

Research Article

Socio-economic and psychological status of self help group members in Northern Karnataka

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SUMMARY : A study was conducted in Ron and Gadag taluk of Gadag district. The purpose was to obtain a comprehensive knowledge of the self help groups in Gadag district with special importance to the socio-economic and psychological characteristics of SHG members. All the representative of women self help groups were interviewed. The findings of the study revealed that (90%) of the groups were formed into self help groups due to financial problems. Nearly 48.33 per cent of the self help groups by 25 per cent of them undertaking collectively whereas, remaining 26.66 per cent of them did not take up economic activities either individually or collectively. About 62 per cent of the beneficiaries were dependent on agriculture for their livelihood and it is considered to be major occupation in the sample area. Whereas, 21.67 per cent were involved in non-agricultural activities. When frequency of participation was considered, the participation was turned out to be more regular in case of trainings (70.83%) and Krishimela (71.67%). About 45 per cent of the beneficiaries were sometimes consulting television for information. Majority of respondents (72%) belonged to medium innovativeness, where as 18 and 10 per cent of them belonged to high and low level of innovativeness category, respectively.

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BACKGROUND AND OBJECTIVES

Poverty and unemployment are the two major problems of under developed countries, to which India is no exception. In India, at the end of the ninth five year plan, 26 per cent of the population was living below the poverty line and in the rural area, the percentage is slightly higher (27.10%). The overall employment rate is estimated to be at 7.32 per cent, while the female employment rate is around 8.5 per cent. But, the rate of growth of women unemployment in the rural area is estimated to be around 9.8 per cent. This is because of the low growth rate of new and productive employment opportunities. By the end of ninth plan, the rate of growth of employment was only 2.47 per cent. Therefore, the union government has implemented various schemes to reduce poverty and promote gainful employment opportunities. But, the most attractive scheme with less effort is the self help groups. [It is a tool to

remove poverty and improve rural development (Sabyasachi Das, 2003)]. Self help groups can be defined as supportive educational and usually change oriented mutual aid group that addresses life problems or conditions commonly shared by all members. The purpose may be personal or for societal change or for both. In view of this, the success of the self help groups is crucial in channelizing their efforts constructively through motivated and inspired individuals in the field. In India, self help groups have been in operation for a long time in many fields. Most of the SHGs have come up due to the dynamic leadership of certain individuals with in 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 formation of self help group is a positive initiative.

With a view to evolve supplementary credit strategies for reaching the unreached rural poor in the rural areas like the landless agricultural

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laborers, rural poor women etc., in a transparent and a cost effective way, National Bank for Agricultural and Rural Development (NABARD) has introduced in 1992-93, a pilot project for linking SHGs with banks. The programme has helped in resurgence of an alternative credit system administered by the clientele themselves, who have organized themselves into self help groups. Thus, an informal credit system was evolved with the assistance from formal financial institutions. The agencies involved in the scheme were NABARD, Banks, NGOs and SHG members.

In recent years, SHGs have become significant institutions for rural development. It is now being increasingly realized that instead of targeting the individual in the process of development, it would be more useful to adopt the approach of group development. The group approach makes available the collective wisdom and combined resources for any task. The specific objective is to study the socio-economic and psychological characteristics of members of the self help groups.

RESOURCES AND METHODS

The study was conducted in Gadag district of Northern Karnataka. The research design adopted for the present study was ex-post facto, since the phenomenon had already taken place. Ex-post facto research is a systematic empirical inquiry in which the research does not have direct control over independent variables because either their manifestation has already occurred or they are not inherently manipulated (Kerlinger, 1973).

Out of 28 districts in Karnataka, Gadag district was purposively selected, because of the effective and efficient functioning of the groups formed in this district. Gadag district consists of only 5 taluks. Among the five taluks, maximum women SHGs are concentrated in 2 taluks, namely Gadag and Ron taluk. Of these 5 taluks Gadag and Ron taluks were purposively selected for the study as they rank first and second in the number of women SHGs.

The list of the villages having women SHGs was obtained from the Krishi Vigyan Kenrda (KVK), Hulakoti and taluk officials. Gadag taluk has women self help groups in 58 villages and Ron taluk has women SHGs in 92 villages. From each taluk, five villages were selected based on the highest number of women self help groups. From each of selected self help groups, women representatives were selected as a sample for data collection. Thus, a total of 120 women (12 SHGs x 10 villages) were selected randomly from self help groups spread throughout two talukas.

