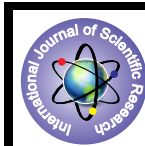


Performance of Self Help Groups in Creating Awareness about Women and Child Development Schemes: An Empirical Study in Davangere District of Karnataka



Economics

KEYWORDS :

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ABSTRACT

Women play crucial role in the socio-economic development of the family and thus the entire Society. But unfortunately, till recently, women were marginalized in all walks of life. Marginalization of women has hampered growth in every direction. Realizing the importance of women, Governments at the different levels have been implementing various schemes for the development of women. Awareness among the women about the development schemes is very essential to make use of them. The performance of SHGs in creating awareness among the women about development schemes has been assessed by analyzing the primary data collected from the 120 respondents selected through multistage stratified random sampling from Davangere district. The percentage of respondents having awareness about StreeShakthi Programme, Bhagyalakshmi and Madilush schemes is significantly more among the SHG member compared to the non-members. Thus SHGs have made significant contribution in creating awareness about the development schemes and they have become the apparatus of socio-economic change.

1. Introduction

The prosperity and growth of a nation depend on the status and development of its women as they not only constitute nearly half of its population, but also influence the growth of the remaining half of the population (Varma, 1992). Development of the nation, in true sense, cannot be achieved without proper development and empowerment of the women population. But unfortunately, till recently, women were marginalized in all walks of life. Marginalization of women has become a bane for the Indian society that has hampered growth in every direction (Das, 2012). Perhaps this philosophy was well accepted by Pandit Jawaharlal Nehru, "when a woman moves forward, then the entire family and village moves forward, and when the village moves then the entire nation moves." Realizing the importance of women Governments at the different levels have been implementing various schemes for the development of women. Most of the times, women failed to avail the benefit of such programmes due to lack of awareness about the schemes. It is widely believed that Self Help Groups (SHGs) are playing vital role in creating awareness about such schemes.

Microfinance, all over the world, considered as an effective and powerful strategy for the poverty alleviation and women empowerment (Mordoch and Haley, 2002). Microfinance institutions besides providing financial services they also provide social intermediation services and became an engine of socio-economic change. The most successful model of microfinance in India, in terms of scale and outreach, is Self Help Group (SHG) Bank Linkage (Priya Basu and Pradeep Srivastava, 2005). The SHG bank linkage model uses existing marketing channels, the banks, to bring formal financial services to a new market segment, the poor and particularly women. It does, however, involve a new sub-retailer to reach this market, namely the SHG. The group lending strategy adopted in this programme has several advantages which make this model widely acceptable to the banks and convenient to the poor customers. Realising the significance of the model in poverty alleviation, banks, Governmental and Non-Governmental agencies have been promoting SHGs and linking them to the banks. Important Players in the SHG bank linkage model are Banks, SHGs, Self Help Promoting Institutions (SHPI). Poor people particularly women are the beneficiaries of this model.

Government departments and NGOs are playing an important role as SHPI in the formation of SHGs and linking them to banks. These SHGs are not only providing banking services to their members but also striving for the improvement of socio-economic skills among their members to improve the overall quality of life. Members of SHG meet each other at least once in a week and discuss about their Socio-economic problems. They are, quite often, interacting with officials of government departments, banks and NGOs besides good number of them

are attending the different kind trainings. Thus, SHG members have better opportunity to get information about the women and child development schemes. In this backdrop, this study has been undertaken to analyse the performance of SHGs in creating awareness about women and child development schemes implemented by government department.

2. Methodology

The study is based on the primary data collected in Davangere district of Karnataka state. The district covers a total geographical area of 5975.97 Sq km spreading over 6 taluks. In the first step four taluks of the district were randomly selected and from each taluk two villages were randomly selected. Households of each village were stratified into landless, marginal (less than 2.5 acres), small (2.5 to 5 acres), medium (5 to 10 acres) and large (more than 10 acres) farm category. From each village, considering the land holding distribution in the study area, 2 landless, 4 marginal, 4 small, 3 medium and 2 large farm households were randomly selected from each village. Thus, totally 120 rural households were selected by using multistage stratified random sampling method. Sample households have been classified into the households 'without SHG' and households 'with SHG'. Former are those which have not even a single family member involved in SHG either as an ordinary member or as a leader of the group and the latter are those which have at least one member of the family who is involved in SHG either as an ordinary member or as a leader of the group. One of the women of the sample household is the unit of the study. SHG member from the 'with SHG' household and any one of the women from 'without SHG' household were interviewed. Primary data were elicited from these sample units by using pre-tested, well structured schedule. Chi-square test was used to draw the inference.

3. Results

This section intended to test the significance of association between the membership in SHGs and level of awareness about women and child development schemes. StreeShakthi Programme, Bhagyalakshmi and Madilush schemes have been selected for this purpose.

