and open ended questions for randomly selected members of the various groups. Interviews were conducted for institutions involved in the survey using interview schedule.

Questionnaire

Questions are framed in such a way that the answers reflect the ideas and thoughts of the respondents. The questionnaire has total 33 questions and like scaling techniques has been used for each question. The scale is such as:

Yes / No questions

- Strongly agree
- Agree
- Neither agree or disagree
- Disagree
- Strongly disagree

Contextual Background of Study Area

Yaraganahalli is a small Village/hamlet (locality) in Tirumakudal-narsipur Taluk in Mysore District of Karnataka State, India. It is located 34 KM towards East from District headquarters in Mysore. The village consists of (4) Schools, six (6) Healthcare centers and Pharmacy and two (2) Parks.

According to 2011 Census details of Yaraganahalli Village Total population is 2150 and the number of houses are 529. The female Population is 49.5%. The village literacy rate is 50.0% and the Female Literacy rate is 22.7%.

Census Parameter	Census Data
Total Population	2150
Total No of Houses	529
Female Population %	49.5 % (1064)
Total Literacy rate %	50.0 % (1075)
Female Literacy rate	22.7 % (489)
Scheduled Tribes Population %	0.0 % (0)
Scheduled Caste Population %	42.9 % (922)
Working Population %	39.5 %
Child(0 -6) Population by 2011	224
Girl Child(0 -6) Population % by 2011	48.2% (108)

DATA INTERPRETATION

a) Personal information:

Diagram No. 1

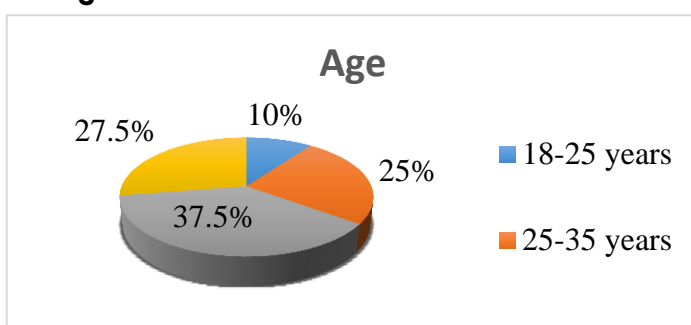
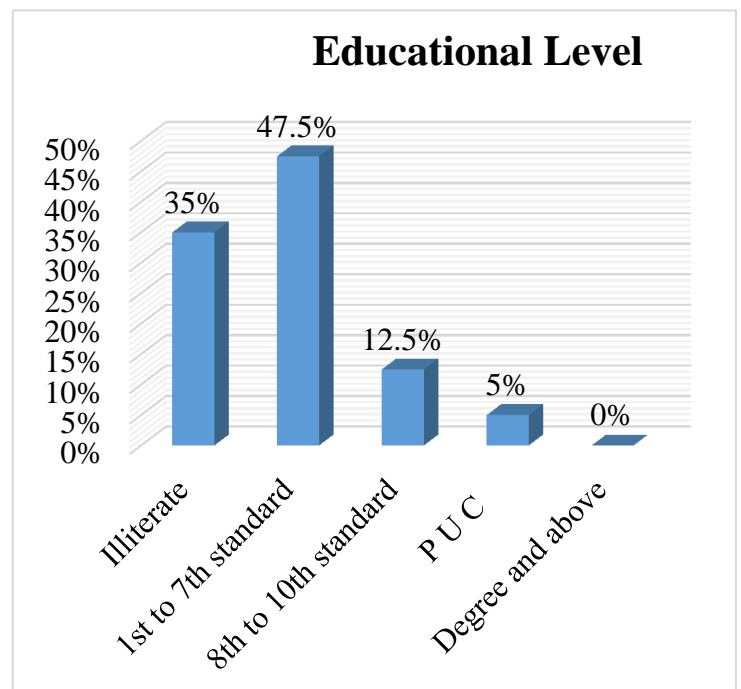


Diagram No.1, presented above illustrates the type of segmenting (by age and region) used to gather data from participants including the percentile participation. Respondents were aged 18- 45 years and were categorized as shown in the table above. This data indicates that out of 40 participants, the highest number of responds is from age group 35-45, and the lowest number of respondents is from age group 18-25.



Graph No. 2

Above table shows the following level of respondents:

- 35% of respondents are illiterate meaning that they are unable to write and read,
- 47.5% constitute those women who left from 1st to 7th standard,
- 12.5% of the respondents are from the 8th to 10th standard. These level of SHGs members are mostly those who take records of the group during the meetings,
- 5% of respondents are pre-university courses students,
- 0% of SHG members have a degree and above. This percentage means that none of the respondents has a degree.

This explanation of this part shows the different levels of education of Self Help Groups in Yaraganahalli Panchayat, Mysuru.

For more details, the researcher has used the bar chart to give a comprehensive explanation of education below.

Table No. 1: Socio economic status

Socio economic Profile/ Caste	Number of Respondents	Percentage
General	3	7.5%
SC	20	50%
ST	0	0%
OBC	5	12.5%
Minority	12	30%
Total	40	100%

The Socio economic Profile/Caste of the Respondents

Here, the present study has shown the following socioeconomic profile and caste to illustrate its work:

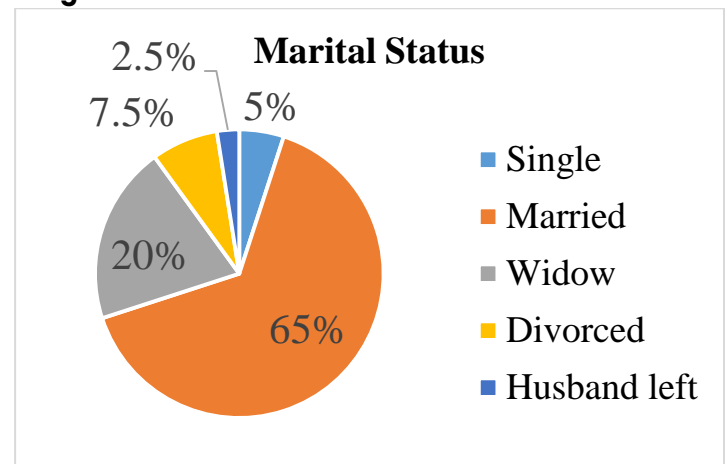
- 7.5% of the respondents belong to the general class among the self help groups in Mysore Taluk,
- 50% of the SHG members belong to Schedule Caste (SC) according to the responses given,
- 0% of respondents come under Schedule Tribes (ST),
- 12.5% of the respondents from the SHG members belong to Other Backwards Class (OBC),
- 30% of the respondents are minorities.

Diagram No. 3

Table No. 2: Marital Status

Marital Status	Number of Respondents	Percentage
Single	2	5%
Married	26	65%
Widow	8	20%
Divorced	3	7.5%
Husband left	1	2.5%
Total	40	100%

Diagram No. 4



Marital Status

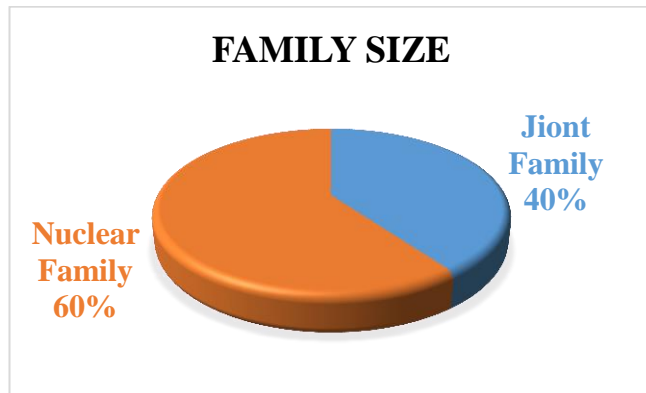
The above table and diagram reveals that:

- 5% of women SHGs who responded are single women,
- 65% of respondents are married women,
- 20% of Self Help Groups of Mysore Taluk are widow, which means that their husbands passed away,
- 7.5% of respondents are divorced from their husbands, and only
- 2.5% of women in that particular area have been abandoned by their partners.
- This data shows that almost the majority of the respondents are married women, followed by 20% of widows.

Table No. 3: Family Size

Family Size	Number of Respondents	Percentage
Joint Family	16	40%
Nuclear Family	24	60%
Total	40	100%

Diagram No. 5



The interpretation of table and diagram No.5 demonstrates that there are two types of families among the SHGs in Yaraganahalli Panchayat, Mysuru.

They are:

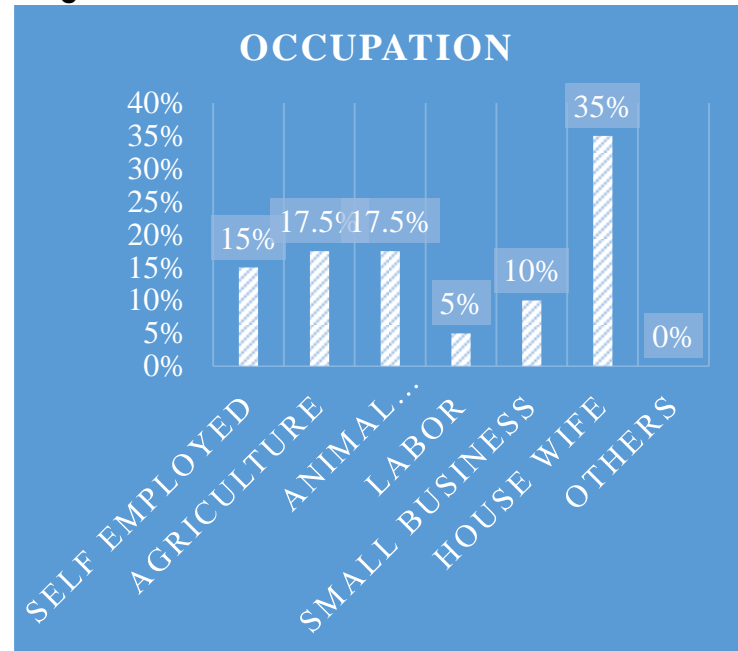
- 40% of the respondents are living in joint families whereas,
- 60% of women live in nuclear families.

Nuclear family is composed of Father, mother and two or three children. The opposite is joint family where we meet father, mother, grandfather, grandmother and a lot of children and grandchildren.

Table No. 4: Occupation

Occupation	Number of Respondents	Percentage
Self employed	6	15%
Agriculture	7	17.5%
Animal husbandry	7	17.5%
Labor	2	5%
Small business	4	10%
House wife	14	35%
Others	0	0%
Total	40	100%

Diagram No. 6



The above table and diagram (representation graphic) reveals the following determines:

- 15% of the respondents are self-employed, meaning that they work for themselves,
- 17.5% of Self Help Group members in Mysore Taluk are practicing Agriculture,
- 17.5% of respondents stated that they are in the field of animal husbandry which assure their income, and enable them to solve their financial problems,
- 5% of women respondents are labor workers,
- 10% of respondents are doing small businesses in the Taluk of Mysore,
- 35% of those women who responded are house wives,
- 0% of respondents practice other activities apart from the above mentioned ones.
- In short, one can notice that the major number of respondents who are house wives or 34% of them. And the other activities are balanced according to the data of this table above.

