Research Paper Social Science

Socio-Economic Activities of Self Help Groups – a Study

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ABSTRACT

It is now two decade since the growth of Self Help Group (SHG) has started. The SHG has not only transformed the ignorant and backward women of rural India but also changed the scenario of activities undertaken by them. The members of SHG have grown to the extent of economically contributing to the development of the nation and making it a part and parcel of our society. The current situation also shows that some bad elements have crept into the groups and need to be checked. But anyhow SHG shall remain as a ladder for improving the socio-economic conditions of the rural poor.

The groups have also contributed in the social upliftment of the women. Women are getting more opportunities to participate in all levels of politics thereby making them the deciding factor at the village level politics. Gone are the days when women were locked inside the house and in kitchen attending/ catering to mere family needs.

Though SHG is an integrated approach and many more partners need to come forward to lend a helping hand to the groups. This article would highlight the various activities undertaken by the SHG and the nature of transformation it has brought.

KEYWORDS SHG, Transformed, Upliftment, Decision making, integrated approach.

OPENING LINES & LITERATURE

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs.

Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure.

Lalitha and Prasad (2009) have analyzed the empowerment of women through Development of Women and Children in Rural Areas (DWCRA) programme in the Guntur district of Andhra Pradesh. The study reveals that the income of individual after joining DWCRA programme has increased comparatively. The study concludes that the potential of women is not fully tapped comparatively. The study concludes that the potential of women is not fully tapped.

This study was undertaken with the objective of studying the role of SHG in the improvement of economic profile of its members and to know whether SHG provide economic independency. And the **Hypothesis** is **"**Longer the extent of membership greater the harmony in the group".

VILLAGE PROFILE

The study was done in a small village of Karaikal District. The nature of job of the residents of the Village is Mason, Painter, Agriculture work, Milching animal. Only few people are working in Government sectors such as, government hospital as attenders, in the public library and as a school teacher. This village has a few huts but most of the houses are concrete.

The design adopted for this study is Descriptive cum Diagnostic. Self Structured Interview Schedule was made use of to collect data from the respondents.

Table No: 1
Table Showing The Educational Qualifications Of SHG Members

SL NO.	Educational Qualifications	No. Of Respondents	Percentage
1	Primary	22	44%
2	Secondary	18	36%
3	Hr. secondary	08	16%
4	Under graduate	01	02%
5	Post graduate	01	02%
	TOTAL	50	100%

The above table show that 44% of the respondents are qualified up to primary level of education, 36% of them are educated up to secondary level,16% of them are Higher Secondary level educated and another 2% of there are educate up to post graduate level. Not even a single member is found to be illiterate. This shows the educational empowerment of SHG members in this study.

Table No: 2
Table Showing The Advance Role Of SHG.

SL NO.	Advance Role	No. Of Respondents	Percentage
1	Participation in Decision Making	43	86%
2	Shaping of Personality	07	14%
	TOTAL	50	100%

It is visible that 86% of the respondents believe that SHG's advance role is to help members participate in decision making and 14% of them feel that it helps in shaping the personality of its members.

Table No: 3
Table Showing The Societal Activities Of SHG Members.

SL NO.	STATEMENTS	NO. OF RESPONDENTS		TOTAL
		YES	NO	
1	Working with other agencies	04 08%	46 92%	50 100%
2	Contribute in creating awareness	09 18%	41 82%	50 100%
3	Ideas for exchanging views on social issues	16 32%	34 68%	50 100%

The above table shows that only 8% of the respondents say that do work with other agencies and 92% of them do not.

18% of the respondents say that they contribute in creating awareness and 82% of them do not.

32% of the respondents say that they get ideas for enhancing their views on and 68% of them do not get any ideas.

Table No: 4
Table Showing The Response On The Issue Of Unity.

