



A Study on Socio-Economic Profile of Working Women Members of Self Help Groups of an Urban Slum of Davangere, Karnataka

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ABSTRACT

Background: Self help groups provide a critical outlet for building more sustainable socioeconomic status. They have emerged as support groups in facing all kinds of problems in their domestic environment and makes a significant impact on their socio economic status and empowerment.

Objectives: The objectives of the study was to study the socio demographic profile of the members of self help groups and to know the income, expenditure and savings pattern of the members of the group.

Materials and Methods: Community based cross sectional study with a pre tested questionnaire interviewed members of 4 self help groups of an urban slum.

Results: 51% of the respondents were of 30 to 40 years of age, 40% were married <18 years of age and 42% had >2 children. Only 39% had permanent job, 70% joined job to meet the household expenses and higher proportion of them earned Rs1000 to 5000/month. 80% took loan and 9 saved their earning in the Post office, Bank and in self help groups.

Conclusion: Majority of the women joined the groups to obtain loan and more number of women took loan to help children to get education and few members saved money.

Keywords: Self help groups, Working women, Social class, Income

INTRODUCTION

A self help group is defined as a "self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose."¹

Self help groups collect small savings either on weekly or monthly basis from members of the group and make it available for the group members in the form of loan.

Self help groups are mainly formed to support the poor section of the society to make them economically stable by allowing them to save and take loan as and when needed which they need to pay back in instalments with lesser interest. These groups provide a socio economic upliftment to live their livelihood efficiently. More important, women of

lower socio economic status will be able to overcome exploitation and gain confidence financially by being self employed with the help of the self help groups which will empower them socially and economically.

India adopted Bangladesh's model of SHG in the early eighties², by promoting the apex bank to cater the financial needs of the poor, rural and informal sectors. Then, NABARD (National Bank for Agriculture and Rural Development) with alternative methods flourished to fulfil the needs of the poor economically.

METHODOLOGY

Total 12 urban slums are attached to the Urban health centre of the college, among them only four

slums had each 1 self help group in their area. In total 52 members were registered in the 4 groups, but only 46 were working women in those groups hence were included into the study after obtaining the consent and were interviewed with a semi structured, pre tested questionnaire to know the socio economic profile of them over a period from 01.10.2015 to 31.10.2015. The data was entered and analysed using number and percentage in Microsoft excel 2010 version.

RESULTS

Total of 46 members were interviewed who met the criteria. Among them, more than half 27 (51%) were of 31 to 40 years of age, 8 (17.39%) were > 40 years of age, 6 (13.04%) were of <25 years, 5 (10.86%) were of 26 to 30 years of age. More number of women 37 (80.43%) were married, 18 (40%) were married before 18 years of age. (Table 1)

Table 1: Socio demographic profile of women of Self help groups

Variables	Number (n=46) (%)
Age of the members	
<25 years	6 (13.04)
26-30 years	5 (10.86)
31-35 years	14 (30.43)
36-40 years	13 (28.26)
>40 years	8 (17.39)
Marital status	
Married	37 (80.43)
Widow	8 (17.39)
Unmarried	1 (2.17)
Age at marriage	
<18 years	18 (40)
>/=18 years	27 (60)
No of children	
1	5 (11.11)
2	21 (46.66)
3	19 (42.22)
SES*	
CLASS 1	0 (0)
CLASS 2	2 (4.34)
CLASS 3	13 (28.26)
CLASS 4	29 (63.04)
CLASS 5	2 (4.34)
Literacy status	
Illiterate	7 (15.21)
Primary	5 (10.86)
Secondary	24 (52.17)
PUC	9 (19.56)
Graduate	1 (2.17)
Type of family	
Nuclear	35 (76.08)
Joint	9 (19.56)
3 generation	2 (4.34)

*According to modified B G Prasad classification 2015

Table 2: Distribution of respondents by Occupation and Income

Variables	Respondent (n=46)(%)
Type of occupation	
Permanent job	18 (39.13)
Maid	14 (30.43)
Cook	1 (2.17)
Vendor	2 (4.34)
Tailoring	10 (21.73)
Flower making	1 (2.17)
Income/month	
< Rs 1000	7 (15.21)
Rs 1000-5000	32 (69.56)
> Rs 5000	7 (15.21)
Reason for seeking Job	
Run household	32 (69.56)
Education of children	3 (6.52)
To pay rent	2 (4.34)
Save	1 (2.17)
To clear loan	8 (17.39)
No of Years of working	
<1 year	7 (15.21)
1-5 year	20 (43.47)
6-10 year	7 (15.21)
>10 year	12 (26.08)
Hours of working/ day	
4-Jan	8 (17.39)
8-Apr	35 (76.08)
> 8	3 (6.52)

