



Self-help group – A socio-psychological study

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ABSTRACT

The present study has been conducted to obtain a comprehensive knowledge of self-help groups in Dharwad Taluka of Dharwad district in Karnataka state. Based on concentration of self-help groups Dharwad Taluka was purposively selected for the study. The study has been conducted with special importance to motivational factors in the formation and functioning of self-help groups. From Dharwad Taluka, two villages have been selected. From each village, five self help groups each consisting twelve members were chosen. Hence, the total sample was 120. The study indicated that most of the respondents were young with high innovativeness and achievement. It also revealed that for majority of the respondents the chief motivating factor in the formation of self-help groups was financial problem followed by savings, employment generation, social security and social status. About 75 per cent of them participated regularly in Krishimela and different training programmes. Majority of the respondents had better situational and planning skills.

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INTRODUCTION

Since independence, rural development has been considered as a major challenge to our country. It was assumed that various poverty alleviation programmes such as IRDP, TRYSEM, DWCRA, ICDS etc. could enhance income level of the rural masses through trickle down effect. But these programmes failed to achieve the target because trickle down effect of economic growth could not be achieved. Most poverty alleviation scheme also faced the problem of credit mobilization to the rural masses. In earlier scheme, the beneficiaries perceived the loan as grant. They did not feel the responsibility of repaying the loan. Due to poor recovery of loan, the schemes become non-viable. Hence, it is felt to build the capacity of the poor masses so that they can progress themselves, mere financial support cannot be useful in rural development in the long term. Group approach can make rural people more capable for considerable improvement in their quality of life. In this context, self-help groups have engaged as a sustainable approach to the poor at their door steps in a simple and flexible manner.

In India, self-help groups have been in

operation for long time in many fields. Most of the self-help groups have come up due to the dynamic leadership of certain individuals within a group or through the catalytic role played by some in developing such groups. In rural areas to encourage decentralized problem analysis and collective action, the foundation of self-help groups is a positive initiative. A self-help group is a group of people possessing a common experience, problem and condition or situations who come together to share their experience/knowledge / ideas and to give and receive support from other with the same experience. self-help group can also be defined as supportive and usually change oriented mutual aid group that address life problems or conditions commonly shared by all the members. Hence, the success of self-help group is crucial in channelizing their efforts constructively through motivated and inspired individuals in the field. Khun (1985) defined self-help group as grouping of people desire to pursue common goals, through joint actions and self-help.

Self-help groups in women development:

– Self-help groups enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic,

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