

Role of Self-Help Groups in Rural Transformation : A Sociological Study with Reference to Udupi District

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ABSTRACT

Self-help groups play a vital role in rural transformation by promoting financial inclusion, empowering women and fostering social and economic development. After the independence India has been following the policy of planned social change. India can be called a land of villages. Villages play an important role in the Indian social life. Though majority of Indian population lives in villages, villages suffer from many problems. Due to neglect and mal-administration villages have been left with various social, economic and political problems. They have become the victims of innumerable problems such as illiteracy, casteism, poverty, unemployment, indebtedness and low status of women. After the independence India has been following the policy of planned social change. In this rural development is the focus of attention of the Government, social planners and innumerable non-governmental organizations. Though there is variety of programmes to alleviate poverty and empower rural people, SHGs have made remarkable contributions in the socio-economic development of the rural poor. Shri Kshetra Dharmashtala Rural Development Project (SKDRDP) is one such organization which plays a greater role in poverty alleviation in rural Karnataka. The present study an attempt to understand the role of SKDRDP in the empowerment of rural people through Self- Help Groups in Udupi district. The study was conducted in two blocks of Udupi District. The information required for the study has been collected from both primary and secondary sources. Primary data was collected through interview schedule and observation. The sample of 100 respondents from Brahmavara and Kota blocks of Udupi district were chosen to study. Average percentage was carried out to draw meaningful interpretations of the results. The study reported that SHGs of SKDRDP are playing significant role in the transformation of rural community in general and women in particular. The activities of the SKDRDP have made a considerable contribution in the socio-economic and political empowerment of rural poor in the Udupi District.

Keywords: SHGs, Transformation, Empowerment, SKDRDP, Brahmavara, Kota, Udupi

INTRODUCTION

India is often called the land of villages because a significant portion of its population resides in villages and these villages form the backbone of the country's social, economic and cultural fabric. Though majority of Indian population lives in villages, villages suffer from many problems. Due to neglect and mal-administration villages have been left with various social, economic and political problems. They have become the victims of innumerable problems such as illiteracy, casteism, poverty, unemployment, indebtedness and low status of women.

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Emergence of Self-Help Group's as an Agent of Rural Transformation:

The concept of self-help groups has evolved to

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organize the rural poor to meet their productive and consumption needs out of their savings. With the shrinking role of the state in promoting people's welfare in the last few decades, Non-Governmental Organizations (NGOs) have achieved proactive role in promoting the people's welfare. India has a rich tradition of selfless voluntary actions. The initiative taken by the Non-Governmental Organizations are rich and diverse. NGOs in India have shown their ability to work with and for women to achieve the goal of empowerment. They are involved in the task of providing innumerable services to women which range from confidence building to problem solving. The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the state. SHG is a tool to remove poverty and promote the rural development. It has been established that group approach is an effective tool for empowering the poor. The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with banks.

Review of Literature:

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning. According to Agarwal (2001), "Women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized into groups for community participation as well as for assertion of their rights in various services related to their economic and social well-being". Jaya S. Anand (2002), in her discussion paper titled "Self-Help Groups in empowering women; case study of selected Self-Help Groups and Neighbourhood Groups (NHGs)", gives a review of progress of Self-Help Groups. She has attempted to examine the performance of selected Self-Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. Vasudeva Rao (2003) conducted a study on "Self-Help Groups and Social change" with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. Dr. S. Rajamohan in this study

"opinion of the members of self-help groups (2005) reveals that Self-Help Group helps them to increase their status and aids to raise the standard of living of them. Women are becoming entrepreneurs with the help of Self-Help Groups which avoids the exploitation of women and helps empowering them. Mr. B. Vijayachandra Pillai, V. Harikumar (2006), In their research "SHGs is highly relevant to make the people of below poverty line "says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable to increase their income improve their standard of living and status in society to the main stream ultimately, the nation reaps the advantages of socialism.

