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PROGRESS OF SHG's AND SOCIO-ECONOMIC CONDITIONS OF WOMEN BENEFICIARIES IN HAVERI DISTRICT (KARNATAK STATE)

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ABSTRACT

SHGs have a greater vision of empowerment of rural women for over-all human development. These groups involved in poverty alleviation programmes through institutionalization. This movement developed thrift as a habit among the rural poor women and paved the way for decision making power for women in the family. A majority of women beneficiaries of SHGs have also undergone family planning operation. This movement has created awareness among the women groups about socio-economic conditions prevailing in and around the society. The present study is based on both primary and secondary sources of data. 700 beneficiaries were selected for the purpose of analysis and achievement of the objectives. The sample beneficiaries were selected on the basis of random sampling technique. Self Help Group (SHG) has emerged as the most successful strategy in the process of participatory development and empowerment of women. Women begin to be recognized as an economic entity. They get a platforms express themselves, share their problems. SHG has got tremendous attention in recent years. Hence researcher has selected this field for study and to know the impact on economic empowerment of women.

KEYWORDS

SHG's, Economic Empowerment, BPL, Socio-Economic conditions, women beneficiaries.

INTRODUCTION



SHGs have a greater vision of empowerment of rural women for over-all human development. These groups involved in poverty alleviation programmes through institutionalization. This movement developed thrift as a habit among the rural poor women and paved the way for decision making power for women in the family. It has created a social awareness among these groups to increase school enrolment of their children and reduce the drop out rates in school in their villages. Beneficiaries have taken total care of hundred percent immunizations of their children and actively innovated in pulse polio programme. A majority of women beneficiaries of SHGs have also undergone family planning operation. This movement has created awareness among the women groups about socio-economic conditions prevailing in and around the society.

OBJECTIVES OF THE STUDY

- To know the socio-economic conditions of the selected women beneficiaries.
- To Analyze the progress of SHG's in Haveri district (Karnataka State)

RESEARCH METHODOLOGY OF THE STUDY

The present study is based on both primary and secondary sources of data. 700 beneficiaries were selected for the purpose of analysis and achievement of the objectives. The sample beneficiaries were selected on the basis of random sampling technique. The sample size not included newly started SHGs, at least two years back formed SHG were considered for better measured the impact on socio - economic conditions.

SOCIO- ECONOMIC COUNDITIONS OF WOMEN BENEFICIARIES

Age, education, crate religion marital status, family income etc. are some important factors have taken into consideration, which are affect women beneficiaries in their socio- economic empowerment.

TABLE 1: AGE GROUP OF THE WOMEN BENEFICIARIES

Age group	No. of Members	In percentage
20 – 25	70	10
26 – 30	196	28
31 – 35	224	32
36 – 40	126	18
41 – 45	49	7
46 & above	35	5
Total	700	100

The above table shows that most of the women beneficiaries were belong to age group of 26 – 35 years (above 69%). They are very active in all activities of SHG and accepting changes in their life style. And their education level is better as compared to old age members.

TABLE 2: EDUCATIONAL QUALIFICATION OF THE BENEFICIARIES

Qualification	No. of Members	In percentage
Illiterate	210	30
Primary	221	31
High school	136	18
PUC	91	13
Under Graduation	56	8
Post Graduation	---	---
Total	700	100

The above table shows that most of the beneficiaries were found poor in terms of education. There are 30 percent of the women beneficiaries are illiterate and 31 percent are lower primary. It indicates poor in education development. Generally illiterate members unaware about government schemes and they are unable to manage financial records. Some members are educated in the group; it is useful to maintain the necessary records and other information.

TABLE 3: CASTE OF THE BENEFICIARIES

Caste	No. of Members	In percentage
SC	140	20
ST	105	15
OBC	84	12
GM	341	53
Total	700	100

The about table shows that most of the beneficiaries are belongs to general merit as compared to others. Researcher has observed some groups are particularly single category like SC, ST, and minorities. And some groups are mixed of all castes. In these SHG all castes members have participated, though co-operation is good, there is no discrimination among them.