OBSERVATIONS AND ANALYSIS

In this section, the socio-economic and psychological characteristics of women like their age, education, family size, family type, occupation of husband or father, marital status,

land holding, material possession, social participation, extension participation, training and mass media participation use have been discussed at length.

Age :

It was observed from the Table 1 that majority of the respondents (71.76%) were young aged, while 25 per cent of them aged were middle and remaining belonged to old age category (3.33%). Young and middle aged women were generally large numbers in the society, getting free time and being more responsible citizens than the old aged women. These women are generally enthusiastic and innovative in nature. The young aged women will be having the activity to talk risk and opportunity to improve standard of living by saving and taking up of additional enterprises with the help of SHGs, might be the reasons for predominance of young aged members. In a similar study conducted in Fatehgarh Sahib district of Punjab showed that young women are more energetic and can take responsibility of additional work in the household. Therefore, they preferred to become members of the SHGs (Rangi *et al.*, 2002).

Table 1: Distribution of SHG members according to their age

Sr. No.	Categories	Frequency	Percentage
1.	Young (up to 35 years)	86	71.67
2.	Middle (36 to 50 years)	30	25
3.	Old (51 years and above)	4	3.33
	Total	120	100

Education :

From the Table 2, It was observed that 40 per cent of the respondents had studied upto high school, followed by 11.67 per cent each of them were having middle school level and college level education, while 4.16 per cent of them were having just primary school level education. While, 20.83 and 11.67 per cent of them were functionally literate and illiterates, respectively. Education plays a very crucial role in the social and economic development of women's. Forty per cent of women belonged to the category of high school level education. For this, the main reason is that the women and children welfare development of the government are putting maximum efforts to provide higher education to all

Table 2: Distribution of SHG members according to their education

Sr. No.	Category	Frequency	Percentage
1.	Illiterate	14	11.67
2.	Functionally literate	25	20.83
3.	Primary school	5	4.16
4.	Middle school	14	11.67
5.	High school	48	40.00
6.	College	14	11.67
	Total	120	100.00

women. In addition, the women themselves are aware about the need for better education to for better future. This calls for encouraging the women to acquire higher education. Suriakanthi (2000) in a study conducted in Gandhigram of Dindigul district of Tamil Nadu and reported from her survey of 120 SHGs found that 95 per cent of the members and 75 per cent of the office bearers were illiterate as they were not from the economically affluent families.

Marital status :

It was noticed that 86.67 per cent of the respondents were married, while 10.83 per cent of them were unmarried and remaining 2.5 per cent were widows (Table 3). Because, most of the women belonged to the age group of up to 35 years and also might be due to the system of early marriage followed in rural areas.

Table 3 : Distribution of SHG members according to their marital status

Sr. No.	Categories	Frequency	Percentage
1.	Married	104	86.67
2.	Unmarried	13	10.83
3.	Widow	3	2.5
	Total	120	100

Regarding family type, It was clear from Table 4 that a majority of the SHG members (65.83%) belonged to nuclear family and the rest (34.17%) belonged to joint family category (Table 4).

Table 4 : Distribution of SHG members according to their family type

Sr. No.	Categories	Frequency	Percentage
1.	Nuclear family	79	65.83
2.	Joint family	41	34.17
	Total	120	100

Because of urbanization the joint family system is withering away even in rural areas and emergence of nuclear families is a common feature and also it may be due to advantages of nuclear families in terms of improving their standard of living, responsibilities, smooth running of the family etc., by the women (Table 5). Similarly Murugan and Dharmalingam (2000) observed that preference was given for widows, divorcees and deserted women in SHGs. About 14 per cent of the enterprises are run by widows who did not

Table 5: Distribution of SHG members according to family size

Sr. No.	Categories	Frequency	Percentage
1.	Small size (1-3)	7	5.82
2.	Medium size (4-6)	76	63.33
3.	Large size (above 7)	37	30.85
	Total	120	100

get any support from their families and had started the enterprises for their survival, Manimekalai and Rajeswari (2002).