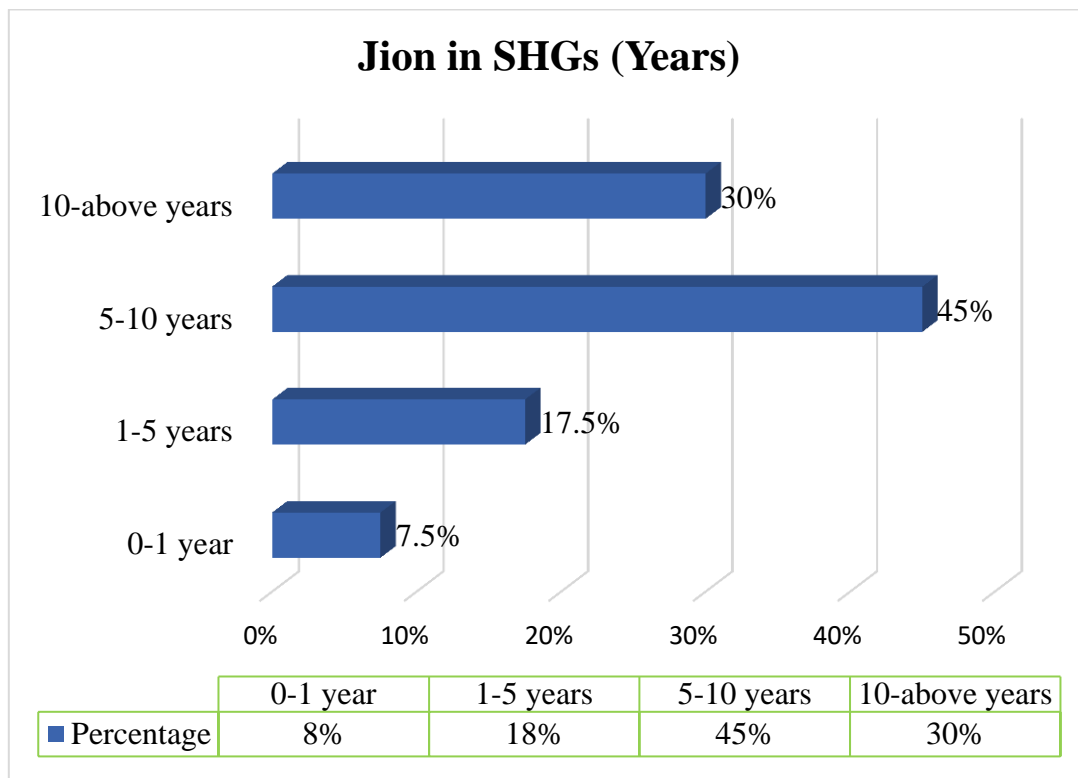
b) Self Help Group:

Table No. 5: Join in SHG (Years)

Join in SHG (Years)	Number of Respondents	Percentage
0-1 year	3	7.5%

1-5 years	7	17.5%
5-10 years	18	45%
10-above years	12	30%
Total	40	100%

Diagram No. 7



Joining in SHGs

The analysis of the above table and diagram shows the following results:

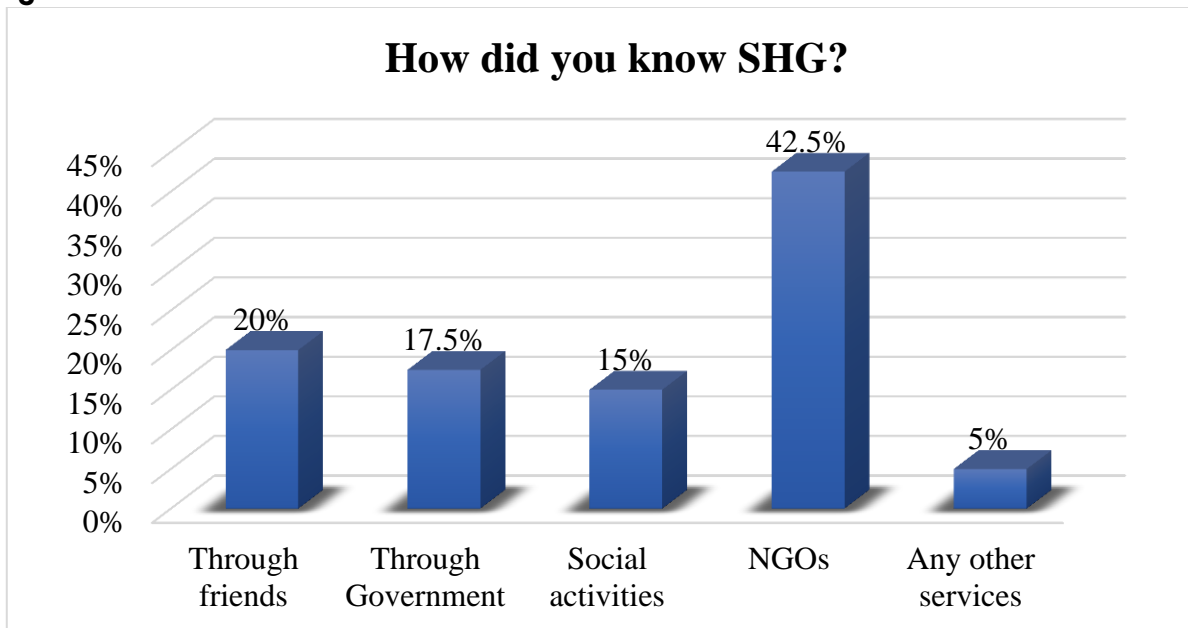
- 7.5% of the respondents joined the SHG just one year,
- 17.5% of women joined Self Help Groups from 1 to 5 years ago,
- 45% of the respondents affirmed that they have joined the groups in between 10 years which means that most of them have 10 years' experience in SHG life, and
- 30% of women answered that they have more than 10 years' experience in SHG life.

Though some members are new in SHG life, the majority of women in Yaraganahalli Panchayat, Mysuru have experiences in working together as a group work.

Table No. 6: How did you know SHG?

How did you know SHG?	Number of Respondents	Percentage
Through friends	8	20%
Through Government	7	17.5%
Social media activities	6	15%
NGOs	17	42.5%
Any other services	2	5%
Total	40	100%

Diagram No. 8



The Ways Women have known the Self Help Group

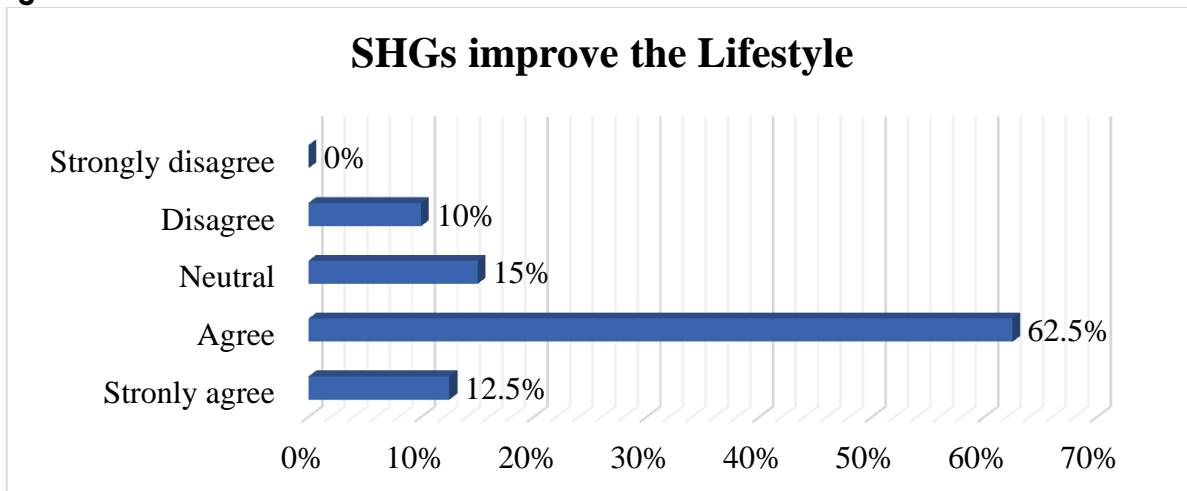
The table and diagram No.8 reveals that the following ways have been identified:

- 20% of respondents came to know the SHG through their friends,
- 17.5% of women said that have known the SHG through the government different schemes in Mysore Taluk,
- 15% of the respondents got to know the SHG through social media which is one of the fast means of communication today,
- 42.5% of respondents knew SHGs through different Non-Governmental Organizations. And finally,
- 5% of respondents said that they have known SHGs through other means.
- The general remarks showed that more than 45 % of women respondents knew the Self Help Group through NGOs, which implies that NGOs which are working in the Taluk of Mysore work in a way the communities have access to the community based services.

Table No. 7: Did SHG improve your lifestyle?

Did SHG improve your lifestyle?	Number of Respondents	Percent age
Strongly agree	5	12.5%
Agree	25	62.5%
Neutral	6	15%
Disagree	4	10%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 9



Lifestyle of SHG Members

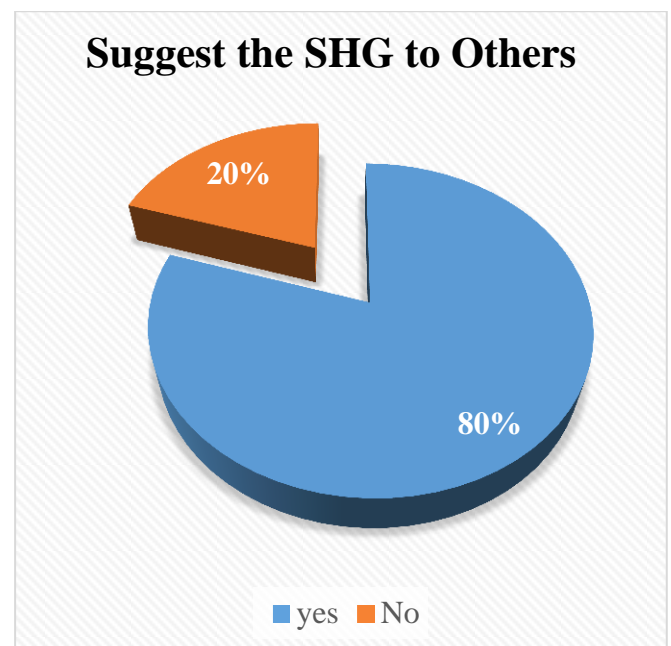
The above table and diagram analysis shows the following:

- 12.5% of respondents strongly agreed that their lifestyle have been improved,
- 62.5% of women who responded agreed that their life living standard has improved,
- 15% of respondents have been neutral regarding their lifestyle,
- 10% disagree, they said that their lifestyle has changed.
- The majority of women are agreed which the SHGs improve their lifestyle.

Table No. 8: Do you suggest SHG to others?

Do you suggest SHG to others?	Number of Respondents	Percent age
Yes	32	80%
No	8	20%
Total	40	100%

Diagram No. 10



Recommending Other People to Join SHGs

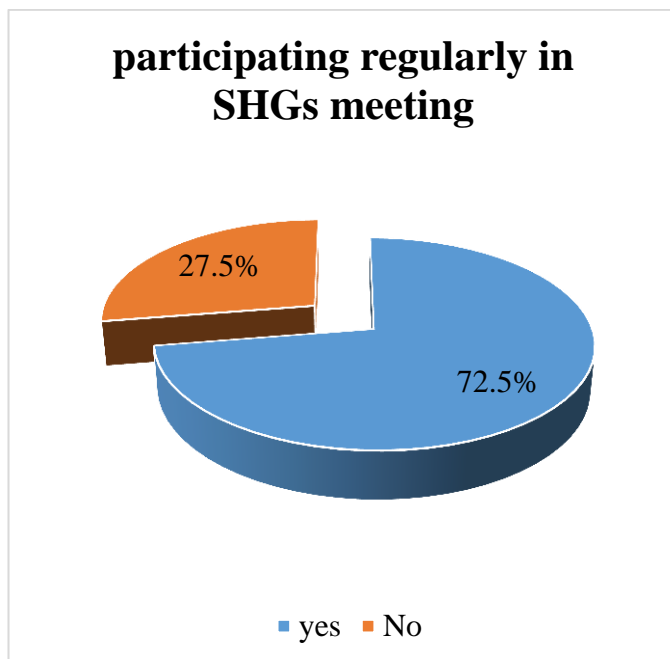
The interpretation of table and diagram No. 10 gives the following information:

- 80% of respondents are in favor of recommending other women to join the SHGS because of its benefits,
- 20% of the respondents find the Opposite of this point, which means that is unnecessary to join Self Help Groups.

Table No. 9: Do you participate regularly in SHG meeting?

Do you participate regularly in SHG meeting?	Number of Respondents	Percentage
Yes	29	72.5%
No	11	27.5%
Total	40	100%

Diagram No. 11



Participation in Meeting:

According to this table and diagram, the frequency of members meeting is measured as follow:

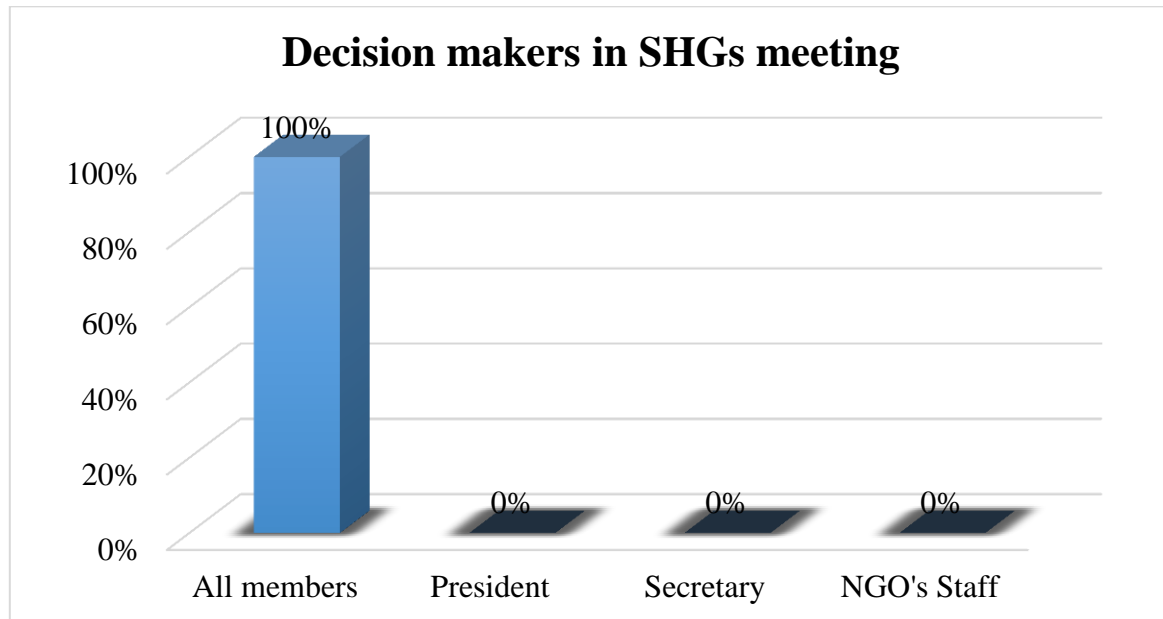
- 72.5% of respondents regularly attend the group meetings,
- 27.5 % of respondents don't attend regularly the group meetings.

