



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

ROLE OF SELF HELP GROUPS IN EMPOWERMENT OF RURAL WOMAN

¹Sushma Rao K, Assistant Professor

Department of Commerce

MPM Government First Grade College, Karkala

²Naveena, Assistant Professor

Department of Commerce

MPM Government First Grade College, Karkala

Abstract: Self Help Groups are small informal groups consisting of 15-20 members set up for the purpose socially and economically empowering woman. SHGs are also best means for providing opportunity to women in order to make them financially independent and explore the inner selves as well as to build their leadership capacity. The groups provide both financial and social support, empowering women with a strong network of allies. The present study analyses the impact of SHGs by taking samples from the SHG members of Karkala Taluk of Udupi district. Karkala is a rural taluk of Karnataka where many SHGs are found. The sample size of examination is 100 respondents. The outcome of the study reveals that SHGs have created a good platform for women to improve their standard of living. The groups have helped women to consolidate their savings and to improve their economic life. This study is done for knowing the impact of SHG in rural areas and see how it has helped in reduce poverty and made the members feel self-dependent.

Index Terms - Self Help Groups, Empowerment, Rural woman

INTRODUCTION:

Self Help Group is a group of 15-20 women and it is a village & urban based financial mediator. They are preferably from the same socio-economic background who come together for the purpose of solving their common problems through self help and mutual help. SHGs play an important role in transforming the rural economy. SHG groups have become a good source to empower woman. By this woman can become self-dependent by saving small amount of money on monthly basis and once their group becomes able to lend money and then they can start their own business by taking loan as per their requirement and thus makes them employable. SHGs are usually affiliated to NGOs and Bank. They conduct the meeting at regular intervals to get the loan and discuss other matters. They conduct the meeting monthly

and fix small installment for repayment of the loan which is very convenient for them to repay their borrowings with principal amount as well as interest. SHGs brings confidence among woman to face the problem of poverty and develop their individual skills also as well as increases their living standard & social relation which could lead to enhanced their leadership qualities and their participation in social activities and they could give a better social security also.

Objectives of the study:

- To study the performance of SHG groups in rural area
- To study women empowerment through Self Help Groups with respect to the SHG members in Karkala Taluk of Karnataka
- To study the impact on members of SHGs after joining them
- To study the economic conditions of SHG members.

Review of Literature

(Prof. Dr J. Venkatesh, 2010) stated that Women empowerment was a process in which women got a greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and gain empowerment.

(Tanmoyee Banerjee (Chatterjee), 2012) stated that Self-employment held the key to continuity of employment. Self-employed members of self-help groups (SHGs) fare better than their wage-earning counterparts when it came to continuity of employment. The study dwelt on the factors influencing the different indicators of women empowerment among the members of 26 matured all-woman SHGs. It also isolated the socioeconomic demographic factors influenced the joint probability of a group member being both empowered and employed. The study concluded that training significantly influenced various dimensions of empowerment, and the trained group members were more likely to be both empowered as well as employed.

(Vijayalakshmi, Gowda, Jamuna, & Sajjan, 2012) concluded that SHG were improving the standard of living of all families who came in the project area. Appropriate strategies for empowerment of SHG women were addressed through organizing appropriate trainings both on and off-campus, including higher level trainings, follow-up activities, providing relevant leaflets and folders, exposures besides recognizing and encouraging women to come forward and take up processing and of linger millet products value addition and income generating activities. The SHG project has made a successful impact in improving the livelihood security for rural women.

(Kusakabe, 2010) concluded that being an SHG member was useful for gaining employment that leads to better recognition in the family and society. However employment opportunities and organizational experiences mean that the benefits were not equally shared among all the members.

(H.Y. Siddiqui, in his book 'Group Work: Theories and Practices') gives the opinion that SHG will provide for meeting economic needs of the deprived populations and provides for psycho- social support to members

(DR. Dheeraj jain and MS. Pushpa Nair, 2013) concluded that SHGs will provide a strong foundation for woman empowerment in rural area. Joining after SHGs has helped in the significant reduction of poverty, have made the women members feel more independent; has increased their standard of living.