Shri Kshethra Dharmsthala Rural Development Project:

Shri Kshethra Dharmsthala Rural Development Project, popularly known as SKDRDP, is a charitable trust promoted by Dr. D. Veerendra Heggade. SKDRDP concentrates on the empowerment of rural women by organizing Self-Help Groups (SHGs) on the lines of Joint Liability Groups (JLBs) of Bangladesh and provides infrastructure and finance through micro credit for the rural people. SKDRDP (R) is registered under the Charitable Trust Act of 1920 in the office of Sub-Registrar, Government of Karnataka, Belthangady Taluk, Dakshina Kannada District in the year 1991. SKDRDP began to play its role in transfer of technology, providing infrastructure and finance through micro credit. The most important objective of SKDRDP is to attain rural development. SKDRDP visualises rural development holistically. The focus of SKDRDP is not only on improvement of financial status of rural poor but also betterment of social and cultural dimensions of living. SKDRDP strives towards enhancing the capacity of the rural people and enable them to lead the kind of life of their choice with dignity. The target population of the SKDRDP interventions is women and under privileged sections of the society. Thus, the objectives of SKDRDP is to alleviate poverty, attain self-reliance and lead to empowerment of those rural dwellers who are economically and socially marginalised.

Shri Kshethra Dharmsthala Rural Development Project and Self-Help Groups:

SKDRDP, in the beginning when it was founded was more like a charity organization. Later, the organization realised that mere charity does not provide

sustainable solution to the social and economic problems of the grassroots population. The strategic perspective of rural intermediation of SKDRDP shifted from charity to self-help to speed up the process of empowerment. It was at this condition, the SKDRDP evolved the group concept from the Bangladesh Grameen Bank model and NABARD model. SKDRDP initiated SHGs for men in 1992 and women SHGs in 1993. The SKDRDP SHGs are unique and different from other models from the group formation to the utilization of the groups. SHG models motivated towards rural self-reliance. It has adopted different models of SHGs in its field operations. The fundamental distinctiveness of SKDRDP is that it promotes different models of SHGs for men and women. This seems to be very useful in meeting the varied needs of rural men and women. The Men SHGs are named as 'Pragathi Bandhu' (meaning partner of progress) Groups. While, for women SKDRDP has developed three different SHG models, viz., Jnanavikasa SHGs, Group Enterprise SHGs and Simple SHGs.

Requirements of the area the SKDRDP innovated into activities like Janajagruthi, Community Development, Siri etc. A village level worker known as Sevagiratha" would approach the stakeholder families, sit with them to prepare a five-year development plan and assist them to implement the same. SKDRDP has developed a new cadre called the Sevaprathinidi, who work in their spare time and support the SHG movement in the village. Most of the Sevaprathinidis are women and this has positively affected the participation of women in the SHGs. In Udupi District there 12957 SHGs covering 1,37,913 members. For the proper functioning of the SHGs members are required to follow certain rules. They are

- Common agreement on when to meet
- Decision on time and place of meeting
- Agreed penalties for non – attendance
- Agreement on amount of savings
- Giving small loans to each other
- Taking loan from banks and ensure repayment.

Statement of the Problem:

This Study concentrates on "Role of Self- Help Groups in Rural Transformation: A Sociological Study with Reference to Udupi District".

Objectives of the Study:

The present study aims at understanding the role of SHGs in transformation of rural community. Following

are the main objectives of the study.

- To know the role of SKDRDP in the transformation of rural community.
- To identify the changing social status of women in the rural community.
- To find out the improvement in the economic condition of rural poor as a result of their association with SHGs.
- To identify the political participation and growth of leadership among the rural women as a result of their participation in SHGs activities.