Occupation :

Table 6 revealed that 61.67 per cent of the beneficiaries were dependent on agriculture for their livelihood and it is considered to be major occupation in the sample area. Whereas, 21.67 per cent were involved in non-agricultural activities. Similarly Sudharani (2002) reported that as far as the main occupation of the head of the household was concerned, 54 per cent of them were non-agricultural workers, 18 per cent were agricultural workers, eight per cent each were workers in the dairy farming and employees in public/private/co-operative sector. The rest 12 per cent of them were self-employed mainly doing the business of grocery shops. Out of 50 respondents, 44 of them had subsidiary occupation also. Among these 44, 75 per cent of them reported doing dairy farming as subsidiary occupation, followed by tailoring (about 11%), 9 per cent were working as anganwadi workers and the rest 5 per cent were training rural women in stitching.

Table 6: Distribution of SHG members according to occupation

Sr. No.	Categories	Frequency	Percentage
1.	Agriculture	74	61.67
2.	Non-agriculture	26	21.67
3.	Agriculture+non-agriculture	20	16.66
	Total	120	100

Land holding :

It is witnessed from the data presented in Table 7 that 30.83 per cent of the beneficiaries belonged to land less category, followed by 28.33 per cent were to marginal farmers and 20.83 per cent were small farmers. Whereas, only 20 per cent of them were big farmers.

Table 7: Distribution of SHG members according to land holding

Sr. No.	Categories	Frequency	Percentage
1.	Landless	37	30.83
2.	Marginal farmers (< 2.5 acres)	34	28.33
3.	Small farmers (2.5 – 5 acre)	25	20.83
4.	Big farmers (> 5acre)	24	20.00
	Total	120	100.00

Material possession :

More than half of the families of respondents (56.67%) possessed radio, while 50 per cent of them owned bullock cart, followed by television (47.5%), improved agricultural implements (14.17%), sprayer/duster (12.5%), sewing machine (10.0%) and vehicles for transport (5%) (Table 8). Now a days, radio and television are the common materials

of mass media owned by the members. Majority of the women belonged to the category of medium material possession. The reason for this may be with the changing time the needs of the family members are increasing and hence some materials are indispensable even though they are not capable of maintaining them.

Table 8 : Distribution SHG members according to their material possession

Sr. No.	Categories	Frequency	Percentage
1.	Bullock cart	60	50.00
2.	Radio	68	56.67
3.	Television	57	47.50
4.	Sewing machine	12	10.00
5.	Improved agricultural implements	17	14.17
6.	Vehicle for transport	6	5.00
7.	Sprayer/duster	15	12.50

Extension participation :

It could be noticed from Table 9 that the extension participation of the respondents in various training programmes after joining SHG was doubled (70.83%). Similarly, the participation of respondents in extension meeting (36.67%), field days (54.17%), Krishimela (71.67%), demonstration (23.33%) and in educational tour (26.67%). When frequency of participation was considered, the participation was turned out to be more regular in case of trainings (70.83%) and Krishimela (71.67%). However, in case of almost all the extension programmes regular and occasional participation was found to be almost equal. It is mainly due to efforts of NGOs in Gadag, Krishi Vignaya Kendra facilitated SHGs formed action from where the major sample of the study was drawn. Various extension programmes like training, field trips, Krishimela and demonstrations might have been organized by these KVK in order to increase the knowledge and skill level of SHG members with the aim

to strengthen the SHGs. Due to the intervention of the KVK and other NGOs, majority of the members might have realized the importance to take up participation in such programmes. Thus, resulting in increased level of extension participation. In case of family size medium sized families are higher in number, followed by large and small families. Medium family size are almost nuclear type families. It may be because of the realization of the advantages of nuclear families in terms of educating their childrens, for saving money, assets, responsibilities, etc. Occupation of husband or father of the women revealed that majority of them are from agriculture. It is mainly because of the prevalence of more number of agriculturists in this area, followed by non-agriculturist, who are engaged in labour work and some were working in government organizations, etc. Land holding of the women indicates that more number of them belonged to the landless category, followed by marginal farmers and small farmers. It is clearly indicating their low economic status because in these areas, agricultural lands are almost dry lands and also because of the sub-division and fragmentation of agricultural lands by the members of the family. And another reason is that from last three years there was severe drought. Thus the plight of the landed respondents was as bad as that of the landless respondents.

