Research Paper

Volume : 2 | Issue : 12 | December 2013 • ISSN No 2277 - 8179

Women's Self Help Groups and Social Inclusion – Empirical Evidence from Mysore district of Karnataka

Economics

KEYWORDS : Inclusion, Exclusion, Motivating Factor, Decision Making and Empowerment

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ABSTRACT

Social exclusion and discrimination refer to the process and outcome of keeping a social group outside the power centers and resources. Self Help Groups can be defined as supportive educational and usually change oriented mutual aid group that addresses life problems or conditions commonly shared by all members. The present study is made an attempt to identify the motivational factors of the women's to formation of Self Help Groups and to analyse the decision making power taken by women in Self Help Groups.

Introduction

Social exclusion and discrimination refer to the process and outcome of keeping a social group outside the power centers and resources. Exclusion, discrimination and identity formation are both individual and collective processes. Poverty and unemployment are the two major problems of under developed countries, to which India is no exception. The union government has implemented various schemes to reduce poverty and promote gainful employment opportunities. However, the most attractive scheme with less effort is the "Self Help Groups". It is atoll to remove poverty and improve rural development.

Self Help Groups (SHGs) can be defined as supportive educational and usually change oriented mutual aid group that addresses life problems or conditions commonly shared by all members. The purpose may be personal or for societal change or for both. In India, self help groups have been in operation for a long time in many fields. Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice. Generally, development with justice is expected to generate the forces that lead to empowerment of various sections of population in a country and to raise their status especially in case of women. In the present century the terms women empowerment, women welfare, gender justice have come to light in the social, economic and political development perspective of both developed and developing nations.

Review of Literature

Tripathy (2004) in the study conducted at different parts of the country revealed that the success of the economic activities taken up by the self-employed persons in SHGs largely influenced other poor people. The poor people were motivated by the decision making process, broader financial base of the SHGs in their village. Sherin (1999) noted that majority of the functional SHG respondents had expressed personal empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes. With this background, the present study is set for the following objectives.

OBJECTIVES:

1. To identify the motivational factors of the women's to formation of Self Help Groups.
2. To analyse the decision making power taken by women in Self Help Groups.

Methodology:

The present study is based on both primary and secondary data. Primary data have been collected by conducting a survey among 120 sample respondents from 20 Self Help Groups in different areas of Mysore District. Six respondents were selected from each Self Help Group. Random sampling techniques were used to select the respondents. Secondary data have been collected from books, journals, newspapers, internet and periodicals. However, selecting self-help groups the criteria adopted here is that the SHG should have a linkage with banks.

Analysis and Discussion

Socio-Economic Characteristics of Self Help Group Members:

The following table shows the characteristics of SHGs Members in the study area.

Table - 1: Socio-Economic Characteristics of Respondents

Age			
Sl. No.	Categories	Frequency	Percentage
1	Young (up to 35 years)	86	71.67
2	Middle (36 to 50 years)	30	25.00
3	Old (51 years and above)	4	3.33
	Total	120	100
Education			
	Illiterate	14	11.67
	Functionally lliterate	25	20.83
	Primary School	5	4.16
	Middle School	14	11.67
	High School	48	40.00
	College	14	11.67
	Total	120	100
Marital Status			
	Married	104	86.67
	Unmarried	13	10.83
	Widow	3	2.5
	Total	120	100.00
Family Type			
	Nuclear Family	79	65.83
	Joint Family	41	34.17
	Total	120	100.00

Source: Survey Data

It is observed from the Table-1 the majority of the respondents (71.67%) were young aged, while 25 % of them aged were middle and remaining belonged to old age category (3.33%). Educational background of the sample household is very important to describe, as the bulk of their access to market, employment, credit, institutions, etc., is mainly dependent on the level of educational attainment by the members of the sample households. It is observed that 40 % of the respondents had studied up to high school, followed by 11.67 % each of them were having middle school level and college level education, while 4.16 % of them were having just primary school level education, respectively. While 20.83 % and 11.67 % of them were functionally literate and illiterates, respectively. It was noticed that 86.67 % of the respondents were married, while 10.83 % of them were unmarried and remaining 2.5 % were widows. Majority of the SHG members (65.83%) belonged to nuclear family and the rest (34.17%) belonged to joint family.