Bhagyalakshmi Scheme: This scheme is being implemented by Government of Karnataka for the overall development of girl child and to raise their status in the family as well as in the society. Under this scheme, Government promised to deposit a sum of Rs 19,300 in the name of first girl child born in a below poverty line family. The maturity benefit of Rs. 100097 is payable upon the girls attaining 18 years of age. In order to avail the benefit of this scheme; i) the birth of the child should be registered, ii) child should be immunized, iii) enrolled in the Anganwadi Centre, iv) take admission in a school recognized by the Education Department, v) not become a child labour, vi) it is compulsory that the beneficiary has to complete 8th standard

and should not marry before she attains 18 years of age. Respondents were asked about the provisions of the scheme. The women who are having knowledge about the provisions of the scheme are considered as aware about the scheme otherwise considered as not-aware. Information on awareness about the Bhagyalksmi scheme has been collected from the respondents and results are consolidated in table-1.

Table-1: Awareness about Bhagyalaksmi Scheme

SHG membership	Awareness Status			Chi-square value
	Aware	Not aware	Total	
Member of SHG	71 (93.4)	5 (6.6)	76 (100)	6.643*
Non-Member of SHG	34 (77.3)	10 (22.7)	44 (100)	
Total	105 (87.5)	15 (12.5)	120 (100)	

Note: Figures in parenthesis indicate percentage to the respective total

*** indicates significance at 1 percent probability level**

Awareness about Bhagyalaksmi scheme is relatively more among the SHG member respondents compared to non-member respondents. Among SHG member respondents 93.4 percent are having awareness about the scheme whereas it is only 77.3 percent among the non-member respondent. In order to test the significance of association between membership in SHGs and awareness about the Bhagyalaksmi scheme chi-square statistic has been computed. The calculated chi-square value (6.643) is found to be greater than the table value (6.630) for one degree of freedom at one percent probability level. Therefore association between membership in SHG and awareness about the Bhagyalaksmi scheme is statistically significant. Thus, it could be inferred that the awareness about the Bhagyalaksmi scheme is relatively more among members of SHGs compared to among non-member.

Madilu Scheme:

Directorate of Health and Family Welfare, Government of Karnataka has implemented the Madilu Scheme. The Scheme has been implemented to provide post natal care for mother and child. The objective of the scheme is to encourage poor pregnant women to deliver in health centers and hospitals in order to reduce maternal and infant mortality in the state. Under this scheme a kit containing 19 materials which are essential for mother and child health care is given. The beneficiaries must belong to below poverty line families. The benefit is limited to two live deliveries. Table 2 gives the comparative picture of awareness about the madilu scheme among SHG member and non-member respondents.

Table-2: Awareness about Madilu Scheme

SHG membership	Awareness Status			Chi-square value
	Aware	Not-aware	Total	
Member of SHG	69 (90.8)	7 (9.2)	76 (100)	5.448**
Non-Member of SHG	33 (75.0)	11 (25.0)	44 (100)	
Total	102 (85.0)	18 (15.0)	120 (100)	

Note: Figures in parenthesis indicate percentage to the respective total

**** indicates significance at 5 percent probability level**

More than 90 percent of SHG member respondents are having awareness about the madilu kit whereas it is only 75 percent among the non-member respondents. The chi-square value calculated to test the degree of association between membership in SHGs and awareness about the Madilu kit is found to be statistically significant at 5 percent probability level. Therefore, it could be inferred that SHGs have made significant contribution in creating awareness among their members about the madilu kit.

StreeShakthiProgramme:

Women and Child Development Department, Government of Karnataka has launched this programme during 2000-01 to empower rural women and make them self-reliant. StreeShakthi Groups are formed at the village level to inculcate the saving habit among the members and to empower the women economically. Thus, it is a poverty alleviation programme intended to empower the women through micro financing support. The department has been providing revolving fund and other kinds of financial assistance to the groups. Table-3 portrays the details about the membership in SHGs and awareness about the Stree-ShakthiProgramme.

Table-3: Awareness about StreeShakthiProgramme

SHG membership	Awareness Status			Chi-square value
	Aware	Not-aware	Total	
Member of SHG	75 (98.7)	1 (1.3)	76 (100)	19.436*
Non-Member of SHG	32 (72.7)	12 (27.3)	44 (100)	
Total	107 (89.2)	13 (10.8)	120 (100)	

Note: Figures in parenthesis indicate percentage to the respective total

*** indicates significance at 1 percent probability level**

All the SHG member respondents, except one respondent, have the awareness about the StreeShakthiProgramme because it is related with promotion of SHGs. Among non SHG members only 72.7 percent of the respondents are having awareness about the StreeShakthiProgramme. The association between membership in SHGs and awareness about StreeShakthiProgramme is statistically significant at one percent probability level. Thus, it could be inferred that SHGs have made significant contribution in creating awareness about the StreeShakthiProgramme.

4. Conclusion

Awareness among the women about the development schemes is very essential to make use of them. In this study an attempt has made to assess the performance of SHGs in creating awareness among the women about development schemes. The percentage of respondents having awareness about StreeShakthi Programme, Bhagyalaksmi and Madiluschemes is significantly more among the SHG member compared to the non-members. Thus SHGs have made significant contribution in creating awareness about the development schemes and they have become the apparatus of socio-economic change.

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