Indeed, one can say that more than the majority attends the meeting. If people don't attend meeting, it is a signal of group disbanding.

Table No. 10: Who take the decision in SHG meeting?

Who take the decision in SHG meeting?	Number of Respondents	Percentage
All members	40	100%
President	0	0%
Secretary	0	0%
NGO's Staff	0	0%
Total	40	100%

Diagram No.12



The Decision Makers in the Groups

According to the data of the above table and diagram, the following interpretations have been pointed out:

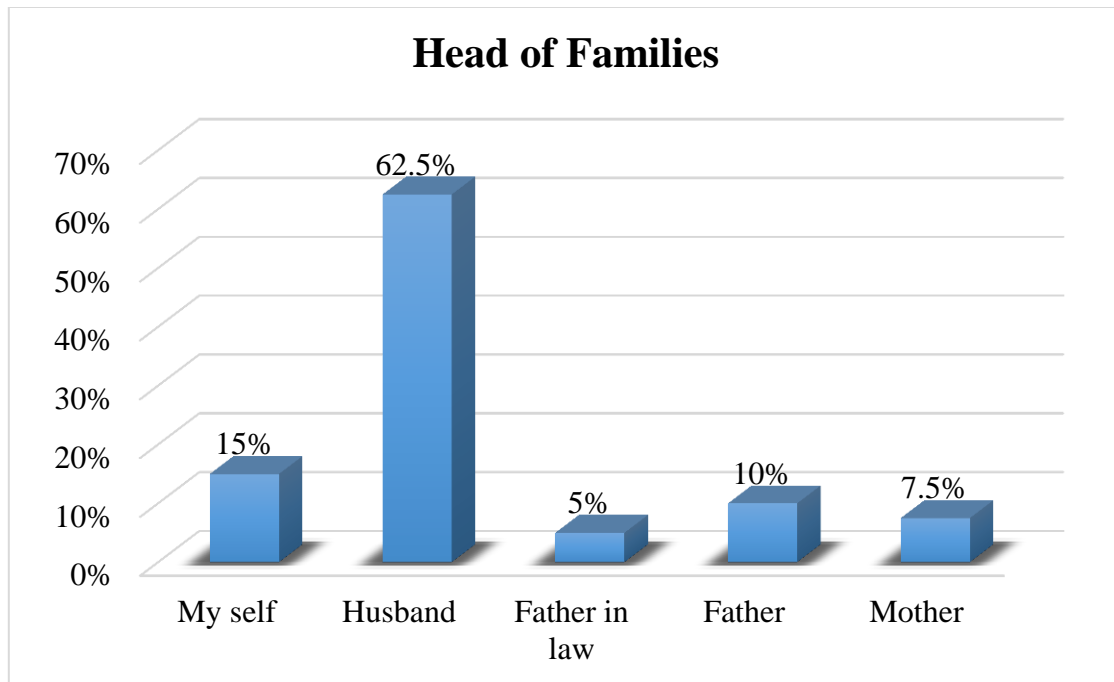
- 100% of group members participate in decision making.
- The NGO's Staff is only guiding the SHG members and not interfere them.
- Everybody has right to share their thought during the meeting.

c) Social and Economic impact of SHGs

Table No. 11: Who is the head of family?

Who is the head of family?	Number of Respondents	Percentage
My self	6	15%
Husband	25	62.5%
Father in law	2	5%
Father	4	10%
Mother	3	7.5%
Total	40	100%

Diagram No. 13



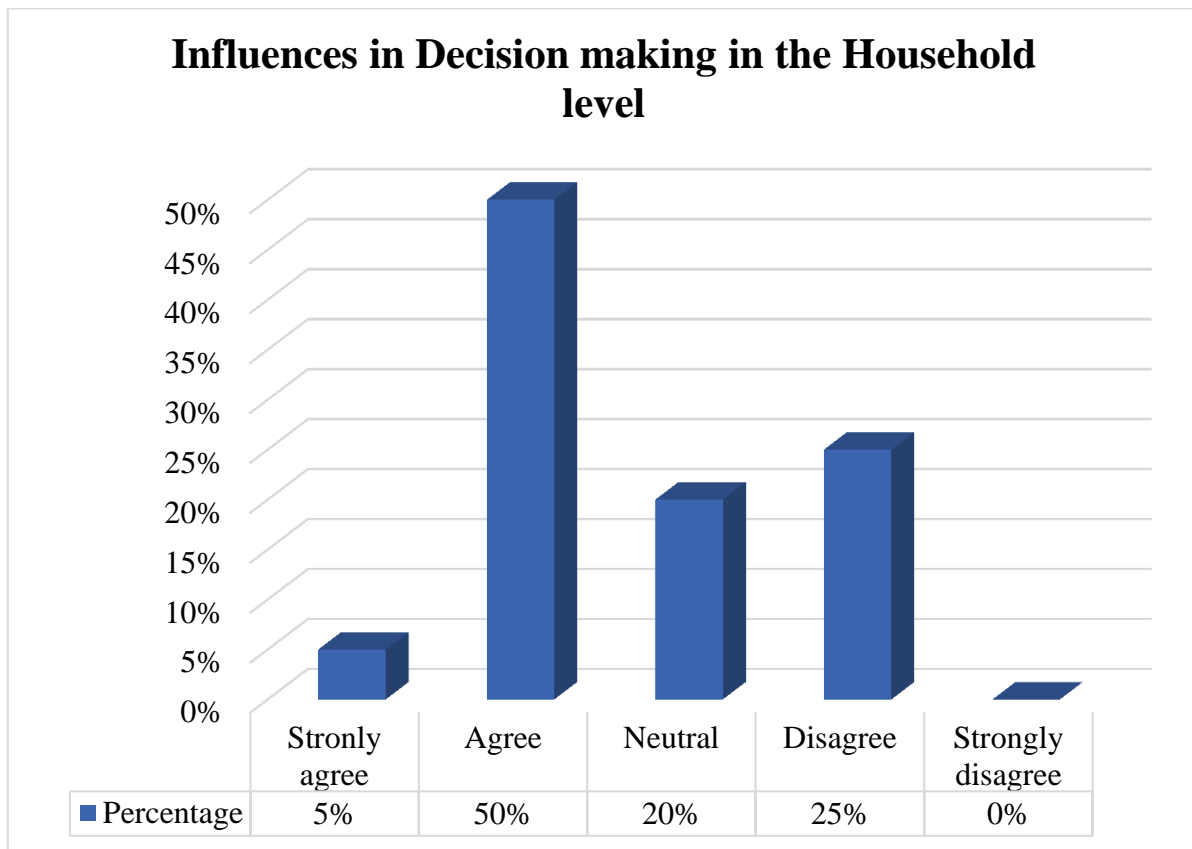
Chieftaincy:

- 15% of respondents said that they are head of their own family,
- 62.5% of respondents replied that their husbands are the chief of their family,
- 5% of women who responded the questions said that their father in laws are the chief of family,
- 10% of respondents confirmed that their father is chief of family, and
- 7.5% of respondents manifested that mother is the head of the family, meaning that matriarchy.

Table No.14: Do you have any influence in decision making in the household level?

Do you have any influence in decision making in the household level?	Number of Respondents	Percentage
Strongly agree	2	5%
Agree	20	50%
Neutral	8	20%
Disagree	10	25%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 14



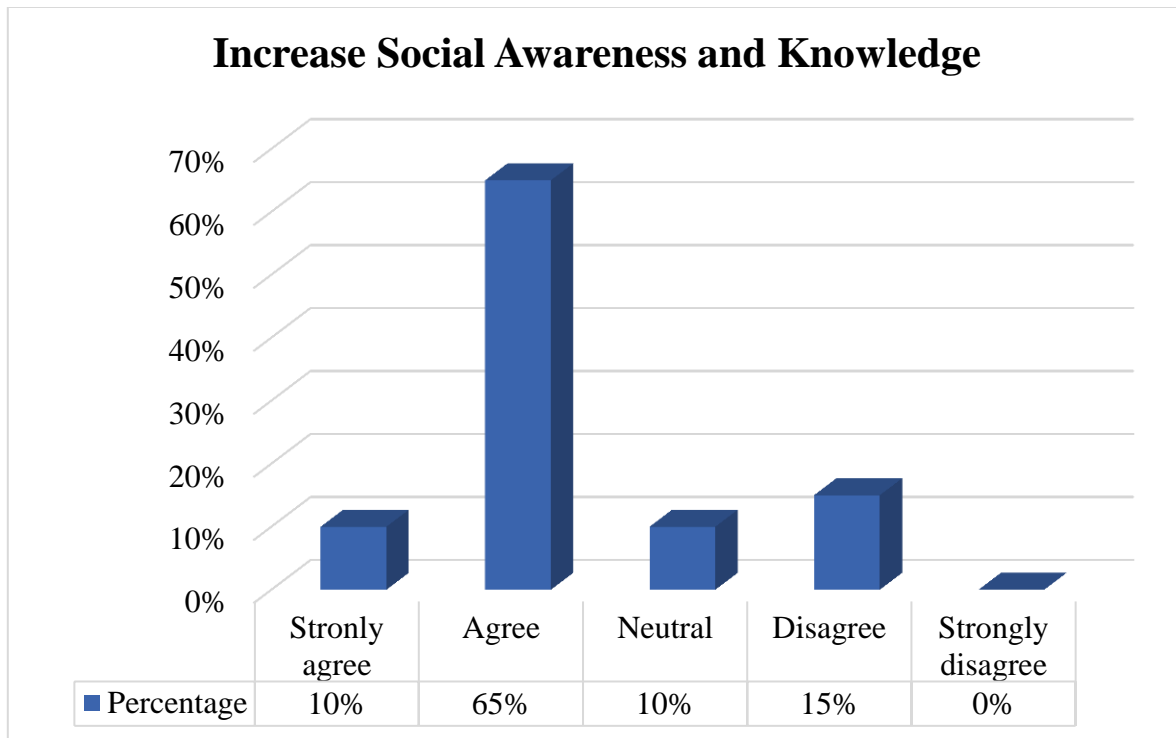
Influence in Decision Making: Table No. 12

- 5% of the respondents strongly agreed that they have very good level of decision making in their house,
- 50% of women in responses of these questions proved that they agree the improvement of their decision making skills of course at the household level,
- 20% of the respondents stayed neutral,
- 25% of the respondents completely disagreed about the improvement of decision making in the family,
- 0% of the respondents strongly disagreed with the question of decisions making.

Table No. 13: Did participation in SHG increase your awareness and knowledge?