Mass media participation :

The results presented in Table 10 projected that majority of the respondents (62.5%) did not listen to radio. Of the remaining, 26.60 per cent listened regularly and 10.9 per cent of them listened occasionally. The rural women more prefers to go for television, as it is a powerful medium to mobilize opinion on many issues related to women groups. They also indicated that programmes depict problems, discussions and dilemmas of women's group generally shunned by not only male but also female viewers. Majority of the rural women

Table 9: Distribution of SHG members according to their extension

Sr. No.	Categories	Regular		Occasional		Never		Total	
		F	%	F	%	F	%	F	%
1.	Training programmes	86	71.67	28	23.33	6	5	120	100
2.	Extension meeting	44	36.67	72	60.00	4	3	120	100
3.	Field days	65	54.17	32	26.67	23	19	120	100
4.	Krishimela	85	70.83	28	23.33	7	6	120	100
5.	Demonstration	28	23.33	67	55.83	25	21	120	100
6.	Educational tour	32	26.67	58	48.33	30	25	120	100

Table 10 : Distribution of SHG members according to their mass media participation

Sr. No.	Categories	Regular		Occasional		Never		Total	
		F	%	F	%	F	%	F	%
1.	Radio	32	26.60	13	10.9	75	62.5	120	100
2.	Television	26	21.7	94	78.3	-	-	120	100
3.	News paper	5	4.16	19	15.8	96	80.00	120	100
4.	Magazine	7	5.83	16	13.3	97	80.8	120	100

attended training programmes mainly due to the availability of training facilities to the respondents. So the government and NGOs like KVK, should provide training to the respondents on different aspects. Mayuri (1998) explained that television is a powerful medium to mobilize opinion on many issues related to women's groups. She also indicated that programmes depict problems, discussion and dilemmas of women's groups generally shunned by not only male but also female viewers.

Source of information :

From the Table 11, it is clear that family members and friends/relatives were most often consulted for source of information. The reason might be that in village, the relationship with the neighbours was good and they were easily and immediately available to them. Whereas, SHG members and friends/relative were often consulted for source of information because once in a week SHG members meet regularly for meetings and friends/relatives as described above and also meet occasionally. Though most of the beneficiaries did not possess television sets, 45 per cent of the beneficiaries were sometimes consulting television for information. Gramsevak, agricultural officers, bank officers and others were consulted for some times. As the government officials visit villages once in a month and sometimes once in three to six months.

Training programmes :

This table revealed that members of 26 SHGs actively participated, where in 19 SHGs undertaking tailoring training programme, followed by candle preparation (14 SHGs),

vermicomposting (14 HGs) and agarabatti making and soap preparation (12 SHGs), dairy activities (13 SHGs), bakery training (11 SHGs), SHG training and IGAs (9 SHGs), kitchen gardening (6 SHGs), mushroom cultivation and tailoring for 5 months (6 SHGs), purse making (5 SHGs), vermicelli (3 SHGs), preservation of fruits and vegetables, seed nursery (2 SHGs) and about horticultural aspects (1 SHGs) (Table 12). While considering loan borrowed by SHGs from bank and other co-operative agencies during 2003, it is observed that 60 per cent of the SHGs borrowed medium amount of loan (Rs. 5000 to 1.20 lakh) followed by high (> Rs. 1.20 lakh) and low (up to Rs. 5000) amount of loan. Whereas, in during 2004, 88.89 per cent of the SHGs borrowed medium (Rs. 5000 to 1.95 lakh) amount of loan followed by low (up to Rs. 5000) and high (> Rs. 1.95 lakh) amount of loan. On the contrary, the number of SHGs borrowed loan from different sources. Whereas, 54.22 per cent of SHGs borrowed loan from Malaprabha Grameena Bank, followed by 22.89 per cent of SHGs borrowed loan as a pragathi mitra loan from KVK, while remaining 15.67 and 7.22 per cent of SHGs borrowed loan as subsidy loan and revolving found from Gram Panchayat, co-operative agencies, MG Bank, Krishi Vigyan Kendra etc., Hulakoti. It is observed that during 2003, 84.40 per cent of the beneficiaries borrowed medium amount of loan (Rs. 10000-33000), followed by low (up to Rs. 10000) and high amount (> Rs. 33000) from the SHGs. Whereas, beneficiaries borrowed loan from the SHGs during 2004, 82.46 per cent of them borrowed medium amount (Rs.10000-33000), followed by low (up to Rs. 10000) and high amount (> Rs. 33000). This shows that SHGs are performing efficiently in transaction of loan.

