



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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economic and cultural spheres of life. They encourage women to take active part in the socio-economic progress of the nation.

- Self-help groups bring out the possibility of woman in molding the community in right prospective and explore the initiatives of women in taking up entrepreneurial ventures.
- Self-help groups remove social limitations of women such as superstitions and develop social awareness.
- Self-help groups enhance self-confidence among women.
- Self-help groups provide initiative for basic education to girl child.

The numbers of self-help groups in the country have multiplied during last decade. The Karnataka state was pioneer in the endeavour of establishing more number of self-help groups. Hence, the present study has been taken up to evaluate the functioning, prospects and problems in self-help groups of Dharwad Taluka of Dharwad district in Karnataka. The objectives of the study are were to study the socio-economic and psychological characteristic of self-help groups members, to identify motivational factors among self-help groups members and to know the different activities undertaken by them.

METHODOLOGY

The study was conducted in Dharwad Taluka of Dharwad district in Karnataka state. Based on the concentration of women. Self-help groups, Dharwad Taluka was selected. From Dharwad Taluka two villages were selected, from each village five self-help groups were selected. Twelve women representatives from each Self-help groups were selected. Thus, the total sample was 120.

OBSERVATION AND ANALYSIS

Data of Table 1 indicate that most of the women (66.67) were young while 29.16 per cent of them were middle aged and only 4.17 per cent were old. The zeal to try with innovative ideas, more risk bearing ability and opportunity to improve standard of living by saving and taking up enterprises with the help of self-help group might be the reasons for predominance of young aged respondents.

Table 1: Age of self – help group women (n= 120)		
Categories	Frequency	Percentage
Young (up to 18-35 yes)	80	66.67
Middle 36-50 yes)	35	29.16
Old (51 years and above)	5	4.17

Table 2 reveals that 12.5 per cent women were with Primary education, 21 per cent of women had Middle School and 20.83 per cent of women had High School education. There were 12.5 per cent of the women with College education. About 12.5 per cent were illiterate. This reflects the need for creating awareness of education.

Table 2 : Levels of education of self- help group women (n=120)		
Education	Frequency	Percentage
Illiterate	15	12.50
Functional literature	24	00.20
Primary	15	12.50
Middle School	26	21.67
High School	25	20.83
College	15	12.50

It is observed from Table 3 that majority (60 per cent) of the women did not have the radio listening habit whereas 25 per cent listened regularly and 15 per cent of them listened occasionally. TV viewing was found to be regular amongst 23.33 per cent of women and occasional among 76.67 per cent. The percentage of the news paper reading was only 5 per cent while 16.67 per cent were occasionally reading news paper and magazine. Remaining 78.33 per cent and 80 per cent of them never read news paper and magazines, respectively. Since it is powerful and more attractive medium, rural women prefer for television viewing compared to other media. The members also reasoned that there will be more number of programmes on women development.

Table 3: Mass media participation of among self- help group women									
Sr. No.	Types of media	Regularly		Occasionally		Never		Total	
		F	%	F	%	F	%	F	%
1.	Radio	30	25	18	15.00	72	60.00	120	100
2.	Television	28	23.33	92	76.67	-	-	120	100
3.	News paper	6	5.00	20	16.67	94	78.33	120	100
4.	Magazine	6	5.00	18	15.00	96	80.00	120	100

It is evident from Table 4 that majority of the women (70.83) attended training programmes regularly. With regard to extension meetings, 37.5 per cent of women attended regularly and 45.83 per cent attended occasionally. Fifty per cent of women attended field days regularly while about 29 per cent attended occasionally. There was highest percentage of women (75 per cent) attending Krishimela regularly while 12.5 per cent attended occasionally. There were 60 per cent of women who attended demonstration programmes occasionally while only 20.83 per cent regularly. More than half of

Table 4: Extension participation of self- help group women

Types of extension programmes	Regular		Occasion		Never		Total	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Training programmes	85	70.83	20	16.67	15	12.50	120	100
Extension meeting	45	37.50	55	45.83	20	16.67	120	100
Field days	60	50.00	35	29.17	25	20.83	120	100
Krishimela	90	75.00	15	12.50	15	12.50	120	100
Demonstration	25	20.83	72	60.00	23	19.17	120	100
Educational tour	30	25.00	75	62.5	15	12.50	120	100

the women (62.5 per cent) of women attended educational tour occasionally whereas only 25 per cent attended regularly.