Did participation in SHG increase your awareness and knowledge?	Number of Respondents	Percentage
Strongly agree	4	10%
Agree	26	65%
Neutral	4	10%
Disagree	6	15%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 15



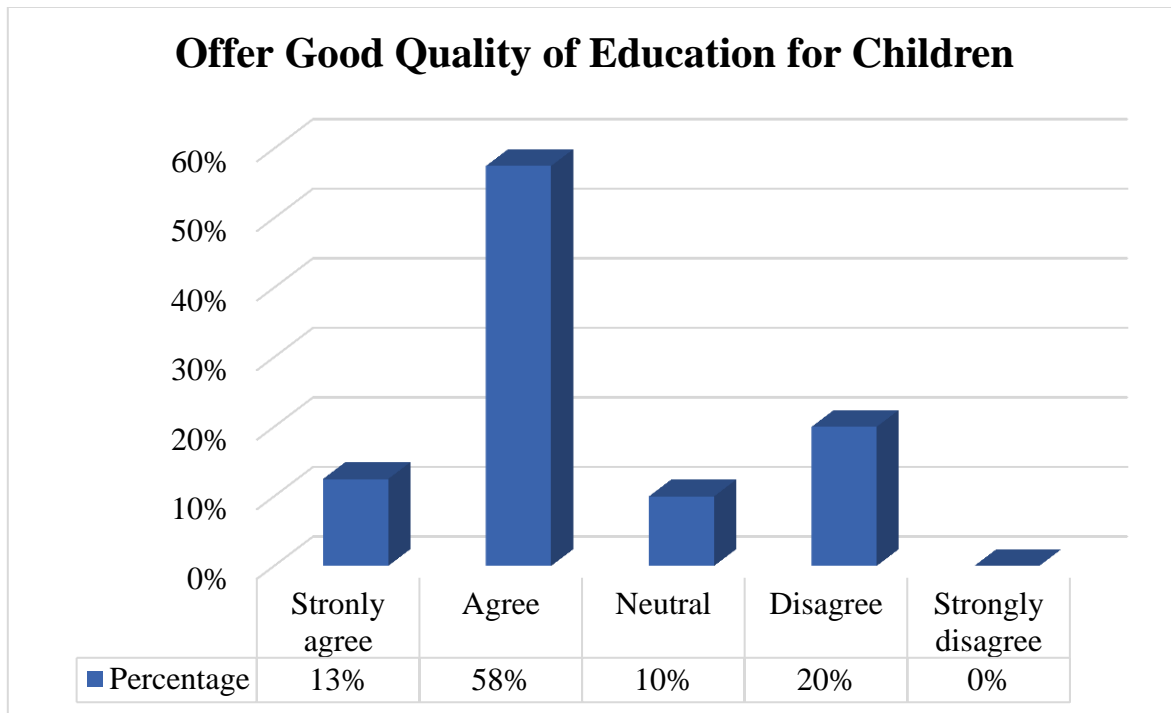
The above table and diagram shows the following:

- 10% of respondents strongly agreed that participation in SHGs' meeting improved their Knowledge and self-awareness,
- 65% of the respondents agreed that participation enabled them to improve their awareness and knowledge,
- 10% of women who responded that they are neutral about the questions,
- 0% of respondents strongly disagreed.

Table No. 14: Did SHG enable you to offer good quality of education to your children?

Did SHG enable you to offer good quality of education to your children?	Number of Respondents	Percentage
Strongly agree	5	12.5%
Agree	23	57.5%
Neutral	5	10%
Disagree	7	20%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 16



Education Provided to Children

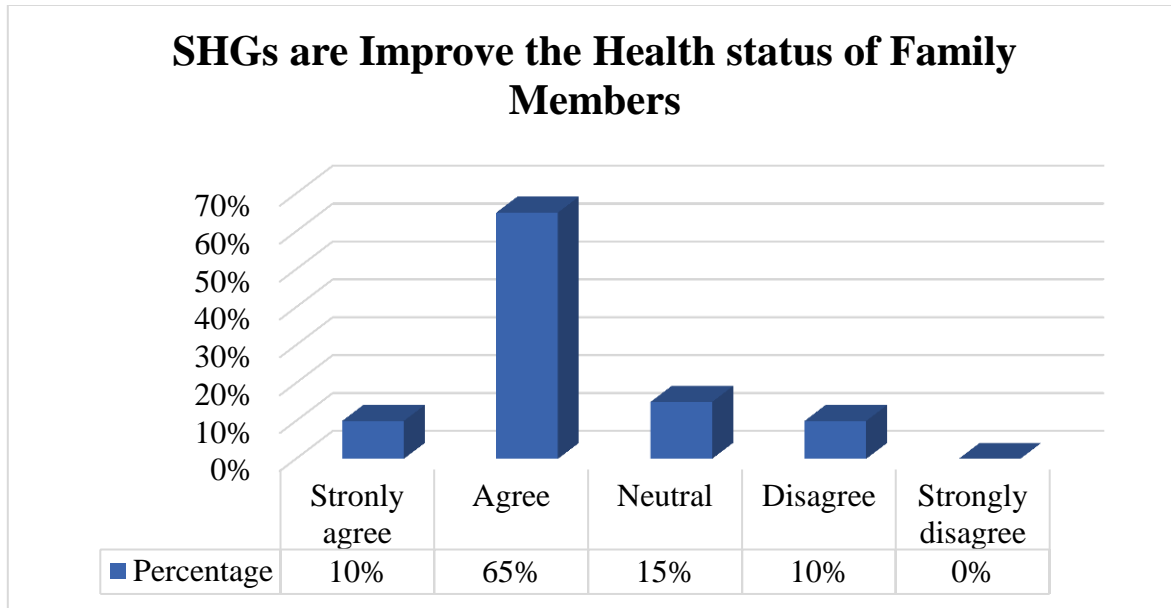
The above table reveals the following percentage:

- 12.5% of the respondents have shown their total satisfaction of the quality of education their children received thanks to SHGs,
- 57.5% of the respondents agreed that SHGs have provided good quality of education to their children,
- 10% of the respondents stayed neutral relative to the question,
- 20% disagreed with the question, whereas
- 0% of the respondents strongly disagreed with the question.

Table No. 15: Did SHG improve the health status of your family members?

Did SHG improve the health status of your family members?	Number of Respondents	Percentage
Strongly agree	4	10%
Agree	26	65%
Neutral	6	15%
Disagree	4	10%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 17



Health Status of the Family Members through SHGs

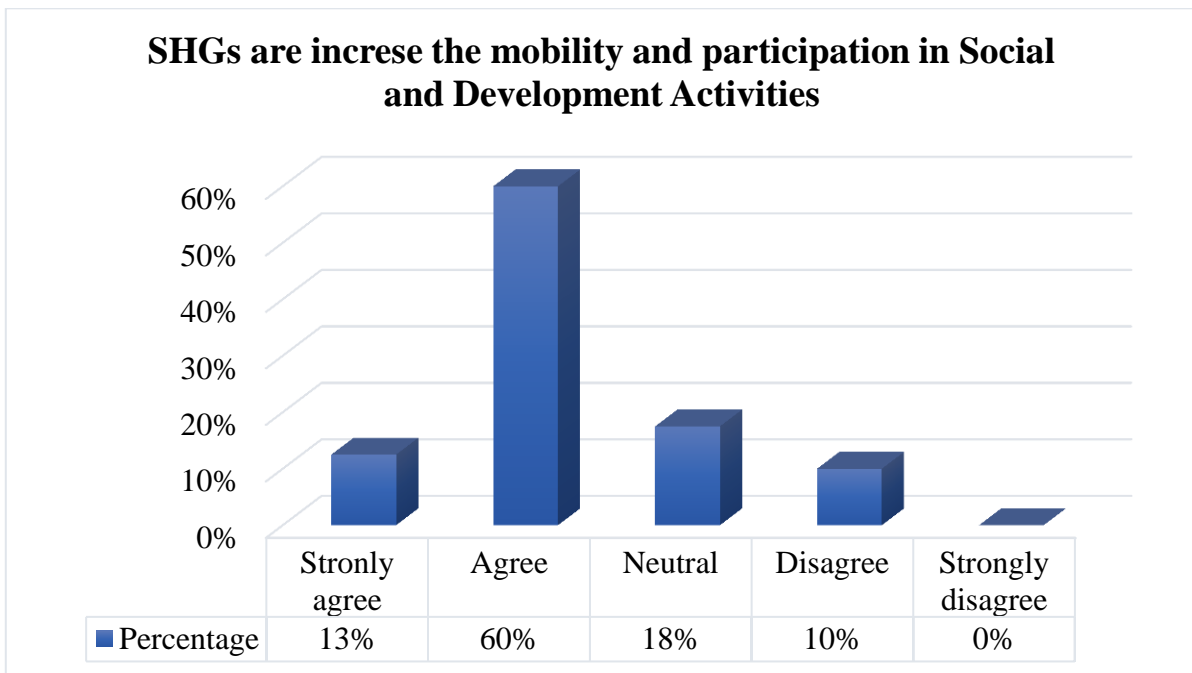
According to the table and diagram No. 17, the following are the result of the data analysis:

- 10% of the respondents strongly believe that their family members receive good health through SHGs,
- 65% of the respondents agreed that health of the family is assured since economy is supposed to be increased,
- 15% of those respondents were neutral relative to the question,
- 10% of the respondents totally said that the SHGs have not changed their family members' health status, and
- 0% of the respondents strongly disagreed.

Table No. 16: Has participation in SHG increase your mobility and participation in Social and Development Activities?

Has participation in SHG increase your mobility and participation in Social and Development Activities?	Number of Respondents	Percentage
Strongly agree	5	12.5%
Agree	24	60%
Neutral	7	17.5%
Disagree	4	10%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 18



Mobility and Participation

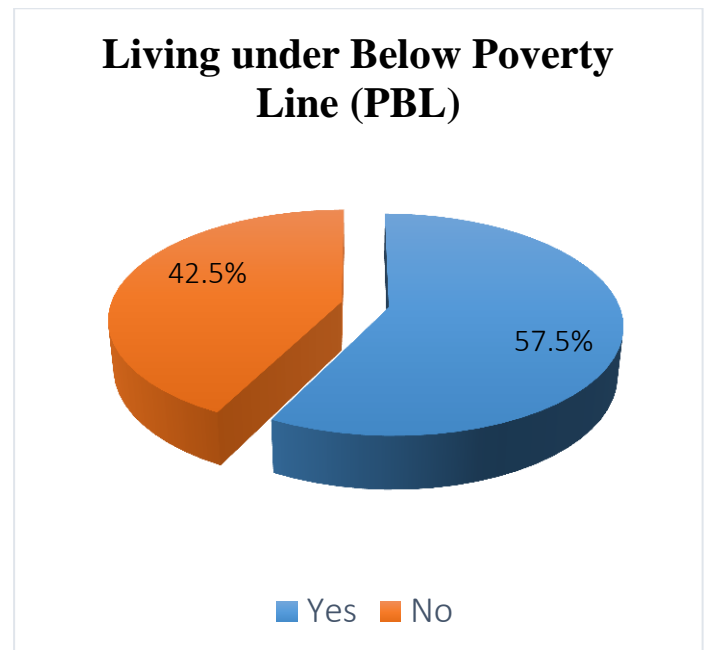
The above table and diagram reveals the following:

- 12.5% of the respondents fully agreed that they have seen increase in their life through the participation in social and developmental activities,
- 60% of the respondents agreed that the social and development activities have been increased,
- 17.5% of women in Mysore Taluk who responded these questions stay neutral, meaning they don't have choice,
- 10% of the respondents disagreed with the question, and
- 0% of the respondents strongly disagreed with this statement.

Table No. 17: Did you come under Below Poverty Line (PBL)?

Did you come under Below Poverty Line (PBL)?	Number of Respondents	Percentage
Yes	23	57.5%
No	17	42.5%
Total	40	100%

Diagram No. 19



Poverty Level

The above table and diagram shows the poverty level in Yaraganahalli Panchayat, Mysuru as following:

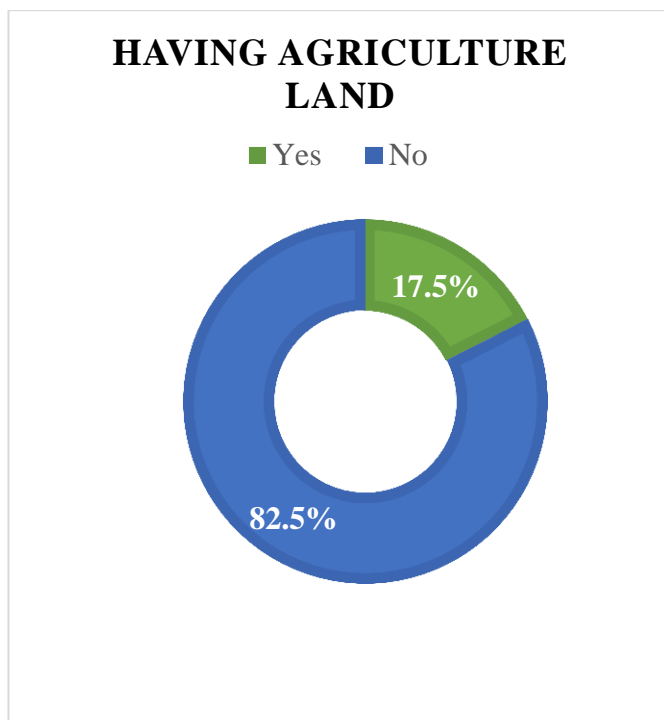
- 57.5% of the Self Help Groups who responded that question have confirmed that they used to come under the Below Poverty line (BPL), and

- 42.5% of the respondents have not come under the Below Poverty Line.