Table 11: Distribution of respondents according to the source of information

Sr. No.	Source of information	Most often		Often		Some times		Never		Total	
		F	%	F	%	F	%	F	%	F	%
Personal localite											
1.	Family members	45	37.5	24	20	35	29.2	16	13.3	120	100
2.	Neighbours	26	21.7	60	50	24	20	10	8.33	120	100
3.	Friends/relatives	33	27.5	69	57.5	18	15	-	-	120	100
4.	SHG members	27	22.5	75	62.5	18	15	-	-	120	100
Personal cosmopolite											
1.	Gram Sevak	-	-	3	2.5	37	30.8	80	66.7	120	100
2.	VAO	-	-	15	12.5	30	25	75	62.5	120	100
3.	Agricultural officer	-	-	8	6.66	46	38.3	66	55	120	100
4.	SHG officer and staff	-	-	15	12.5	32	26.7	73	60.8	120	100
5.	Bank officer	-	-	2	1.67	39	32.5	79	65.8	120	100
Mass contact											
1.	News paper	-	-	-	-	5	4.16	115	95.8	120	100
2.	Radio	15	12.5	25	20.8	20	16.7	60	50	120	100
3.	Television	25	20.8	40	33.3	55	45.8	-	-	120	100
4.	Magazine	-	-	-	-	3	2.5	117	97.5	120	100

Table 12: Participation of SHG member in training programmes

Sr. No.	Areas of training programme	No. of days	No. of SHGs participated
1.	Food processing	3	26
2.	Tailoring	15	19
3.	Candle preparation	1	14
4.	Vermicomposting	2	14
5.	Agarabatti making	2	12
6.	Soap preparation	2	12
7.	Dairy activities	5	13
8.	Bakery training	7	11
9.	SHG training and IGAs	1	9
10.	Kitchen gardening	1	6
11.	Mushroom cultivation	2	6
12.	Tailoring	5 (months)	6
13.	Purse making	1	5
14.	Vermicelli	1	3
15.	Preservation of fruits and vegetables	1	2
16.	Seed nursery	2	2
17.	Poultry	2	1
18.	Agricultural activities	3	3
19.	Horticultural aspects	2	1
20.	Embroidery work	2	2

Impact of SHGs on loan matrix :

In respect of loan repayment rate by SHGs during 2003, it is observed that, 80.00 per cent of the banks had achieved high repayment rate (>70%), followed by medium (30 to 70%) and low repayments (up to 30%). Whereas, in during 2004, 42.86 per cent of the banks had achieved medium and low repayments. This shows that bankers and NGOs are performing efficiently in Gadag and Ron taluks (Table 13).

Achievement motivation :

It could be observed from the table that 65.83 per cent of the respondents belonged to medium level of achievement motivation, whereas, 17.50 and 16.67 per cent of them belonged to high and low level achievement motivation categories, respectively (Table 14).

Innovativeness :

The data in Table 15 indicates that majority of respondents (71.67%) belonged to medium innovativeness; whereas 18.33 and 10 per cent of them belonged to high and low level of innovativeness category, respectively.

Skill orientations :

A glance at the Table 16 highlights that in respect of

Table 13: Impact of SHGs on loan matrix

Sr. No.	Particulars	Frequency	Percentage
1.	Number of SHGs borrowed loan from bank-2003 (n=20)		
	Low (up to 5000)	3	15
	Medium (5000-1,20,000)	12	60
	High (above 1,20,000)	5	25
2.	Number of SHGs borrowed loan from bank-2004 (n=63)		
	Low (up to 5000)	5	7.94
	Medium (5000-1,95,000)	56	88.89
	High (above 1,95,000)	2	3.17
3.	Number of SHGs amount repaid (2003-04)		
		2003 (n=20)	2004 (n=63)
		F	%
	Low (up to 30%)	1	5
	Medium (30 to 70%)	3	15
	High (above 70%)	16	80
		F	%
		23	36.5
		27	42.86
		13	20.63
4.	Number of beneficiaries borrowed loan from SHG		
		2003 (n=109)	2004 (n=114)
		F	%
	Low (up to 10000)	13	11.93
	Medium (1 0000-33,000)	92	84.4
	High (above 33,000)	4	3.67
		F	%
		12	11.4
		94	82.46
		8	7.06
5.	Number of SHGs borrowed loan from different sources (n=83)		
		Interest	F
			%
	Revolving fund (Rs. 5000)	0	6
	Subsidy loan (Rs. 1,20,000)	1	13
	MG Bank	1	45
			7.22
			15.67
			54.22