TABLE 4: TYPE OF THE FAMILY

Type of the Family	No. of Members	In percentage
Nuclear	560	80
Joint	140	20
Total	700	100

The majority of the respondents were reported that they are living in nuclear families (i.e. 80%) while rest of the members have accepted that they are living in joint families (i.e. 20%). In a nuclear family husband, wife and their children, they were more satisfied and giving education to their children. But in joint families less satisfied because lack of co-operation by the family members and education is also poor.

TABLE 5: MARITAL STATUS OF THE BENEFICIARIES

Marital status	No. of Members	In percentage
Married	581	83
Unmarried	35	5
Widowed	70	10
Divorced	14	2
Total	700	100

As per the above table most of the beneficiaries are married and they have 2 to 4 children, but children are minor and not earning any income. In poor family some are working with their parents for small amount of wages and basically they are illiterate. Widowed also participated in SHGs, it is better for them because they can able to earn and lead their life in the society.

TABLE 6: SPENDER OF THE FAMILY INCOME

Spender	No. of Members	In percentage
Self	161	23
Husband	378	54
Father-in-law	98	14
Mother-in-law	35	5
Others	28	4
Total	700	100

Most of the respondents reported that generally their husbands spent family income (i.e. 54%), in which 23 percent of the respondents accepted that they spent themselves it. It shows male is the dominant, though now women also becoming responsible person earning and expending their incomes. These families are educated mutual understanding and co-operation. They have equal rights in the family, and participating in decision making.

In the joint family father-in-law is the owner of the family and all activities are controlled by him only. And no land or any asset in her name, it is hindrance to get adequate loan from banks.

TABLE 7: OCCUPATION OF THE FAMILY

Occupation	No. of Members	In percentage
Agriculture	245	35
Labor	210	30
Animal husbandry	154	22
Others	91	13
Total	700	100

Most of the families' economic activity is agriculture (i.e.35%) and land less and marginal land holders working in agriculture field as labor (i.e.30%). And some of the families involved in additional occupations like animal husbandry (i.e.22%) and others (i.e.13%). it is good for additional income and better living.

TABLE 8: AGRICULTURAL LAND SIZE

Land size	No. of Members	In percentage
Land less	224	32
1 – 5 acres	252	36
6 – 10 acres	91	13
Above 10 acres	63	9
Total	700	100

Most of the beneficiaries are either land less or possessing marginal land holdings (i.e. 36%). It indicates that almost all poor families and they are depended on their arms for daily meals. Those who have land their life is also not good, because of uncertainty in rain fall, natural calamities etc. so their life also gambling with monsoon.

TABLE 9: FAMILY INCOME LEVEL

Income level	No. of Members	In percentage
Below Rs10000	196	28
Rs 10000 to Rs 20000	259	37
Rs 21000 to Rs 30000	147	21
Rs 31000 to Rs 40000	98	14
Rs 40000 & Above	---	---
Total	700	100

Majority of the families are belongs to income level of Rs 10,000 to 20,000 per year i.e. 37%. And most of the families are livings below poverty lien or just above it. In result of that children education is low and less nutrition, unhealthy etc.

TABLE 10: OCCUPATION OF THE BENEFICIARIES

Occupation	No. of Members	In percentage
Govt. employees	7	1
Self Employees	104	20
Unemployed / House wives	175	25
Labors	210	30
Agriculture family labor	168	24
Total	700	100

The above table shows that most of the respondents working as labor in the field (30%). 25 percent of the respondents are house wives. And 20 percent of the beneficiaries are self employees. For these members SGHs playing important role to enhance their income and helped to get loan from banks in relates to existing work and also helped for undertaking additional works for increasing their income. The main subsidiary occupation of the respondents is animal husbandry, tailoring retail business etc., these are quite common in rural areas and suitable also. After join to SHG they have expand their existing activities. And some beneficiaries are newly started.