Table 2: Motivational factors in the formation of SHG's:

Sl.No	. Source	Proportion (%)
1	NGOs	90
2	Other SHG members	80
3	Bank	35
4	Own volition	30
5	Family members	20
6	Neighbors	15
7	Other Organizations	5
8	Individual Volunteers	5

Source: Survey Data

Table-2 shows the sources of motivation for the sample SHG members, for associating themselves with SHGs. Totally eight distinct sources were iterated by the respondents among which NGOs topped the list with 90 % of the respondents quoting it as their source of motivation followed by motivation by members of other SHGs in the locality which were quoted as the reason by 80 % of the sample members. Similarly, bank officials were quoted as motivators by 40 % of the respondents. Thirty per cent of the members quoted they had joined the SHGs through their own will. Members of own family were the source of inspiration in case 20 % of the members. Fifteen per cent of the respondents had joined after being influenced by neighbors followed by five per cent by other organizations such as cooperative societies, mahila mandals and five per cent of the respondents being influenced to join by individual volunteers who were mostly social workers.

Decision Making Behaviour

Table 3 shows the decision-making behaviour of the SHG members while availing credit from their SHGs. Among 55 % of the members borrowing from the SHG was a personal decision while in the case of 50 % members it was a joint decision of the member and her family. Another 15 % of the members the family directed the member avail SHG loan and also decided its utilization. Loan utilization was left to the member's discretion in 40 % of the cases while both the member and the family decided the utilization in 50 % of the cases.

Table - 3: Decision making behaviour of SHG members *vis-a-vis* SHG credit

Sl. No	Particulars	Proportion of SHGs members reporting (%)
1	To avail loan taken as own decision by the SHG member	55
2	To avail loan taken as joint decision by the SHG member and her family members	50
3	To avail loan imposed by the SHG member's family members	15
4	Utilization of loan left to the discretion of the SHG member	40
5	Utilization of loan decided jointly by the SHG member and her family members	50

Source: Survey Data

Table 4: Decisions implemented by the SHG members in their family after being influenced by their association with the SHG (% of beneficiaries reporting)

Sl.No	Activity	Before SHG association	After SHG association	Implemented as own decision	Implemented as personal & family decision
1	Education				
	Personally continuing education				
	Adult literacy programmes	--	5.00	--	100
	From primary to Secondary	--	--	--	--
	From Secondary to intermediate	--	2.5	--	100
	From Intermediate to graduation/ professional	--	--	--	--
2	Details of education initiated among family members				
	To kindergarten	--	25.00	20.00	80.00
	From kindergarten to primary	--	15.00	40.00	65.00
	From secondary to intermediate	--	2.5	100	--
3	Family education status				
	Primary education	66.66 (2.29)	79.16 (2.44)	--	100.00
	Secondary education	41.66 (0.78)	70.83 (1.14)	--	100.00
	Intermediate education	23.33 (0.26)	33.33 (0.58)	--	100.00
	Total members per family	3.46	4.16	--	--
4	Maintaining nutrition in family's food	5.00	20.00	00	100.00
5	Discouraging the use of tobacco/ alcohol in the family	33.33	50.00	100.00	00

Source: Survey Data

*Figures in brackets indicate sample family averages

Table 4 indicates the percentage of members who had implemented household decisions after being influenced by their association with SHGS. About 5 % of the members and 2.5 % of the members had decided to continue their education through adult literacy programme and from secondary to intermediate education respectively. Education had been initiated among the family members at the kindergarten level among 25 % respondents, from kindergarten to primary level by 15 % and from secondary to intermediate level among 2.5 % of the respondents. More members stated that they had ensured the initiation of education within their family after joining SHGs. At the primary education level the proportion of SHG members whose family members had enrolled for primary education rose from 66.66 before association to 79.16 % after SHG association. Similarly the increases at the secondary level were from 41.66 % to 70.83 % and at the intermediate level it was from 23.33 % to 33.33 %. Similarly 5.00 % of the members said they had practiced nutrient management before joining SHG and 20.00 % reported that initiated nutrient management after joining SHG. While 33.33 % of the members stated that they had been discouraging the use of tobacco and alcohol even before their association with the SHGs, about 33.33 % of the respondents stated that they started fresh campaigns against the usage habits after they were associated with the SHGs. Except in the case of initiating education at the kindergarten, primary levels and in the case of adoption of family planning, most of the decisions were implemented by members jointly with their respective families.

Conclusion

The study shows that Self Help Groups play an important role in social inclusion of women. Women's are participating in all the productive activities and are at par with men. The study shows that majority of the majority of the respondents had joined after being influenced by NGOs. Another one important observation is that the majority of SHGs members who were able to take loans based on their own decision. In a developing country like India, women empowerment is indispensable for restructure and reorientation of the society as a whole. In this direction, Government, banks and other financial institutions should come forward to offer loans for rural women and also government should be provide vocational training programme for women, introducing new skills and technical knowledge.

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