Table 14: Achievement motivation of SHG members

Sr. No.	Categories	Frequency	Percentage
1.	Low ($< X - 1SD$)	20	16.67
2.	Medium ($X + 1SD$)	79	65.83
3.	High ($> X + 1SD$)	21	17.50
	Total	120	100

Table 15 : Innovativeness of SHG members

Sr. No.	Categories	Frequency	Percentage
1.	Low ($< X - 1SD$)	12	10
2.	Medium ($X + 1SD$)	86	71.67
3.	High ($> X + 1SD$)	22	18.33
	Total	120	100

situational analyzing skills, 51.67 per cent of the women accepted that it is wrong to think one as superior and other as inferior. It is mainly due to encouragement received from their husbands, family members and also due to some level of education they attained, by modernization, by participating in the different extension activities like extension meetings, trainings, educational tours etc. Rest of the respondents accepted that men's superiority and women's inferiority is ordered act as it is their faith that men are superior by birth

as created by god. They have this feeling due to their less level of education and low extension and social participation. With regard to planning skills, 58.33 per cent of them were able to prepare rough plan, but not able to specify the detailed steps. It is mainly because of low level of knowledge and inadequate entrepreneurial talents. Even though respondents attained trainings on different aspects, much more trainings were needed on basic orientation skill development on entrepreneurial activities. The leadership skills of rural women/respondents revealed that 57.5 per cent of them expressed the possibility of involving in group functioning. Therefore, development departments and NGOs should provide the SHGs women with opportunities to learn and specialize in the leadership talents through appropriate training programmes. The decision area was considered by 45.83 and 33.33 per cent of the women while varieties decisions in addition to the personal, social and situational dimensions external source for taking decision because the SHGs women/rural women generally will have the strong fear of failure and they lack motivation. So preparing them and developing them into efficient and effective decision makers is very much needed. Two situations suggested by Mangasri (1999) were used for measuring each of the skills like situational analyzing skills, planning skills, leadership skills

Table 16 : Skill orientations of SHG members

Sr.No.	Skill orientations	Frequency	Percentage
1.	Situational analysis skills		
	Men's superiority and women inferiority is divinely ordained	34	28.33
	It is due to biased patriarchal values in the society and has to be accepted	24	20
	It is wrong to think one superior and other inferior	62	51.67
	Total	120	100
2.	Planning skills		
	Women totally dependent on the external source for planning	34	28.33
	Women prepared rough plan but not able to specify the detailed steps	70	58.33
	Women prepared plans by following systematic steps	16	13.33
	Total	120	100
3.	Leadership skills		
	Women reactant to do this job	20	16.67
	Women expressed the possibility of group functioning	69	57.5
	Women having confidence to do it and explains the steps systematically	31	25.83
	Total	120	100
4.	Decision making skills		
	Undecided or totally dependent on external source for taking decision	40	33.33
	Person is impulsive and guided by predominant need like personnel, the decision considering from taking decision considering only negative consequences	25	20.83
	Person taking decision by considering all the personal, social and situational dimension of the decision area	55	45.83
	Total	120	100

and decision making skills. Each situation has three responses category with weightages ranging from 1 to 3. So, for arriving at the score for each skill dimension. The scores given were summed up with slight modification.

Conclusion :

Most of the members in the SHGs are not adequately trained in their field and most of them are not highly educated. So, before choosing a project or venture, adequate knowledge should be provided to them. Appropriate training modules should be developed on orientation and conduct of meetings, book keeping, genders and equity issues, social assessments and entrepreneurship development for the benefit of SHG members. Majority of the rural women attended training programmes mainly due to the availability of training facilities to the respondents. Bankers and NGOs are performing efficiently in Gadag and Ron taluks. The beneficiaries were sometimes consulting television for information. Gramsevak, agricultural officers, bank officers and others were consulted for some times. As the government officials visit villages once in a month and sometimes once in three to six months. The decision area was considered by women while varieties decisions in addition to the personal, social and situational dimensions external source for taking decision because the SHGs women/rural women generally will have the strong fear of failure and they lack motivation.

In recent years, SHGs have become significant institutions for rural development. It is now being increasingly realized that instead of targeting the individual in the process of development, it would be more useful to adopt the approach of group development. The women themselves are aware about the need for better education to for better future. This calls for encouraging the women to acquire higher education. The Joint family system is withering away even in rural areas and emergence of nuclear families is a common feature.

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