
AN ANALYSIS OF SOCIO-ECONOMIC STATUS WOMEN IN SHGS - WITH SPECIAL REFERENCE TO MYSORE TALUK

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Abstract: The SHGs, by providing access to financial services and informing the women members about the various welfare programmes especially targeted to women and children, truly empower women by making them partners in bringing about the needed social and economic transformation. The efforts of SHGs are thus, to a very great extent, contributing to address the gender issues of economic development in India. The main aim of this paper is to examine the Role of Self-help Group in economic development of particular taluk like Mysuru Taluk. . Mostly Secondary data is used for this analysis. It analyses the Need of the Study and the present status of poverty and Self-employment in India.

Keywords: Self-Help Groups(SHG), Women Empowerment, Socio-Economic Status.

Introduction: In a country of over 121 crore people, where 83.3 crore live in rural areas and the rest stay in urban areas, only about 22% of the population is considered to be below the poverty line. The continuing urbanisation has indeed contributed to creating more opportunities for the people. SHG is nothing more than an informal group of people (generally women) coming together for a common cause. A major rethinking on the existing strategies of rural development in general and women empowerment, in particular, led to the realisation that a new approach is needed to 'help the women to help themselves'. Such an approach, particularly known as promotion of Self-Help Group (SHG) formation, was stated with the objective of meeting the micro-credit needs of the poor women. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. Micro-credit in common parlance refers to small loans that help the poor women to meet their immediate credit needs.

Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor ,leading to their empowerment. A small group moves forward towards self-empowerment. The needy persons, the group members, are mostly poorest of the poor and have determination to strengthen themselves economically and socially. Usually these people individually have no access to formal banking system. Moneylenders exploit them in the hours of their needs. To overcome both these situations there is a felt-need to create Self-Help Groups. Members with their collective resource take up some income-generating activities which will bring additional income to their household. These institutions thus become powerful tools for poverty alleviation and social cohesion at the grassroots level.

Objectives:

1. To know the concept of SHGs
2. To analyse the socio-economic status of women in selected SHG

Methodology of Study: The paper has developed by both primary and secondary data. The questionnaire has been used to collect the information from female members of SHGs. Total 30 members are selected for interview. Similarly, the secondary information has gathered by research

journals, old articles, reference books, newspapers and internet sources. The analysis is in descriptive nature. The table analysis has been used.

Concept of SHGs: Self-Help Groups are informal associations of people who choose to come together to find ways to improve their living conditions. They help to build Social Capital among the poor, especially women. The most important functions of a Self-Help Groups are (a) to encourage and motivate its members to save, (b) to persuade them to make a collective plan for generation of additional income, and (c) to act as a conduit for formal banking services to reach them. Such groups work as a collective guarantee system for members who propose to borrow from organized sources. Consequently, Self-Help Groups have emerged as the most effective mechanism for delivery of micro-finance services to the poor. The range of financial services may include products such as deposits, loans, money transfer and insurance.

Benefits of Self-Help Group:

1. The formation of SHGs has benefited its members by increasing their assets, incomes and employment opportunities.
2. The borrowers are able to reduce their dependence on informal sources of finance and a certain degree of loyalty towards SHGs, which can work towards permanent or effective inclusion of these borrowers into the formal banking network.
3. The financial inclusion attained through SHGs has led to reduced child mortality, improved maternal health and the ability of the poor to combat disease through better nutrition, housing and health – especially among women and children.
4. It has empowered women by enhancing their contribution to household income, increasing the value of their assets and generally by giving them better control over decisions that affect their lives.

Profile of Mysore Taluk: Mysore is the royal city of Karnataka State. Mysore officially renamed as Mysuru, is the third most populous city in the state of Karnataka, India. It is located in the foothills of the Chamundi Hills about 146 km (91 mi) southwest of Bangalore and spread across an area of 128.42 km² (50 sq mi). The population is 8,87,446 as of 2017. Mysore City Corporation is responsible for the civic administration of the city, which is also the headquarters of the Mysore district and the Mysore division.

The self help groups are acting major role in upliftment of women in the Mysuru taluk. Among number of SHGs the Chamundeshwari Self Help Group is also one. This SHG is actively participated in various socio-economic works. 80 women members are involved in this group. Out of total members, 30 members are selected to case study.

Activities of SHG

Nature of Activities	Percentage in Total Activities
Tailoring	35
Milk Dairy	25
Agarbatti Making	28
Hand Bags Making	12
Total	100

This table shows that the different activities of SHG. Out of all activities, the tailoring is main function of this SHG. The 35 percent sharing of this work. Similarly, the milk dairy farming is second major activities that is 25 percent of this SHG total activities. The group members are involved in other activities like Agarbatti, Hand bags making.

Age Factor of Respondents

Age Level(Years)	Number of Respondents	Percentage
20-30	5	16.6
30-40	16	53.4
40-50	06	20
Above 50	3	10
Total	30	100

The above table explained that the age group of respondents like between the age 30 years to 40 years are maximum in the group. That is 53.4 percent. The next age group like 40 to 50 years of respondents are 20 percent participated in the group. The table shows that the middle age group of people are actively involved in the activities of SHG.