METHODOLOGY

This research work aims to understand the way in which the SKDRDP is encouraging the empowerment of rural community with regard to the Brahmavara and Kota blocks of Udupi District. 100 respondents from SHGs of SKDRDP were interviewed to collect the information. Random Sampling method was used to collect the primary data. Interview schedule has been used as an appropriate research tool to collect the primary data. Besides the primary data secondary data was gathered from books, journals, and articles and internet.

DATA ANALYSIS

The Self-Help Groups were formed for to uplift the socio-economic status of rural poor. The socio-economic background of the respondents is taken into consideration keeping in mind that it is important information to the study. It is observed that most of the respondents are Hindus. 16% SCs and 84% of them are belonging to OBCs. All these women are from the poor families. 72% of the respondents are married women and majority of them are living in the nuclear families. 6% of the respondents are widows. They joined SHGs for economic security. 68% of the respondents are having only two children. Even though the coastal districts of Karnataka are considered as highly educated districts, majority of the respondents are having only primary and secondary education. The Self-Help Groups are playing a significant role in the empowerment of rural community in general and women in particular. The following are the findings of the study.

Consciousness of Nuclear Family:

The consciousness of the nuclear family refers to

the awareness, perception, or societal recognition of the nuclear family as a distinct and often idealized social unit. It is observed that due to their association with SHGs majority of respondents are aware of the advantages of family planning. 68% of women are having only two children. Children often benefit from a consistent and stable environment. Children also tend to grow up with a stronger sense of autonomy and responsibility. It indicates improvement in their awareness level regarding the size of the family.

Changing status of women in the family:

Involvement of women in the decision-making process of the family is a strong indicator of their position. It is noted that due to their participation in the SHGs activities now women's opinion is respected in the family activities. Hence today in decision making women play important role at the family level. 72% of the respondents have said that after engaging in the SHGs activities their status in the family is improved and the attitude of the family members has been changed.

Combating Social Evils:

Self-help groups provide a platform for members to address issues like poverty, gender inequality and social exclusion, leading to positive social change. It is observed that, due to their participation in the SHGs more than one type of social evil was restricted. Majority (42%) of the respondents have stated that there is restriction on alcoholism. 34% have expressed that there is restriction on domestic violence. Increase in women's education is essentially emphasised by almost all the respondents to reduce the social evils.

Improvement in the Economic Status:

Self-help groups play a crucial role in the economic development of its members by providing access to microcredit, fostering financial independence and empowering them through skill development and collective action. Majority (84%) of the respondents expressed that their economic conditions is improved due to the financial support from the SHG. SKDRDP is instrumental in promoting informal structure of the poor to help them save and promote self-reliance in financing these needs through Self- Help Groups. Thus, it has contributed in gaining access to credit from financial institutions for micro enterprise projects and inculcation of thrift and management of credit for the economically deprived

sections of women and so on. Almost all the respondents reveal that due to their association with the SHG the saving habit is developed and without any hesitation they are engaging in the banking transaction.

Growth of Leadership qualities:

Members of the SHGs said that, their participation in the SHGs programmes has resulted in removing the stage fear and shyness. They said they are now able to organize and conduct the programmes on their own. Political awareness is another advantage that the women had. It is observed that the members of these SHGs are the deciding groups in the local elections and ten respondents have contested in the panchayath elections and six of them have got elected.

Conclusion:

However, there is variety of Governmental programmes to reduce poverty and empower rural people, SKDRDP plays key role in the lives of the rural poor. Self-help groups of SKDRDP are instrumental in driving rural transformation by fostering economic independence, social empowerment and community development. They provide a platform for collective action, enabling individuals particularly women to access credit, improve livelihood and enhance their social status. SHGs contribute to poverty alleviation and sustainable rural development. This project has been successful to a certain extent in rural empowerment in Udupi district. It is found that the socio- economic status of rural poor has been changed after joining the SKDRDP. But there are emerging issues that need to be addressed to make the role of women in the long run. We may conclude that SKDRDP is making head way in its effort for reducing poverty and empowering rural people in the district.

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