Table No. 18: Do you have Agriculture land?

Do you have Agriculture land?	Number of Respondents	Percent age
Yes	7	17.5%
No	33	82.5%
Total	40	100%

Diagram No. 20



The Ownership of Agricultural Land

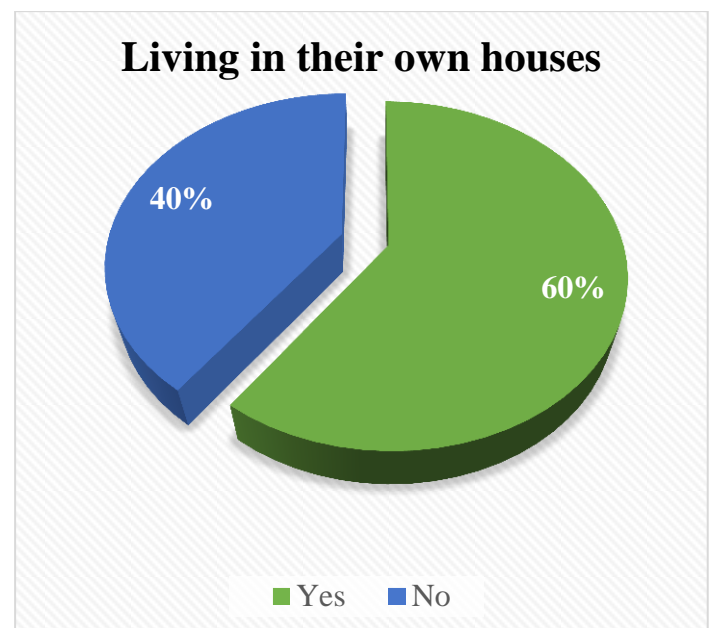
The table and diagram No. 20 reveals that in Yaraganahalli Panchayat:

- 17.5% of respondents have agricultural land for their own, meanwhile
- 82.5% of women in Mysore Taluk have not got the ownership of the agricultural land.

Table No. 19: Are you living in your own house?

Are you living in your own house?	Number of Respondents	Percent age
Yes	24	60%
No	16	40%
Total	40	100%

Diagram No. 21



Ownership of House

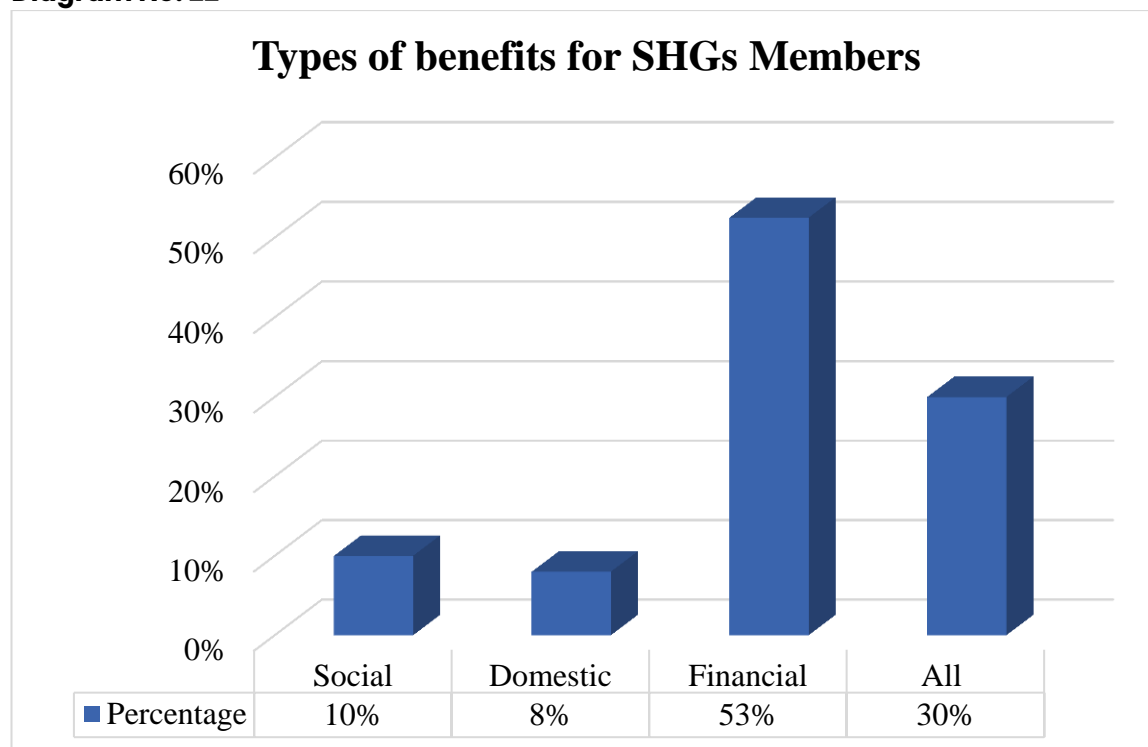
- 60% of the respondents have expressed that they are living in their own house,
- 40% of women who responded that question confirmed that they are not living in their own houses, which means that they are monthly paying the rent fees to the owner in the risk of being kicked out in faults of payment.

Table No. 20: After being member of SHG what types of benefits you perceive for yourself?

After being member of SHG what types of benefits you perceive for yourself?	Number of Respondents	Percentage
Social	4	10%
Domestic	3	7.5%

Financial	21	52.5%
All	12	30%
Total	40	100%

Diagram No. 22



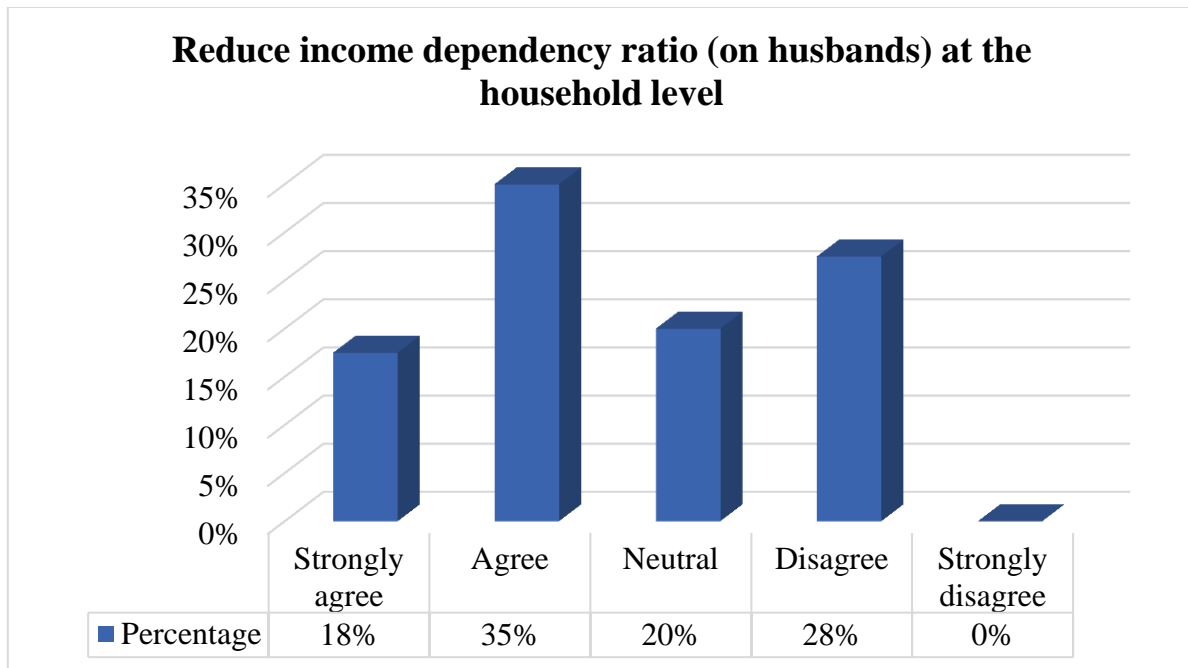
The following results are from the above table:

- 10% of the respondents benefit social supports,
- 7.5% of women in Mysore Taluk benefit the Domestic supports,
- 52.5% of the respondents confirmed they benefit financial support being the members of Self Help Groups,
- 30% all the respondents of benefit social, domestic, financial.

Table No. 21: Being a member of SHG has reduced your income dependency ratio (on husbands) at the household level?

Being a member of SHG has reduced your income dependency ratio (on husbands) at the household level?	Number of Respondents	Percentage
Strongly agree	7	17.5%
Agree	14	35%
Neutral	8	20%
Disagree	11	27.5%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 23



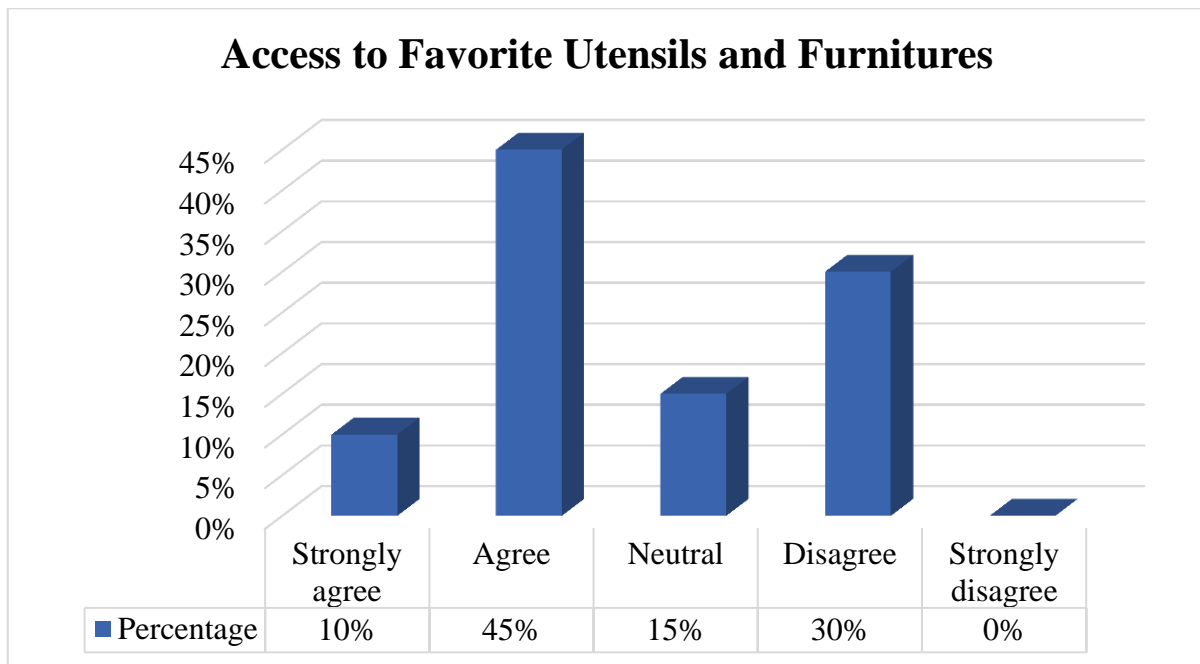
The table and diagram shows the following interpretation:

- 17.5% of the respondents replied that SHGs has enabled them which being a member of SHG reduced their income dependency ratio on their husbands,
- 35% of respondents agree that they are access to money and not depend on their husbands,
- 20% of the respondents stay neutral,
- 27.5% of women are depend to their respectful husbands,
- 0% of respondent strongly disagreed to the question.

Table No. 22: Being a SHG member has enabled you to access to your favorite utensils and furniture?

Being a SHG member has enabled you to access to your favorite utensils and furniture?	Number of Respondents	Percentage
Strongly agree	4	10%
Agree	18	45%
Neutral	6	15%
Disagree	12	30%
Strongly disagree	0	0%
Total	40	100%

Diagram No. 24



The table shows the following interpretation:

- 10% of the respondents replied that SHGs has enabled them to access their favorite utensils and furniture,
- 45% of respondents agree that they accessed to furniture and utensils through SHGs,
- 15% of the respondents stay neutral,
- 30% of women disagreed with the question,
- 0% of respondent strongly disagreed to the question.

Table No. 23: How much do you save monthly in SHG?