Table 3: Distribution of respondents on Number and reason for joining Self-help group

Variables	Respondent (n=46) (%)
No of Self-help groups	
1	31 (67)
2	8 (17)
3	7 (15)
Reason for joining SHG	
To take Loan	37 (80)
To Save	6 (13)
Both	3 (7)

Table 4: Distribution of respondents based on place of saving money

Saved in	Number (n=9) (%)
Bank	1 (11.11)
Post office	1 (11.11)
Self help groups	7 (77.77)

Table 5: Distribution of respondents based on reason for taking loan

Reason for taking Loan	Respondent (n=40) (%)
Household expenses	2 (5)
Clear Debt	9 (22.5)
Education of children	21 (52.5)
Home lease	3 (7.5)
Buy Vehicle	1 (2.5)
Husband's occupation	4 (10)

Various jobs were done by the women, among them 18 (39.13%) had permanent job, 14(30.43%) were house maid, 10 (21.73%) did tailoring at their home in their leisure time, 2 (4.34%) were vendors, 1(2.17%) each was cook and did flower making at home to earn their livelihood. Majority, 32 (69.56%) joined a job to meet their household expenses, 20 (43.47%) women were found to be working from past 5 years and 12 (26.08%) for more than 10 years. Majority 35 (76.08%) worked for 4 to 8 hours of a day to earn their bread (Table 2).

Only 7 among 9 members saved a part of their earning in self-help groups, 1 (11.1%) in the bank and 1 (11.11%) in the post office. (Table 4)

Out of 46 members, 40 took loan from the self help groups. Among them 21 (52.5%) took loan for the education of their children, 9 (22.5%) to clear debt taken from other groups, 4 (10%) to help their husband financially, 3 (7.5%) to pay the home lease and 1 (2.5%) to buy vehicle. (Table 5)

DISCUSSION

In the present study 51% respondents were of 31 to 40 years of age. The finding was similar to study by S. Thangamani et al³ where 37.5% of the respondents were of 31 to 40 years, a study by Reji⁴ where 82 percent in Ernakulum and 90 percent in Idukki belonged to the age group of 31-42 and 43-54 years, study by Manoj Kumar Sarma⁵ showed 66% belonged 21-40 years and Balakumar et al⁶ 60% were of 20 to 40 years supporting that adult working women to have savings and loans with the help of groups to provide financial support.

This study found 85% respondents to be literates, compared to 76% and 96% by S. Thangamani et al³ and Balakumar⁶ respectively which substantiates that the literate working women choose self help groups to secure them economically.

Our study found 76% and 20% of the women to be from nuclear and joint family respectively as similar to 67.5% and 32.5% by S Thangamani et al³ where in women from nuclear family are able to decide expenditure and saving pattern of their family which is opposite to joint family members.

In the present study 39% of the respondents had permanent job, the rest 61% were self-employed. A study by Manoj Kumar Sarma⁵ showed 68% to be self-employed, 26% to be unemployed whereas study by Balakumar et al⁶ found 60% to be employed in private sector which further supports that job insecurity among the working women members being self employed in private sector to approach self help groups to ensure their hard earned money to be safe.

CONCLUSION

Self help groups are created to help working women to save and make them financially stable by lending them loan whenever required which is being substantiated in our study showing 80% of the women joined SHG to obtain loans and only 20% with the intention of saving the money. Only few members among the respondents saved money out of their earning in banks, post office and self help groups. Majority of the women took loan to pay the fees for their children school which is a appreciating point in helping the children to achieve their education by joining self help groups. Higher proportion of the women being self employed helped them to have economic stability by joining the self help groups.

RECOMMENDATION

The main objective of the SHG is to save money by the women which needs further improvising in the schemes with more importance on savings. As a registered group, health insurance can be made a part of self help group which will help women to reduce out of pocket expenditure and support morally in the time of difficult situation.

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