

Original Research Article

Impact of Women SHGs on Group Dynamics of Its Members in Tumkur District of Karnataka, India

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ABSTRACT

The study was carried out in taluks of Tumkur district viz., Gubbi and Sira. Six panchayath were selected from Gubbi taluk and Sira taluk. 16 SHG Group from two taluk was choosen, 45 SHG respondents and non-respondents from one taluk and 45 SHG respondents and non-respondents from another taluk was choosen and thus making total respondents for the study 180. 52.22 per cent of SHG members had high level of group dynamics followed by low (30.00%) and medium (17.78%). Whereas, 57.77per cent of non-members had low level of group dynamics followed by medium and high (22.23% & 20.00 %) respectively.

Keywords

Group Dynamics,
Gubbi and Sira.
Six panchayath

Introduction

The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication 'by empowering the poor women'. Self Help Groups (SHGs) are small voluntary associations of poor people, preferably from the same socio-economic background who come together for the purpose of solving their common problems through self-help and mutual help. Self-help groups have become a good source to empower woman. It plays a vital role in the rural development and groups, reduces the emphasis of the unorganized sector and develops individual skills of the community

and members. Or in other words, SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by -way of small savings but also help them to have access to formal credit facilities (Shylendra, 1998). These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of moneylenders. (Stigliz,

1993). Besides some of the basic characteristics of SHGs like small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez 1994). In general, the SHGs created on the above line of functioning have been able to effectively reach the poor, especially the women, help them obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them.

Materials and Methods

The study was conducted in two taluks of Tumkur district viz., Gubbi and Sira. Three panchayath were selected from Gubbi taluk and three panchayath from Sira taluk. The Ex-post-facto Research Design has been adopted in this study, since phenomenon has already taken place.

Ex-post-facto research is a systematic empirical inquiry in which, the researcher does not have direct control over independent variables because either their manifestations have already occurred or they are not inherently manipulated. Inferences about relations among variables are made, without direct intervention, from concomitant variation of independent and dependent variables (Kerlinger, 2010). 45 SHG respondents from 8 SHG Group from each taluk and 45 non SHG respondents from each taluk was chosen.

Results and Discussion

Distribution of SHG members and non-members based on Group dynamics

A glance of Table 1 revealed that there is a wide variation in Group dynamics of SHG members and non-members.

A critical look at Table 1 revealed that 52.22 per cent of SHG members had high level of group dynamics followed by low (30.00%) and medium (17.78%).

Whereas, 57.77 per cent of non-members had low level of Group dynamics followed by medium and high (22.23 % & 20.00 %) group dynamics respectively.

The statistical test was applied to test the overall Group dynamics of SHG members and non-members which was depicted in the table 1. The test was turned out to be significant variations in the SHG members and non-members.

Distribution of SHG members and non-members based on Group dynamics components

From the table 2 revealed that among all the 12 components of group dynamics, participation (48.89 %), membership (45.55 %), interpersonal trust (48.89 %) and norms (38.89 %) are belong to medium level category in case of SHG members. Other components like influence (46.67 %), style of influence (45.56 %), task functions (53.33 %), group atmosphere (54.44 %), feelings (53.34 %), empathy (41.11 %) and achievements in SHGs (52.22 %) fall under high category.

And maintenance functions (37.77 %) belonged to low category in SHG members. In case of Non-members all the 12 components of group dynamics belong to low level category.

The chi-square test was applied to test the components of Group dynamics of SHG members and non-members which was depicted in the table 2 the test was turned out to be significant variations in the SHG members and non-members.

Table.1 Distribution of SHG members and non-members based on Group dynamics

(n=180)

Sl. No.	Categories	Group dynamics				Chi-square test
		SHG members (n ₁ = 90)		Non-members (n ₂ =90)		
		No.	%	No.	%	
1	Low (<177.09)	27	30.00	52	57.77	21.29**
2	Medium (177.09-136.63)	16	17.78	20	22.23	
3	High (>136.63)	47	52.22	18	20.00	

Mean = 126.86 SD=19.53

** Significant at 1% level

Table.2 Distribution of SHG members and non-members based on Group dynamics components

(n= 180)

Sl. No.	Components	Category	SHG members (n ₁ = 90)		Non-members (n ₂ =90)		Chi-square test
			No	%	No	%	
1	Participation	Low	18	20.00	55	61.12	32.33**
		Medium	44	48.89	18	20.00	
		High	28	31.11	17	18.88	
2	Membership	Low	24	26.68	47	52.22	12.30*
		Medium	41	45.55	27	30.00	
		High	25	27.77	16	17.78	
3	Influence	Low	17	18.88	36	40.00	10.72*
		Medium	31	34.45	28	31.12	
		High	42	46.67	26	28.88	
4	Style of influence	Low	29	32.22	40	44.44	6.18*
		medium	20	22.22	25	27.78	
		High	41	45.56	25	27.78	
5	Task functions	Low	14	15.55	40	44.45	24.24**
		medium	28	31.12	26	28.89	
		High	48	53.33	24	26.66	
6	Maintenance functions	Low	34	37.77	55	61.12	10.07*
		medium	32	35.56	22	24.44	
		High	24	26.67	13	14.44	
7	Group atmosphere	Low	29	32.23	49	54.44	22.92**
		medium	12	13.33	23	25.56	
		High	49	54.44	18	20.00	
8	Interpersonal trust	Low	29	32.23	62	68.88	24.68**
		medium	44	48.89	18	20.00	
		High	17	18.88	10	11.12	
9	Norms	Low	26	28.89	48	53.33	11.33*
		medium	35	38.89	25	27.78	
		High	29	32.22	17	18.89	
10	Feelings	Low	18	20.00	39	43.33	21.43**
		medium	24	26.66	32	35.55	
		High	48	53.34	19	21.12	
11	Empathy	Low	24	26.66	38	42.22	5.94*
		medium	29	32.23	28	31.11	
		High	37	41.11	24	26.67	
12	Achievements in SHGs	Low	27	30.00	72	80.00	52.74**
		medium	16	17.78	12	13.33	
		High	47	52.22	6	6.67	

** Significant at 1% level * Significant at 5% level ^{NS} - Non-Significant

Among all the components, participation, task functions, group atmosphere, interpersonal trust, feelings and achievements in SHGs were significant at 1 per cent whereas, the other components like membership, influence and style of influence, maintenance functions and empathy are significant at 5 per cent level.

Most women felt that after their participation in SHGs they are more respected in their own families and society in general. Their contribution to the family is valued and the family in turn supports them to undertake activities like these. Previously women never participated in political activities. Now they have chances to win local elections. The accession to credit with flexibility made them financial included by regular banking and financial system. SHGs play a major role in transforming rural economy. Micro finance helps the rural poor to improve their life standard and fulfil their credit needs. SHGs are new innovation in the field of rural

economic development, to finance the rural people and also to satisfy their credit needs. This in turn will help to transform the rural economy by way of improving the economic status of each and every individual member of the SHG in the rural areas.

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