How much do you save monthly in SHG?	Number of Respondents	Percentage
100	5	12.5%
150	5	12.5%
200	20	50%
250	10	25%
300&above	0	0%
Total	40	100%

Diagram No. 25

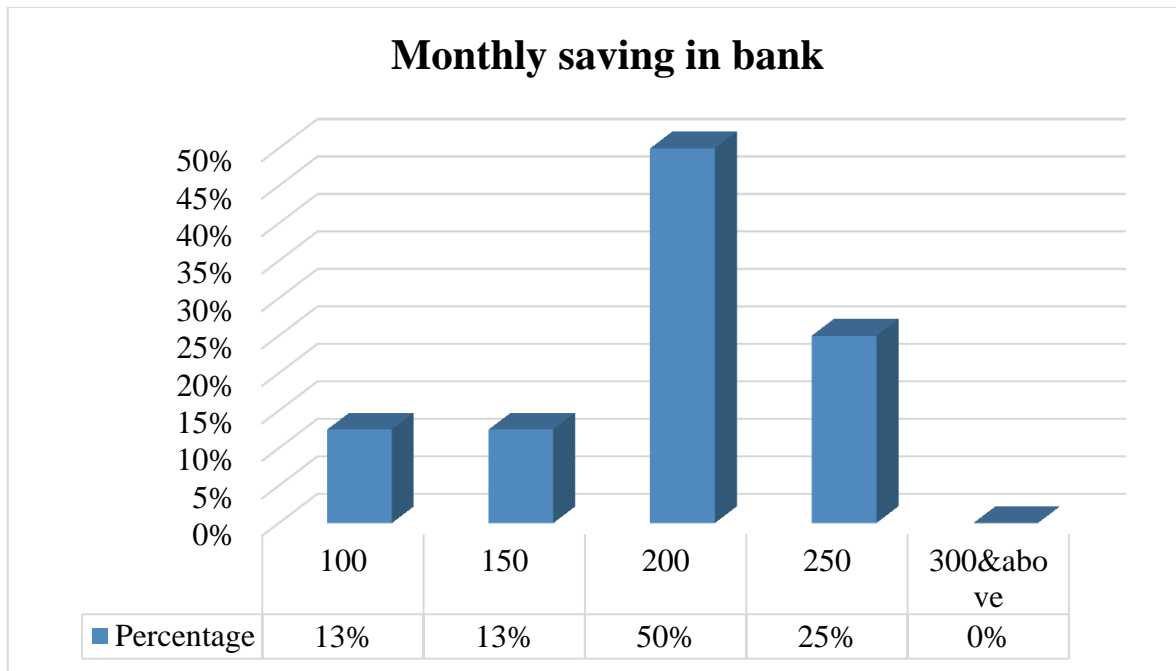


Table No. 24: What is the main purpose of monthly saving?

The Amount of Money Saved Monthly by the Members

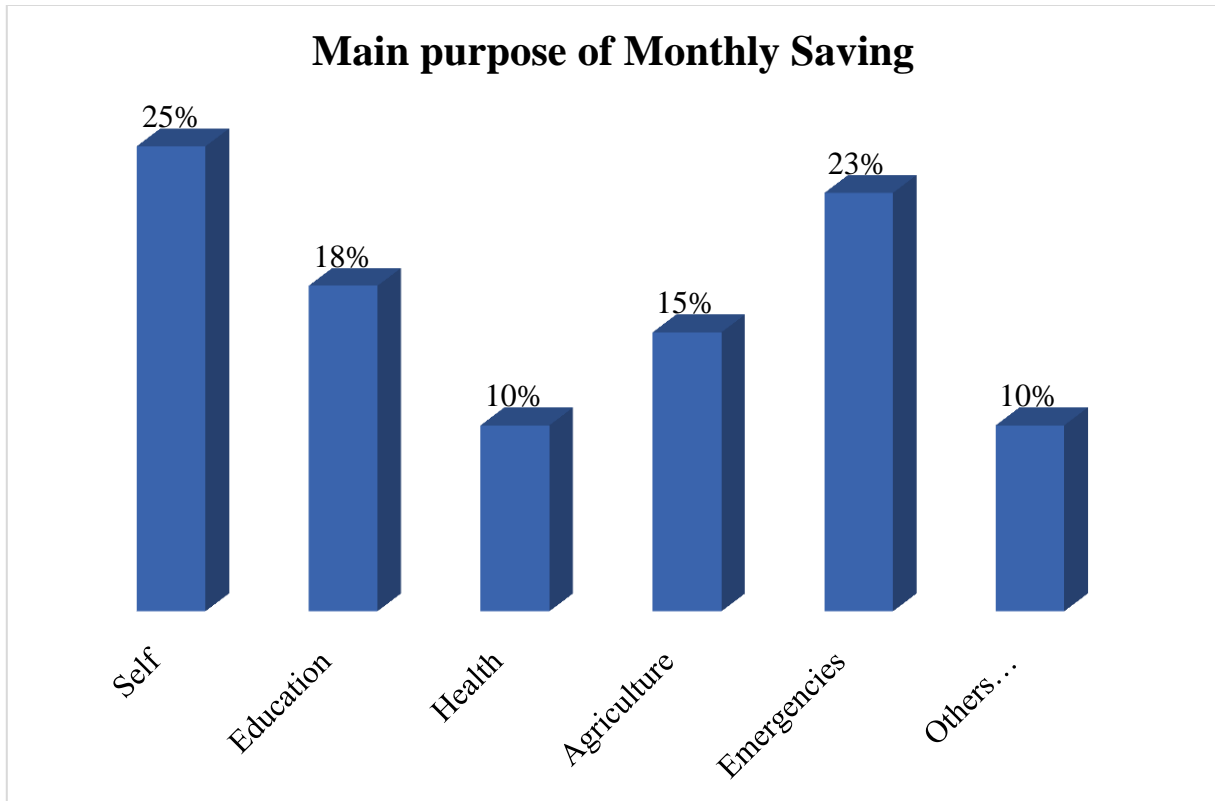
The above table shows the following:

- 12.5% of the respondents said that they save 100 rupees per month,
- 12.5% of the respondents affirmed that they save 150 rupees per month,
- 50% of women in Mysore taluk said that they monthly save 200 rupees,
- 25% of the respondents save 250 rupees in a month,
- 0% of respondents are not able to save above 300 rupees in a month.

Therefore, the data of this table shows that women in Mysore Taluk have the capacities to save money from 100 rupees up to 250 Indian rupees.

What is the main purpose of monthly saving?	Number of Respondents	Percentage
Self	10	25%
Education	7	17.5%
Health	4	10%
Agriculture	6	15%
Emergencies	9	22.5%
Others...	4	10%
Total	40	100%

Diagram No. 26



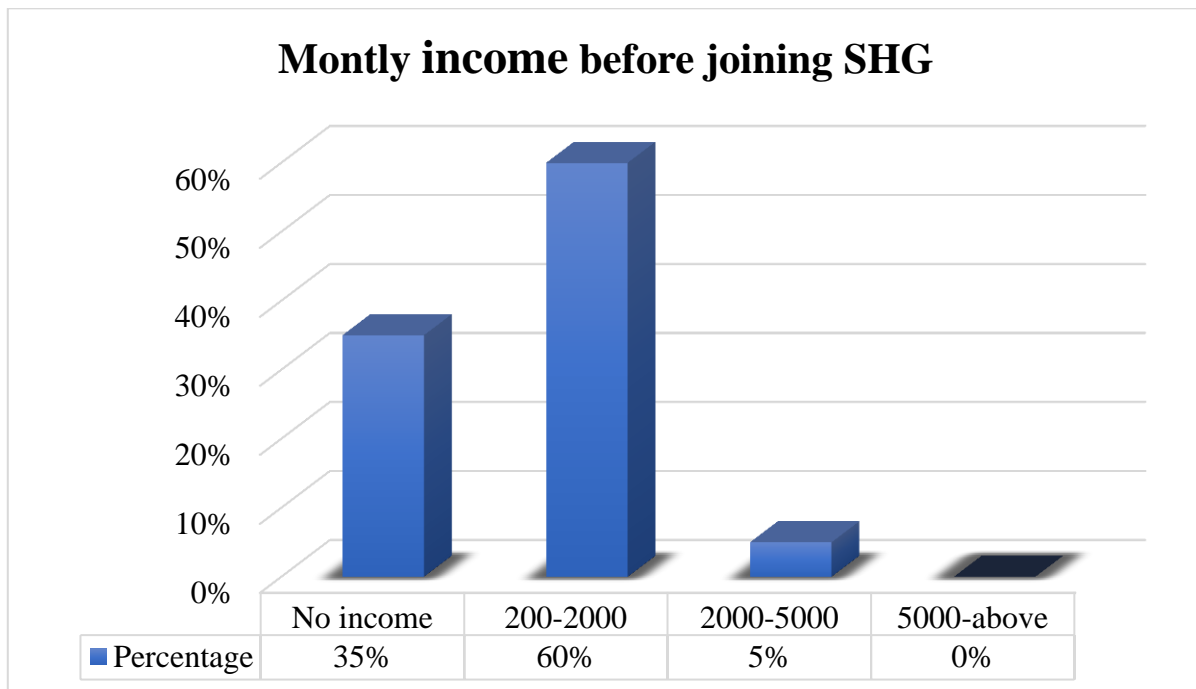
The Main Purpose of Monthly Saving:

- 25% of the respondents are favorable for self,
- 17.5% of those women who responded chose education as a mean,
- 10% of respondents monthly save for the health of the family,
- 15% of respondents save money and use into agriculture ,
- 22.5% of the respondents monthly save in case of emergencies,
- 10% of respondents cumulate money monthly for various other reasons.

Table No. 25: How much was your monthly income before joining SHG?

How much was your monthly income before joining SHG?	Number of Respondents	Percentage
No income	14	35%
200-2000	24	60%
2000-5000	2	5%
5000-above	0	0%
Total	40	100%

Diagram No. 27



The Income of Members after Joining SHGs

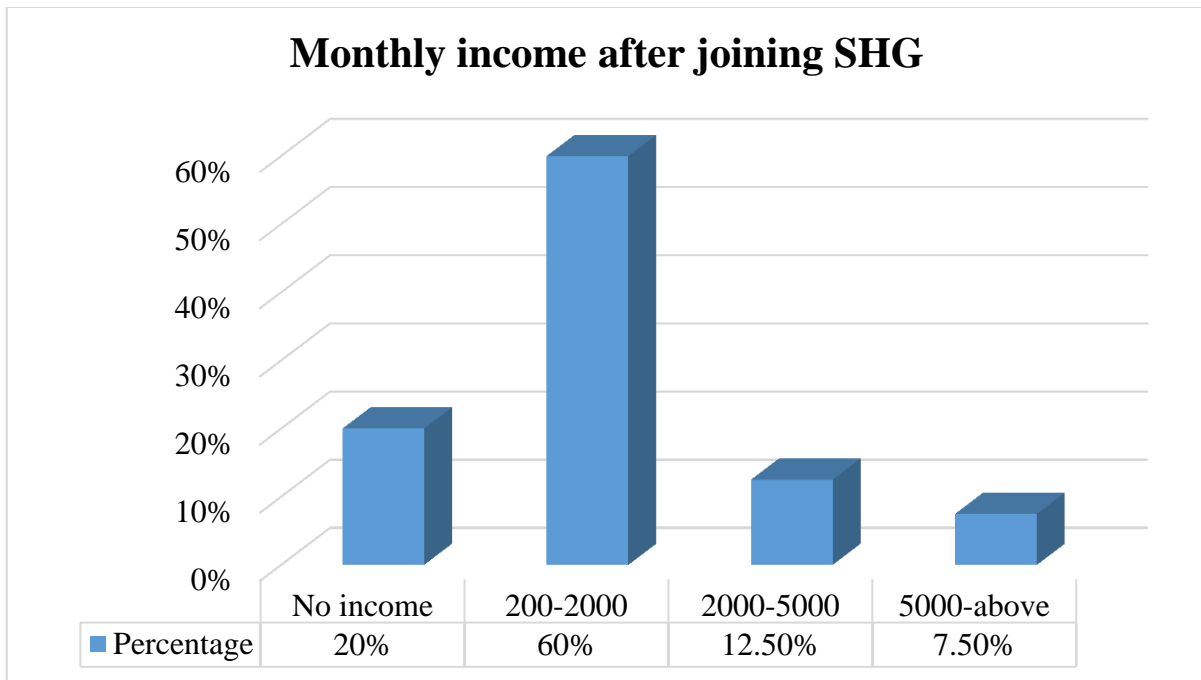
The above table shows the following interpretation:

- 35% of the respondents didn't have income before joining SHG,
- 60% of the respondents had monthly income from 200 up to 2,000 rupees,
- 5% of the respondents have been received from 2,000 up to 5,000 rupees per month before joining SHG,
- 0% no one had income more than 5,000 rupees before joining SHG.

Table No. 26: How much is your monthly income after joining SHG?