The above results reveal that the members must have realized the importance of such programmes.

Table 5 depicts different income generating activities undertaken by members of self-help groups. It is observed that 18.33 per cent of women have taken up preparation of food items. They used to prepared pickles, chutneys, snack items, papad and vermicelli to the extent of 2-4 kgs per week. They also prepared rotis of 5-10 kgs of flour per week.

Table 5: Income generating activities undertaken by self-help group women

Sr. No.	Income generating activities	Frequency
1.	Sale of milk/day	(n=13) (10.83%)
	Upto 5 litres	5
	5-10 litres	5
	10 above litres	3
2.	Agarabatti making/day	(n=14) (11.67%)
	Upto 2 kg	6
	2-4 kg	5
	Above 5 kg	3
3.	Food items preparation/week	(n=22) (18.33%)
	Pickles, chutneys, snacks,	10
	papad and vermicelli (2-4 kg)	
	Roti (5-10 kg flour)	12

Table 6 shows that majority (66.67 per cent) of the respondents belonged to medium achievement motivation category while 20.83 per cent had low and 12.50 per cent had high achievement motivation. Since most of the respondents were young they might have developed moderate achievement motivation. Due to participation in different training programmes they might have gained self-confidence.

Table 6: Levels of achievement motivation

Categories	Frequency	Percentage
Low	25	20.83
Medium	80	66.67
High	15	12.50

It is noted from the Table 7 that majority of the respondents (71.00 per cent) possessed the medium innovativeness while 17.00per cent of the respondents were with high and 12.5 per cent were with low innovativeness. Mass media participation, attending training programmes and demonstrations, from institutions and group discussion might to be the reasons to develop innovativeness.

Table 7: Levels of innovativeness of self- help group members

Categories	Frequency	Percentage
Low	15	12.5
Medium	85	70.83
High	20	16.66

Table 8 shows that 83.33 per cent had leadership skills which reflect the necessity of trainings for improvement of these skills. It was also that 71.66 per cent possessed planning skills. These women were able to prepare rough plan but were not able to specify the detailed steps. This might be because of low level of knowledge and inadequate entrepreneurial talents. About 58 per cent of women exhibited situational skills. It might be due to encouragement by their husbands and family members and also due to some level of education attained by participation in training programmes, extension meetings, etc. Fifty per cent of the women had good decision making skills while for another 50 per cent of them might have strong fear of failure and lack of motivation.

Table 8: Types of skill orientations of self- help group members

Categories	Frequency	Percentage
Situational skills	70	58.33
Planning skills	86	71.66
Leadership skill	100	83.33
Decision making skill	60	50.00

It is observed from Table 9 that financial problems (91.67per cent) was the major motivation factor which made the members to form self-help groups followed by

Table 9: Motivational factors in the formation and functioning of self-help groups

Categories	Frequency	Percentage
Savings	105	87.50
Financial problems	110	91.67
Social security	85	70.83
Employment generation	90	75.00
Social states	72	60.00
Friends/Relations inspiration	25	20.83
Institutional inspiration	65	54.17

savings (87.5per cent), employment generation (75.00per cent), social security (70.83per cent) and to gain social status (60.00per cent), institutional intervention (54.00per cent) and inspiration by friends / relations (20.83per cent) and also the motivating factors in the formation of self-help groups. They might have thought that borrowing loan from self-help groups at lower rate of interest will improve their financial condition. Savings, employment generation, social security and improved social status have motivated to form self-help groups. Devalatha, (2002) also conducted the study on profile study of women self-help groups.

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