



Socio-Economic Condition of Womens in SHG's in Kalaburagi District of Karnataka

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ABSTRACT

Providing rural households access to financial services, particularly credit has been a priority agenda for the central government since independence. It was considered an effective tool to earn a sustainable living. As a part of this strategy, several subsidy linked programmes were initiated. Within this policy context, the development of India's financial sector inevitably resulted in substantial achievements in enhancing access to credit in rural areas. Though the organized banking has largely undermined the role of the moneylenders regarding provision of credit, yet it is also realized that the formal banking system is ill suited to the credit needs of the informal sector, even though this sector accounts for the bulk of the total employment generated. So, the rural poor in the unorganized sector have not yet been able to come out at the clutches of the moneylenders charging usurious interest rates

KEYWORDS

women, Micro finance, Seving, development

INTRODUCTION

The rural poor generally need finance for mixed purposes (i.e., a mix of production and consumption needs), which are mutually effected by each other. They are poor, so they cannot meet the contingencies of life on their own. In certain circumstances they have to sell or pledge their productive assets (whatever they have) to meet their needs, in the absence of any outside help. This pushes them into the vicarious cycle of debt and impoverishment. The format credit system generally excludes them for want at a collateral. On the other hand barrowing from an informal source is very convenient, thought the terms are very hard. As a result the credit needs of the rural poor are only partially met by formal credit agencies. Presently, the overall share of the organized sector in credit flow to the rural poor is only around 16 percent (planning commission, 2002a). Hence, a system would have to be put in place, which is flexible and responsive to the financial needs of the poor and is capable of supplying timely and adequate credit. Banking polices and procedures used to be reviewed to enable banks to adopt a more proactive a proactive approach to lending to economically viable activities in the informal sector (panning commission, 2002b). For this generally the services of co-operatives and non-bank financial intermediaries are depended upon for on lending to finance informal sector activity. Another important mechanism through which banks can meet the credit needs of the informal sector is self help groups (SHGs), which provide micro credit for informal sector activities.

SCOPE AND METHODOLOGY

The study intends to analyze socio economic evaluation of SHGs with special reference to Kalaburagi District of Karnataka. Further it intends to identify the policy implementation for socio-economic and education development of rural poor women by SHGs.

Both primary and secondary sources of data was used to achieve the above objectives of the study. The macro aspects of the study is based on the published and unpublished works on the subject, reports of government and non government, state focus of paper of NABARD and export body. Exclusively in this study, records annual action plans, bulletins and important documents prepared by cooperative and commercial banks are the main sources of data.

In the present work the required information has been collected randomly with the help of stratified random sampling technique. Since research area consists of Kalaburagi district, covering then taluka has been selected for analyzing the opinion, performance and attitude of group members towards SGHs. The member of SHGs formed the sample of the study, selected for the purpose sampling method.Total thereby five SHGs formed and working in

the study area were selected and three from member from each SHGs constitute sample size for the present study. The data was collected by administering the structured and interview schedule in an informal atmosphere to the member of SHGs.

The data gathered from various sources will be analyzed with the help of statistical tools with percentages and averages etc.

STATEMENT OF THE PROBLEM

Credit is very important in the lives of the rural poor people in a developing economy. The majority of the rural population in left with an adequate resource base for production. In the rural, activities like weaving, handlooms, fiber cutting, rope making, poultry farm, gem cutting and polishing etc., are undertaken through all of these activities standard of living increases and it generates the employment opportunities in the rural/urban area. The world bank provides loan facilities to these groups through governmental organization and non governmental organizations (NGOs), so here the NGOs along with banks play a very important role in developing the groups. To fulfill this aim, it is necessary that the people who are living in the rural area should have knowledge of money saving, opening of accounts in banks, under taking the social problems and also getting awareness of countries financial position.

Kalaburagi is considered as one of the most backward district in the country, majority of the people in this district is living in the rural area and most of them depending upon the agriculture allied activities.

OBJECTIVES OF THE STUDY

The following are objectives set to carry out the proposed study

1. To know the growth of SHGs in Karnataka in General and Kalaburagi district in particular.
2. To know the socio economic profile of the members.
3. To suggest measure in the light of own findings to the overcome the problems.

**TABLE NO. 1
CLASSIFICATION OF RESPONDENTS ACCORDING TO AGE WISE**

Age (in years)	No. of Respondents	Percentage
Below 20	04	5.33
21-30	27	36.00
31-40	21	28.00
41-50	20	26.67

51 and above	03	04.00
Total	75	100.00

Source: Field Survey

The above table reveals that the percentage of young age respondents is more i.e., 36 percent. As per the survey young age group involvement higher than that of old and middle age groups of SHGs in this study.