How much is your monthly income after joining SHG?	Number of Respondents	Percentage
No income	8	20%
200-2000	24	60%
2000-5000	5	12.5%
5000-above	3	7.5%
Total	40	100%

Diagram No. 28



Income after Joining SHGs

The above table present the economic situation of the women:

- 20% of the respondents don't have any income after joining SHGs,
- 60% of women who responded save at least from 200 up to 2.000 rupees per month after joining SHGs,
- 12.5% of the respondents save at from 2.000 to 5.000 rupees per month after joining the SHGs,
- 7.5% of the respondents save 5.000 and above per month.

Diagram No. 29

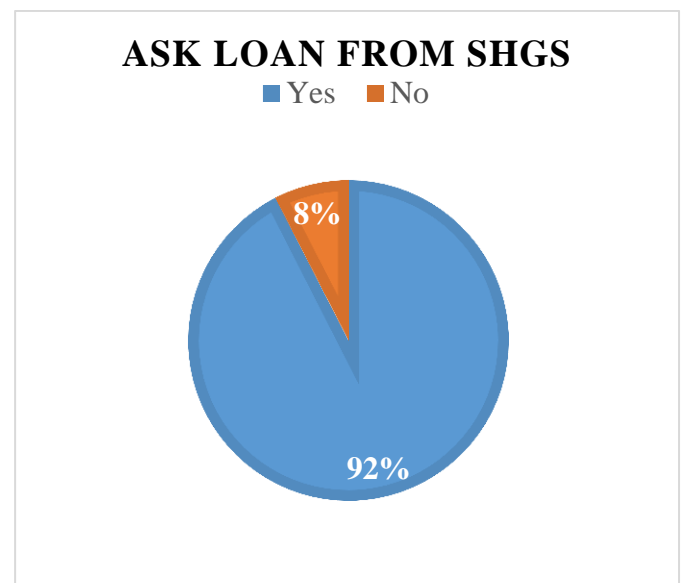


Table No. 27: Did you ask loan from SHG?

Did you ask loan from SHG?	Number of Respondents	Percentage
Yes	37	92.5%
No	3	7.5%
Total	40	100%

Loan Situation

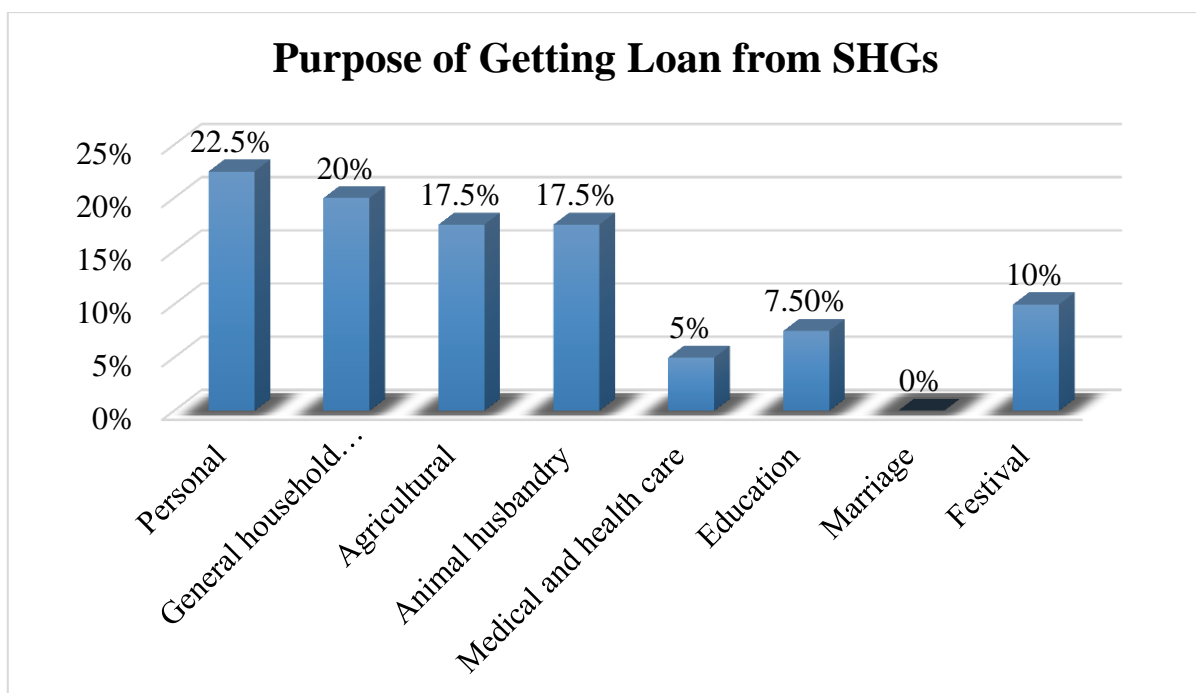
- 92.5% of the respondents asked for loan and got it,
- 7.5% of women from the Self Help Group did not ask for loan.

Table No. 28: What is the purpose of getting loan from SHG?

What is the purpose of getting loan from SHG?	Number of Respondents	Percentage
Personal	9	22.5%
General household expenditure	8	20%

Agricultural	7	17.5%
Animal husbandry	7	17.5%
Medical and health care	2	5%
Education	3	7.5%
Marriage	0	0%
Festival	4	10%
Total	40	100%

Diagram No. 30



Purpose of Getting Loan from SHGs

This table above here expresses the internal loans:

- 22.5% of the respondents ask loan for personal issues,
- 20% of SHG members ask loan for general household expenditures,
- 17.5% of the respondents took loan for Agricultural issues,
- 17.5% of the women who responded said that they ask loan in the pursuit of their animal husbandry,
- 5% of the respondents asked loan for insuring health situation in the family,

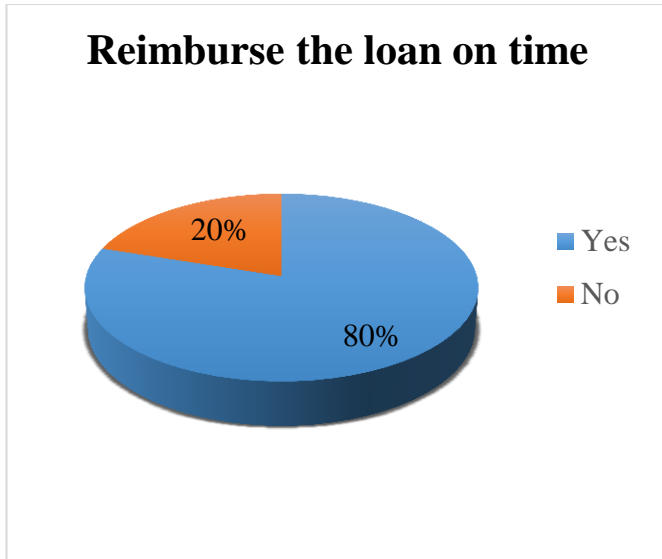
- 7.5% of the respondents ask loan for education purposes,
- 0% for marriage purpose,
- 10% of the respondents asked loan for different festival.

Table No. 29: Did you reimburse your loan on time?

Did you reimburse your loan on time?	Number of Respondents	Percentage
Yes	32	80%
No	8	20%
Total	40	100%

- 80% of the women who took loan reimburse on time,
- 20% of women are not regular in reimbursement on time.

Diagram No. 31



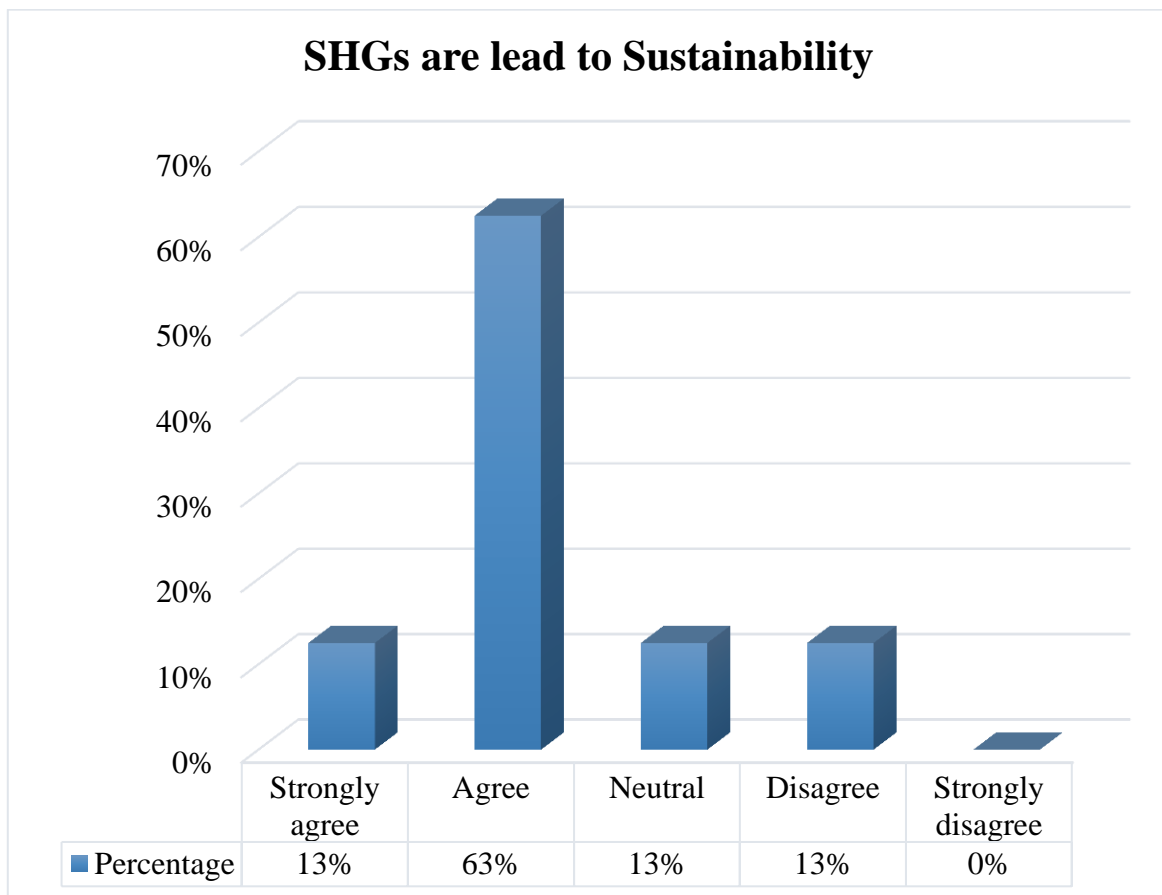
This above table shows the number of people who reimburse on time:

In short, the majority pays on time which should be thanked and encouraged.

Table No. 30: Do you think that SHG lead to Sustainability?

Do you think that SHG lead to Sustainability?	Number of Respondents	Percentage
Strongly agree	5	12.5%
Agree	25	62.5%
Neutral	5	12.5%
Disagree	5	12.5%
Strongly disagree	0	0%
Total	40	100%

Diagram No.32



Sustainability

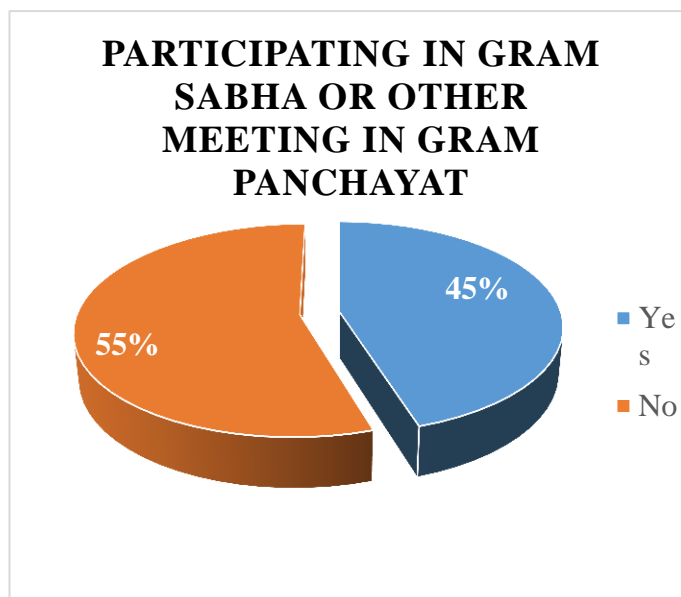
The interpretation of the above table shows the following:

- 12.5% of the respondents have the strong agreement that the SHG lead to the sustainability with examples,
- 62.5% of the respondents agree that living in group is the best manner for maintaining sustainability,
- 12.5% of the respondents stay neutral or reluctant regarding to that question,
- 12.5% of women who responded totally disagree that it should be a way for sustainability,
- 0% similarly disagree.

Table No. 31: Do you participate in Gram Sabha or other meeting in Gram Panchayat?