TABLE 11: BENEFICIARIES' FEELINGS WITH THEIR FAMILY

Feelings	No. of Members	In percentage
Satisfied	490	70
Partly satisfied	84	12
Dissatisfied	70	10
Burden	56	8
Total	700	100

Most of the beneficiaries reported that they are satisfied with family members (i.e. 70%). While 10 percent are dissatisfied and 8 percent of the members are reported to be burdened because of lack of co-operation and less support from each member especially in joint families.

TABLE 12: HOUSING FACILITIES OF THE BENEFICIARIES

	Particulars	No. of Members	In percentage
a	Type of the house		
1	Owned	665	95
2	Rented	35	5
b	Electricity		
1	Connected	630	90
2	Not connected	70	10
c	Cooking fuel		
1	Gas	56	8
2	Kerosene	84	12
3	Wood	560	80
d	Drinking water facility		
1	Owned	105	15
2	Public	560	80
3	Others	37	5
e	Toilet facility		
1	Facilitated	210	30
2	Not facilitated	470	70

The above table-12 reveals the housing facilities of the beneficiaries

- Most of the beneficiaries have owned houses out of which some of poorest have got from government, under different housing scheme. Like Indira Awas Yojana, Rajiv Gandhi Awas Yojana and so on.
- Most of the respondents have electricity facilities in that poor people got from the government under Bhagya Jyoti Yojana scheme.
- 80 percent of the beneficiaries used wood as cooking fuel, where wood is flinty available.
- Most of the respondent reported that they are depended on public source for drinking water. In some medium families using gas and other sources.
- 70 percent of respondents reported that they don't have the toilet facilities.
- Hosing facilities are not good, most of the respondents facing so many problems, such as water, cooking fuel, toilet problems, street lights problem and so on.
- Most of the people have the BPL ration cards for their monthly ration. It is help to poor in order to meet daily food.

TABLE 13: PROGRESS OF THE SHGS IN HAVERI DISTRICT

Sl. No.	Takuk	Total No. of groups	Total No. members	Total amount savings (Rs in lakhs)	Internal loan (Rs in lakhs)	Repayment internal of loan (Rs in lakhs)
1	2	3	4	5	6	7
1	Haveri	764	12335	263	718	448
2	Ranebennur	767	12863	547	567	640
3	Hanagal	702	11304	277	778	547
4	Hirekerur	721	11920	311	633	354
5	Byadagi	400	6445	157	358	231
6	Shiggaon	508	7359	177	450	322
7	Savanur	398	5320	102	214	107
	Total	4260	67546	1834	3718	2649

Source: Women and Child Development Department Haveri March 2010

The above table describes that members of groups, total numbers of members, their savings, number of groups linked with banks, repayment of loans, interest earned on loans and so on. There are 4260 groups are in Haveri district in that Haveri and Ranebennur taluks have more than 750 groups and Hanagal a& Hirekerur taluk have more than 700 groups. Whereas Shiggaon, Savanur and Byadagi taluks have 508,383 and 374 respectively. But day-by-day SHGs are becoming more popular and numbers of groups are increasing. Acceding to 2005-06 repot total number of groups are 3358 but it increased to 4029 in 2006-07

and again increased to 4260 in March 2008. In Haveri district 67,546 members are there, in that very high in Ranebennur taluk that is 12,863 members, and very low in Savanur taluk that is 5320 members only. All groups have started to saving a small amount of money. In total Rs 1834 lakhs have saved. In that Ranebennur is highest Rs 547 lakhs and second is Hirekerur Rs 311 lakhs. In total Rs 3718 lakhs have given as internal loan to the needy persons. On this loan Rs 539 lakhs earned as interest, it is income to the groups. Repayment is also very prompt Rs 2649 lakhs has repaid.