SL NO.	STATEMENTS	NO. OF RESPONDENTS		TOTAL
		YES	NO	
1	Cohesiveness and solidarity in the Group	44 88%	06 12%	50 100%
2	Network with other group	50 100%	-	50 100%
3	Helping hand to the district Administration	02 04%	48 96%	50 100%

88% of the respondents opine that there is cohesiveness and solidarity in the group by being a member of SHG and only 12% do not say so.
Cent percent of the respondents say that their group have network with other groups.

96% of the respondents say that they do not extend their helping hand to the district administration and only 4% do extend it.

TESTING OF HYPOTHESIS:
Longer The extent Of Membership Greater The harmony In The Group.

O	E	O-E	$(0-E)^2$
12	10.6	1.4	1.96
0	1.4	-1.4	1.96
25	22.9	2.1	4.41
1	3.1	-2.1	4.41
7	10.6	-3.6	12.96
5	1.4	3.6	12.96
	50		38.66

$$\chi^2 = \frac{(O-E)^2}{E}$$

38.66

$$\chi^2 = \frac{}{50}$$

$\chi^2 =$ **0.8**

The calculated value is 0.8

df= R-1 x C-1

= 3-1 x 2-1 = 2

The table value for df 4 at 0.05 level is 5.991

FINDINGS:
Since the calculated value is smaller than the table value, it can be said that longer the extent of membership, greater is the harmony in the Self -Help Group.

Table No: 5
Table Showing The Extent Of Co-operation From Institutions.

SL NO.	INSTITUTIONS	To a Great Extent	To Some Extent	Not At All	**TOTAL**
1	Banks	16 32%	34 68%	-	**50 100%**
2	Government/ district administration	-	02 04%	48 96%	50 100%

32% of the respondents say they have received co-operation from banks to a great extent and 68% say that it is to some extent only.

4% of the respondents say that the level of co-operation received from Govt. /District Administration is to some extent and 96% of them say that they have not received any co-operation.

Table No:6
Table Showing The Various Contributions Of SHG Members.

SL.NO	IMPORTANCE	No. of Respondents	Percentage
1	Achieving social status	17	34%
2	Achieving economic status	11	22%
3	Rural development	02	04%
4	Utilization of local resources	16	32%
5	Skill development	02	04%
6	Promotion of collective skills	02	04%
	Total	50	100%

The table shows that 34% of the respondents say that their SHG has mostly contributed in achieving social status, 32% of them point out at utilisation of local resources, 22% of them point out at achieving economic status 4% of them point out at rural development, skill development and promotion of collective skills each.

Table No:7
The Table Showing The Comparision of Assets Owned By SHG Members During Pre &Post Membership.

SL NO.	ASSETS	PRE-SHG MEMBERSHIP		TOTAL	POST-SHG MEMBERSHIP		TOTAL
		YES	NO		YES	NO	
1	Houses	48 96%	02 04%	50 100%	48 96%	02 04%	50 100%
2	House site	-	50 100%	50 100%	02 04%	48 96%	50 100%
3	Gold	28 56%	22 44%	50 100%	24 48%	26 52%	50 100%
4	Savings	02 04%	48 96%	50 100%	46 92%	04 08%	50 100%
5	Bank account	41 82%	09 18%	50 100%	47 94%	03 06%	50 100%

It is very interesting to note that only 2% of the respondents had savings prior to becoming members in SHG and it has sharply increased to 92% during post membership.

CONCLUSION

SHG is now being considered as a modern weapon in the hands of the rural poor women for their overall empowerment. This study found that SHG's does help in improving the socio- economic profile of the members. But the pace at which it is improved is not up to the mark.

The study has found that the groups play a vital role in empowering the women in decision making, improving their personality and the most remarkable findings is that almost 92% of the women in this study have their own savings i.e. during post joining SHG when compared to only 4% during pre joining SHG.

To conclude, the researcher would like to state that the majors stake holders like banks and district administration need to introspect and do the needful at a much faster pace.

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