**TABLE NO. 2
CLASSIFICATION OF RESPONDENTS ACCORDING TO CASTE WISE**

Category	No. of Respondents	Percentage
GM	06	8.00
OBC	41	54.67
SC/ST	26	34.67
Others	02	02.66
Total	75	100.00

Source: Field Survey

From the above table exhibits that the majority of the respondents belongs to the other backward castes and the percentage is 55 percent, as compared with the other groups, other caste respondents are lessly involved in the self help group activities.

**TABLE NO. 3
CLASSIFICATION OF RESPONDENTS ACCORDING TO EDUCATIONAL QUALIFICATIONS**

Qualification	No. of Respondents	Percentage
Illiterate	29	38.67
Primary school	24	32.00
Secondary school	17	22.67
Graduate	05	6.66
Total	75	100.00

Source: Field Survey

Form the above table deficits that the percentage of illiterate respondents is more i.e., 39 percent. The remaining 24 percent is completed primary education and 7 percent of them were completed graduate. It is clear from the above table illiterate are more present in the group.

**TABLE NO. 4
CLASSIFICATION OF RESPONDENTS ACCORDING TO OCCUPATION WISE**

Sl. No.	Types of Occupation	No. of Respondents	Percentage
1.	Agriculture	11	14.67
2.	Self employed	39	52.00
3.	House wife	17	22.67
4.	Others	08	10.66
Total		75	100.00

Source: Field Survey

It is clear form the above table majority of respondents. 52 percent are self employed. The other 23 percent of them are housewife. And 11 percent of them are others. From the above data one can infar that self employed groups are very much interested in joining self help groups.

**TABLE NO. 5
CLASSIFICATION OF RESPONDENTS ACCORDING TO MARITAL STATUS**

Sl. No.	Marital Status	No. of Respondents	Percentage
1.	Married	61	81.33
2.	Unmarried	11	14.67
3.	Widower	03	04.00
Total		75	100.00

Source: Field Survey

From the above table, it is clear that the percentage of married respondents is more i.e., 81 percent. The remaining 15 percent of them were unmarried and 4 percent of them were widowers.

**TABLE NO. 6
CLASSIFICATION OF RESPONDENTS ACCORDING TO INCOME WISE**

Particulars (in Rs.)	No. of Respondents	Percentage
Less than 5000	19	25.33
5001 – 10,000	31	41.33
10,001 – 15,000	17	22.67
15,001 – 20,000	05	06.67
20,001 and above	03	04.00
Total	75	100.00

Source: Field Survey

The majority of the respondents i.e., 41 percent of families are having income ranging between Rs. (5001-10,000). And 25 percent of them are having income less than Rs. 5000/-. Than 4 percent of them are having income ranging between Rs. 20,001 and above.

**TABLE NO. 7
CLASSIFICATION OF RESPONDENTS ACCORDING TO CONTRIBUTION AMOUNT**

Particulars (in Rs.)	No. of Respondents	Percentage
Less than Rs. 20	33	14.00
Rs. 21 – 30	14	18.67
Rs. 31 and above	28	37.33
Total	75	100.00

Source: Field Survey

It is clear form the above table indicates that, the majority of the respondents 37 percent are contribute Rs. 31 and above, than 14 percent of them were contributing between Rs. Less than 20.

**TABLE NO. 8
CLASSIFICATION OF RESPONDENTS ACCORDING TO PERIOD WISE**

Particulars	No. of Respondents	Percentage
Weekly	47	62.67
Monthly	28	37.33
Total	75	100.00

Source: Field Survey

According to the above table the majority of the respondents held there meeting conducted weekly basis i.e., 63 percent. And remaining 37 percent of them were conducting there meeting on monthly basis.

FINDINGS:

1. Most of the respondents are of the opinion that the main objective behind joining such self help group become self dependent in their life and the improve the standard of living and only few of the respondents are of the opinion that such groups can eradicate poverty.
2. It was found that by forming such self help group the problem of employment can be reduced to some extent and in term it leads development of economy.
3. Most of the groups are homogenous from the same caste and tribes and same social status.
4. The main occupation of SHGs members include agriculture labour, non farm labour and petty business. The amount of memberships savings in SHGs was found to be positively linked to their period of operation.
5. The analysis of so many data revealed that 80% of the

members in selected SHGs were from poor families.

SUGGESTIONS

1. It is an good opportunity for both men and women for empowering in rural as well as urban areas. The keen interest should be take government, banks and other financial institutions should come forward to offer loans to groups with attractive, low rate of interest rates and simplified procedures.
2. Women have to take for initiative in improving their socio economic status by participation in governmental programmes such as family welfare, promoting their nutritional and educational status, awareness on environmental public wealth through sanitation and clean drinking water etc.
3. Particularly in rural area the sociological problems like girl child, by stopping dowry death and low rate of female literacy etc. of these aspects the effective decision should take for removing of these attitudes.

CONCLUSIONS

Involvement of women is essential in all stages of economic and social activities. Therefore, organizing women in self help groups will enhance the status of women as participants, decision makers beneficiaries in democratic, economic, social and cultural spheres of life.

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