2307 groups have stated income generating activities in the district that is more than half of the total groups. And government should need to give the guidance to involve more and more in income generating activities. 2415 groups have taken the loan from the banks; the amount is Rs 1866 lakhs. In that repaid to the bank is Rs 1078 lakhs. It is nearly 70 percent of the loan has repaid by the members. It indicates SHG members are prompt in repayment of loan. And they have proved more superior to others as prompt in repayment of loans.

PROGRESS OF THE SHGs IN HAVERI DISTRICT

The table-14 describes that members of groups, total numbers of members, their savings, number of groups linked with banks, repayment of loans, interest earned on loans and so on.

There are 4260 groups are in Haveri district in that Haveri and Ranebennur taluks have more than 750 groups and Hanagal & Hirekerur taluks have more than 700 groups. Whereas Shiggaon, Savanur and Byadagi taluks have 508, 383 and 374 respectively. But day-by-day SHGs are becoming more popular and numbers of groups are also increasing. According to 2005-06 report total number of groups are 3358 but it increased to 4029 in 2006-07 and again increased to 4260 in March 2008. In Haveri district 67,546 members are there, in that very high in Ranebennur taluk that is 12,863 members, and very low in Savanur taluk that is 5320 members only. All groups have started to saving a small amount of money. In total Rs 1834 lakhs have saved. In that Ranebennur is highest Rs 547 lakhs and second is Hirekerur Rs 311 lakhs.

In total Rs 3718 lakhs have given as internal loan to the needy persons. On this loan Rs 539 lakhs earned as interest, it is income to the groups. Repayment is also very prompt Rs 2649 lakhs has repaid.

2307 groups have stated income generating activities in the district that is more than of the total groups. And government needs to give the guidance to involve more and more in income generating activities. 2415 groups have taken the loan from the banks; the amount is Rs 1866 lakhs. In that repaid to the bank is Rs 1078 lakhs. It is nearly 70 percent of the loan has repaid by the members. It indicates SHG members are prompt in repayment of loan. And they have proved more than others prompt in repayment. Most of the respondents reported that they had joined in 2001 (22%), 2002 (30%), 2003 (38%) and rest of the others joined 2004 onwards. It indicates that on an average 5-6 years back they have joined to groups. For effective evaluation recently started groups not considered for interview.

TABLE 14: PROGRESS OF THE SHGs IN HAVERI DISTRICT

Taluk	Total No. of groups	Total No. members	Total amount savings (Rs in lakhs)	Internal loan (Rs in lakhs)	Repayment internal of loan (Rs in lakhs)	Total No. members of loan taken	Total No. members of loan repaid	Interest earned on internal loan (Rs in lakhs)	No. of groups stated income generating activities	No. of groups loan taken from banks (Rs in lakhs)	Total loan amount taken from banks (Rs in lakhs)
Haveri	764	12335	263	718	448	10829	10684	116	498	474	508
Ranebennur	767	12863	547	567	640	12863	12863	34	380	380	351
Hanagal	702	11304	277	778	547	11190	11170	76	371	371	189
Hirekerur	721	11920	311	633	354	11193	10560	111	403	403	281
Byadagi	400	6445	157	358	231	5278	5220	73	261	152	176
Shiggaon	508	7359	177	450	322	7316	6989	99	290	290	163
Savanur	398	5320	102	214	107	3672	3982	30	98	345	198
Total	4260	67546	1834	3718	2649	62341	61468	539	2301	2415	1866

CONCLUSION

Women in India are victims of multiple socio- economic and cultural factors. Though women need to be empowered in the areas, it is economic independence, which is the most prominent means of empowerment. Therefore enhancing income earning opportunities are an effective means for empowering women and improving their status. Self Help Group (SHG) has emerged as the most successful strategy in the process of participatory development and empowerment of women. Women begin to be recognized as an economic entity. They get a platform to express themselves, share their problems. SHG has got tremendous attention in recent years. Hence researcher has selected this field for study and to know the impact on economic empowerment of women.

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