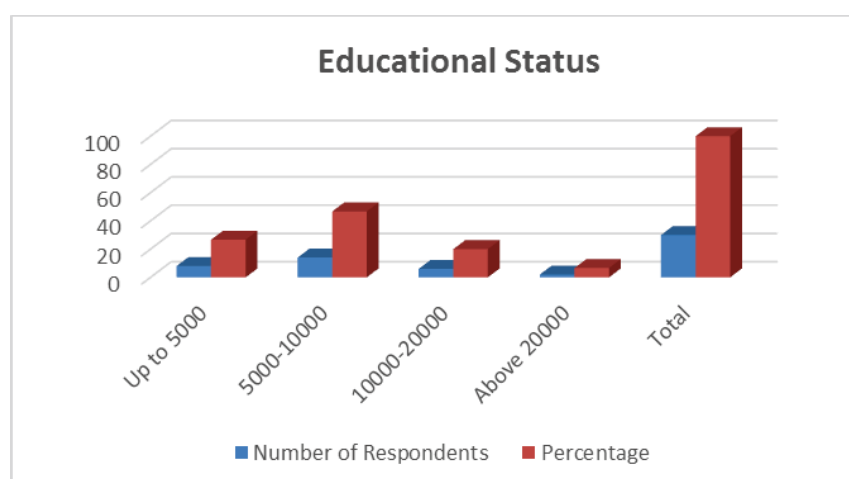
Caste Factor of Respondents

Caste	Number of Respondents	Percentage
SC	09	30
ST	04	13.3
OBC	15	50
GM	02	6.7
Total	30	100

The table shows that the different caste of respondents. The half of the total respondents are belonging to Other Backward Communities(OBC). The 30 percent of respondents are come from Schedule caste, similarly 13.3 percent from Schedule Tribe. The remaining 6.7 percent of respondents are General Categories.

Education Status of Respondents

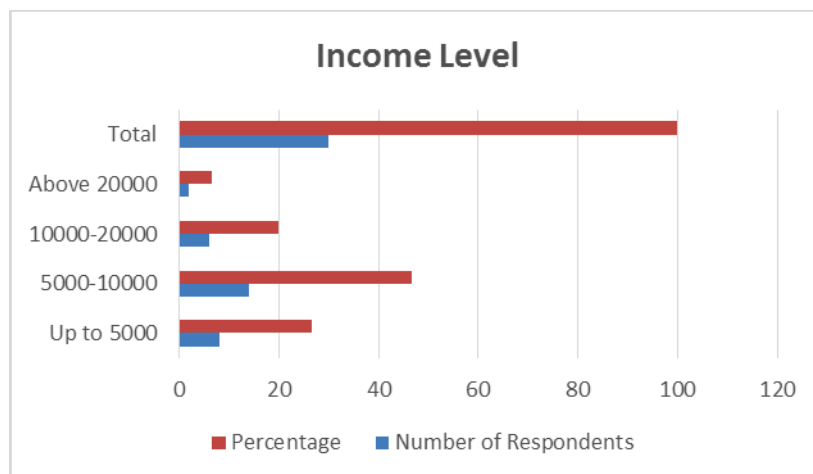
Education Level	Number of Respondents	Percentage
Primary	06	20
Secondary	12	40
P U College Education	09	30
Illiterates	03	10
Total	30	100



The table and multiple bar diagram described that the educational level of respondents. Majority of respondents are having secondary education, that is around 40 percent. The 30 percent of respondents are secured Pre-University education. 20 percent of people are having primary education. Only 10 percent of respondents are illiterates in this SHG.

Income of Respondents

Income Level (Rs.)(Monthly)	Number of Respondents	Percentage
Up to 5000	08	26.7
5000-10000	14	46.7
10000-20000	06	20
Above 20000	02	6.6
Total	30	100



The above table and horizontal chart explained that the income level of respondents of this particular SHG. The 46.7 percent of respondents are getting income of Rs.5000 to Rs.10000. The 26.7 percent of respondents are secured around Rs.5000 per month. Similarly, 20 percent of respondents are earning the income of Rs.10000 to Rs.20000. Only 6.6 percent of members are having above Rs.20000 per month.

Findings:

1. Majority of activities in this SHG is group working economic activity like tailoring, agarbatti making, hand bags and others.
2. In this SHG the age group of between 30 years to 40 years women are actively and effectively involved.
3. The majority of other backward communities women are participating in SHG like 50 percent.
4. The 40 percent of respondents are secured secondary education in this group. The less percent of respondents is secured higher education, similarly no one respondents are having Under Graduation education.
5. The income of respondents are very less. 46.7 percent of respondents are earning only Rs.5000 to Rs.10000 per month. Only 6.6 percent of respondents are having income above Rs.20000 monthly.

Suggestions:

1. Help in capacity building by providing greater awareness on various development and welfare programmes relating to women and child health in general and education of children is particular.
2. Make micro-finance available to cater to the consumption and production needs of poor women.
3. Provide a platform for poor women to participate in mainstream economic activity.
4. Government should encourage to rural women to join to SHGs.
5. The Public sector banks providing different financial provisions to SHGs to extend their economic activities.

Conclusion: A self-help group (SHG) is a voluntary association of men or women in similar economic conditions. The members of the group make small savings for a duration of time until they have enough capital in the group to start their own lending process. These funds can then be utilised for lending purposes (to members or other people). In India, many SHGs are linked to banking institutions for the delivery of micro-credit. Four criteria are essential to success of SHGs, like Knowledge, Finance, Power,

Opportunity Self-help groups fulfil the four criteria – thereby making them financially stable and also granting them a sense of empowerment.

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