Do you participate in Gram Sabha or other meeting in Gram Panchayat?	Number of Respondents	Percentage
Yes	22	45%
No	18	55%
Total	40	100%

Diagram No. 33



Panchayat Meeting

This table above shows the level of participation in panchayat meeting:

- 45% of the respondents affirmed that they participate to Gram Panchayat meeting,
- 55% of the respondents did not participate in panchayat meetings.

Here, we can notice a weak rate participation in political activities.

Discussion

In this study, the role of SHGs in socio economic development of women has been assessed. It was found out that involvement in the SHG has multi variant effects to the members and the summary of some of the salient findings was discussed. Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as co-partners in progress with men. Women represent half the world's population and gender inequality exists in every nation on the planet. Until women are given the same opportunities that men are, entire societies will be destined to perform below their true potentials. The greatest need of the hour is change of social attitude to women. The SHG has impacted the following.

❖ Social

- Strong Group Dynamics and Conflict Resolution
- Strong social support
- Community Services
- Breaking Negative social and social recognition

❖ Economic

- Improved saving culture
- Access to loan
- Economic independence of women
- Improved household income and living condition
- Economic independence and asset holding
- Acquired Skills

❖ **Leadership /Political**

- a) Developed leadership skill
- b) Decision making skill
- c) Assertiveness
- d) Sensitive to injustice happened in the community
- e) Identify their right and responsibility

The SHGs have been able to get recognition in the entire World as a useful tool for poverty alleviation and for improving Socio-economic status of rural poor. In India too, these have been making progress in the direction of reducing poverty and empowering rural women. Implementation mechanism may follow the design of the programme. It may be kept in mind that a proper role transformation strategy and implementation of the same in letter and spirit is essential for the development of people's institutions. After joining SHG the income levels of the respondents have increased and with the help of increased income level they could overcome the poverty. Loan facility is available for all the members without any restriction. Thus SHGs are formed with the idea of mobilizing small savings from the members. SHGs are not treated as financial system but they are formed with a view to social and economic change of the rural people especially for the rural women. Through a network of the cooperatives, commercial banks, regional rural banks, NABARD and NGO's, SHGs have so far been largely a supply driven and in providing financial services to the poor. Proper emphasis should be given to group lending and SHGs formulation for alleviate poverty. In avoiding of any misuse of money, there should be a need of proper regulating authority at each level such as saving, depositing, and money lending.

Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living

standards of the rural women. The Self Help Groups (SHGs) have proved the way for economic independence of rural women. Thus, it can be concluded that the Self Help Groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well.

SHG is a powerful instrument for poverty eradication in the new economic era. As women are the most vulnerable section of the society the quick progress of SHG is an upward vehicle for women empowerment. Self Help Group (SHG) Programme clearly plays a central role in the lives of the poor. The programme in various blocks all seem to be very successful in reaching poor clients importantly; there is evidence of increased household income. This is a very significant indicator of impact. Standard of living for the programme participants have increased and also the food security is much more for the programme clients. Programme loans are one of the main ways beneficiaries overcome food insecurity with sickness, disease, emergencies and crises, where programme participants seem to transfer the loan source to SHG members to meet these expenses. The study revealed that SHGs empower members by awakening self-assertiveness and confidence among them, increase their income level, help them acquire skills, participate in decision making at home and in their communities, gives them the ability to resist negative cultural practices and improve upon their living conditions.

SHGs have not only produced tangible assets and improved living condition of members but also helped in changing much of their outlook and attitude. In the present study, it has been found that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grass root development for women. SHG promotes self-reliance by generating its own funds. It breaks the vicious cycle of debts. It is an effective agent for change and serves as a solid

platform for women empowerment. At the individual level, there is evidence that the programme attracts already relatively empowered people and that empowerment occurs among some beneficiaries through programme participation. The process of empowerment manifests itself in increased self-esteem. Programme participation is also associated with changes in decision-making at the family level as well as community level. Programme participants are far more aware about the various programmes and organizations and have an access to these organizations.

When women move forward the family moves, the village moves and the nation moves. It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of empowerment is perhaps through inducting women in the main stream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society.

The Empowerment of Women has become one of the most important concerns of 21st century not only at national level but also at the international level. Government and NGOs initiatives would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and women have full opportunities of self-decision making and participating in social, political and economic life of the country with a sense of equality.

Findings

According to this study, the following are the major findings presented along the objectives of the study.

Nature of Self Help Groups Studied in Yaraganahalli, Mysuru

The study revealed the existence of several women Self Help Groups in the Yaraganahalli

panchayat of Mysore. It was found out from the study that the age of 37% of the SHGs members are between 35-45 years, 27% are in 45-above years, and 25% are in 25-35 years, of which 4 percent of members are under 25 years. It shows that the young generation are busy with their studying in different institution.

This study show that in the past 30 to 50 years were not an equal opportunities or there were less opportunities for rural women to go to school and colleges. The 47.5% of SHGs members have studied till 7th Kannada standard, 35% of them didn't have opportunities for pursuing their studying and 17.5% of SHGs members are accessed to education till 10th standard and PUC. The women from different religions are came together to support each other in the community. The SHGs are composed from 70% of Hindu and 30% of Muslim and Christian, which spread their love of unity and exist solidarity. The 65% of the respondents are married and the others are single, divorced, widow and husband left. The researcher found one case which the husband left his wife due to evil social custom.

The 60% of the respondents are living in nuclear families (with their children) and others are living with their parents, children, spouses of the children and their offspring in one household.

The 35% of respondents noted their occupation as house wife and the others are doing agriculture, animal husbandry, self-employed, labour and small business.

The 75% of respondents are with background of more than 5 years and 25% of them are being as members of SHGs less than 5 years. The 42% of respondents highlighted which encourage by NGOs services and others are revealed that known the SHGs concept and importance through government, social media activities, friends and other services.

The 62% of respondents are agree which the SHGs are effect their life style, which 12.5% are strongly agree with the impact of SHGs, 15% didn't have any idea and only 10 percent of respondent are disagree that the their life style are not changed by SHGs. The 80% of

respondents are happy to recommend the other women in the community to join with SHGs and 20% of them are not suggest for the other people. 72.5% of respondents are active and participating regularly in every meeting and the 17.5 % are not take serious the meeting. Its means that still they are not satisfied being as member of SHGs.

Social and Economic Impacts of SHGs

15% of respondents are claimed that they are the head of family, 62.5% of respondents said their husband are the head of families and the others families are run by their respectful father, father in law or mothers. 55% of respondents have influence in decision making in their household level, 15% of them don't have influence in decision making and 20% are neither agree, nor disagree in term of household level decision making. 75% of respondents are believed which participating in SHGs increase their awareness and knowledge, which 15% are disagree and 20% are no idea.

The 70% of respondents are stated that they offer the good quality of education for their children. 20% of them still couldn't offer the good quality of education and 10% of them don't have idea. The 75% of respondent are happy that being as member of SHG improve the health status of themselves and their respectful families. 10% are disagree and 15% have nothing to share. The 72.5% of respondents claimed that they are dealing with different social and development activities. 10 percent of respondent are not involving themselves in such kind of activities and 17.5% are don't consider it yet. The 57.5% of respondent are come under below poverty line (BPL) and the 42.5% are don't come under BPL.

The 17.5% of respondent have agriculture land, which 82.5% don't have it and doing other income generation activities. The 60% of respondents said they are living in their own house, which 40% of them have not their own houses and living in rent or lease house. The respondents said after being members of SHGs, they are getting benefits such as financial,

domestic, social or all of them. The 52.5% of respondents noted that the SHGs reduce their income dependency on their husband, which 27.5% among them are depend on husband income and 20 of respondents are said neutral. The 55% of respondents are accessed to their favorite utensils and furniture, which 30% of them couldn't buy their favorite's dishes and furniture, and 15% said neutral.

The respondents said that they are saving 100, 150, 200 or 250 rupees per month in a bank. It show that the monthly saving money are depend on the SHGs members. Its and opportunities to improving saving culture. They are saving monthly a regular amount of money for different purposes such as personal, education, health, agriculture, emergencies and other purposes.

The respondents said their monthly income are increased after joining in SHG, or some of them which didn't have monthly income, now they are getting a less mount monthly. But still some of the respondents don't have any regular income. The 92.5% of respondents are said that they ask loan from SHGs, which 7.5% of respondents are not got loan from SHGs. One of the most thing which encourage the women to join in SHGs are receiving loan from SHGs. The SHGs are provide loan for their members with 2% interest.

They are getting loan for different purposes such as personal, general household expenditure, agriculture, animal husbandry, medical and health care, education and festival. The 80% of respondents said that they reimburse/ return back the loan on time and 20% said which not return back the loan on time. The 75% of respondents are believed that SHGs are leading to sustainability. 12.5% of respondents are disagree and 12.5% are don't have any specific idea. The 55 percent of respondents are participating in Gram Sabha or other related meeting in Gram panchayat, which 45% of respondents are neither

participate, nor interest involving themselves at those meetings.

Suggestions

The following are the brief suggestion are offered to alleviate the present conditions viz

Providing Education and Awareness / Capacity Building

Create a safe space through gather women and talk about issues like gender equity, women's rights, or health. Provide a safe and trusted space for women to gather and learn it can be also helpful for women education and build up their confidence.

Capacity Building for SHGs Beneficiaries

Women should be properly educated so that they will enhance the capability to manage communities and community projects. The NGOs and the State government must also monitor at a regular interval the overall performance of SHGs and the members included in it. There is a need for establishing a computerized MIS for SHGs and SHG federations to monitor their performance on a regular basis.

Periodical training programme at regular intervals to group members may be organized by the NGOs and other Government officials to aware about bank loan, proper accounts keeping, self-management, decision making etc. People should not only be made aware about the benefits of the programmes but also of the ways of getting benefit from them. This can be achieved by conducting a proper awareness programmes, and revealing the success story of same programmes which already implemented in other area through literature channel as well as video documentary with understandable language.

The SHG beneficiaries should be given training for developing managerial and leadership skills to carry out their responsibilities effectively. This may help in leadership development in Social, economic and political term for women in the community.

Training for Community Based Organizations

The existing Self Help Groups (SHGs), youth clubs, aganwadi workers etc. working in the

village can also play a role of catalyst in bringing the schemes and programmes at the doorstep of those for whom they are made. The leaders of SHGs can motivate rural women to overcome social/cultural barriers and to come out from the four walls of their houses to get benefit of the schemes and programmes implemented for their development. The capacity building programmes too should be organized on regular basis by NGO's activists, volunteers, Panchayat representatives, members of youth clubs etc. to promote small savings and to encourage women's active and positive role in development process for ensuring their rights, entitlements and due share in developmental benefits. Members should be given intensive training in motivation, leadership, accounting and entrepreneurship. More attention should be given to the capacity building of those members who belong to the socio-economically weaker sections of the society.

Providing Market Infrastructure and Assessment

NGOs and Government should take necessary steps for marketing the goods produced by SHGs. Developing marketing infrastructure, market assessment, product design, packing, etc. are important areas to be addressed for sustenance of SHGs.

Market Infrastructure

In general, the SHGs members have to be made aware of the potential market for their products. They should also be given clear ideas on the various available marketing infrastructures from which they can get more benefit. Need of the hour is that more and more marketing facilities be provided at the state and district levels for the sale of products of SHGs. There is need to evolve training packages for entrepreneurship development to enable rural women to become successful business managers for sustaining microenterprises. Market information of different products and innovative technology should be publicly announced in order to get its acceptance among the rural entrepreneurs. Infrastructure is essential for the success of

micro enterprises. It may be either for production, processing, quality testing, storage, design development, value addition, diversification of products and marketing.

Market Assessment

Strength and weakness of income generation activities of SHGs beneficiaries should to be identify and then they must be properly motivated to become entrepreneurs and economically independent. Now the majority of them have not done any type of market assessment prior of starting the activity. As the outcome of income generation depends upon the selection of key activity, more importance should be given to market assessment.

Fight against Negative Social Customs and Evils

SHG services can be utilized to fight against social evils like child labour, dowry system, to promote small family norms, infrastructure development and in other useful social works. Instead of officials or village leaders, motivating the women to form into group to serve its members, people should come together on their own volition.

Attendance

Attendance at meeting and workshops should be made mandatory so that the members can enhance their group cohesiveness.

Some of SHGs beneficiaries which are not participating regularly in meeting, the NGOs and government should initiative motivating programmes for them to be present in every SHGs meeting and workshop in different level.

Conclusion

From the above analysis we can conclude; Self Help Groups have been playing considerable role in socio economic development of women, self-confidence among sample members, communication level of members, change in family violence, improving their life style, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, influence in decision making, leadership, reduce income

dependency on their husband, offer good quality of education for their children, access to their favorite utensils and furniture, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value.

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