Research methodology

The study is based both on primary data and secondary data. The primary data is collected from 100 rural SHG members through questionnaire. The study is done at Karkala Taluk of Udupi District of Karnataka. A well-structured questionnaire was framed and distributed to about 100 members across various SHGs in Karkala Taluk. Questionnaire was explained to them in local language Tulu and responses were collected. Secondary data is collected from published articles and e-sources.

Data analysis and interpretation

Table 1 (Demographic Profile of the Respondents)

		Frequency	Percentage
Age	18-30 years	15	15%
	30-40 years	36	36%
	40-50 years	24	24%
	50-60 years	19	19%
	60 years and above	6	6%
	Total	100	100%
Religion	Hindu	68	68%
	Jain	18	18%
	Muslim	4	4%
	Christian	10	10%
	Total	100	100%
Marital status	Married	82	82%
	Unmarried	14	14%
	Total	100	100%
Type of family	Nuclear	78	78%
	Joint	22	22%
	Total	100	100%
	2 members	8	8%
	3 members	46	46%
	4 members	28	28%

Family Size	5 Members	10	10%
	More than 5 Members	8	8%
	Total	100	100
Earning Members in your Family	One	94	94%
	Two	6	6%
	Total	100	100%
No of dependents in your family	Nil	0	0%
	One	14	14%
	Two	40	40%
	Three	32	32%
	More than 3	14	14%
	Total	100	100%
Time of Association with SHGs	< 1 year	9	9%
	1-2 Years	22	22%
	>3 years	69	69%
	Total	100	100%
Your monthly saving (Rs)	< Rs.100	32	32%
	Rs 100- Rs 500	50	50%
	Rs 500 –Rs 1000	12	12%
	More than 1000	6	6%
	Total	100	100%
Your Monthly savings(Rs)	Less than 10000	68	68%
	10000- 20000	30	30%
	More than 20000	2	2%
	Total	100	100%

Interpretation- 82% the woman were married, maximum were between the age group of 30-40 years Most of them were from nuclear families (78%) with the spouse as the head of the family and having 3 members. Most of the families there was single person who was earning(94%) but the dependents were in the ratio of 40%. 69% of the families were associated with SHGs for more than 3 years. 50% families had monthly saving between Rs 100-500. 68% of the families were such who had borrowed less than Rs 10,000.

Table 2.Feedback from members regarding benefit of SHG

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
You feel there is reduction in poverty after joining the SHG		2	11	53	34	100
Do you feel self dependent after joining SHG		2	12	50	36	100
Increase in the living standard of woman after joining SHG		1	12	51	36	100
Is it easy to repay the principal amount plus interest		7	33	35	25	100
You are satisfied with the interest rate	2	5	20	55	18	100

Interpretation:

Women members of SHG benefited a lot after joining SHG. Most of them felt self dependent after joining SHGs and their poverty has been reduced significantly and there is improvement in the standard of living. The women have found it easier to repay the principal amount along with the interest and furthermore the women members were also satisfied with interest-rates charged on the loans taken from SHGs. Not even a single women disagreed with the benefit that occurred on becoming a member of SHGs.

Findings and Conclusions:

It is discovered that greater part of the rural woman have joined self-help groups. Their initiatives have been diverse: some groups have helped women consolidate their savings, others have addressed domestic violence, alcoholism and caste-related issues in the public sphere. Thus they are actively involved in financial and social exchange through SHGs. Most of the members of Karkala Taluk have taken the loans from SHGs for their children's education, Purchase of household items such as TV, Furniture etc. Few of

them have taken the benefit of SHG financial assistance for establishing their enterprise such tailoring shop, Beauty parlor etc. Thus SHG has made the rural woman self-dependent.

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