

Women Empowerment Through Self Help Groups: An Empirical Study with special reference to Tumkur

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Abstract

Women's empowerment is essential to improve the socio-economic conditions of the population of any country, it has become a prerequisite to empower women. Growth initiatives can no longer accomplish their intended without empowering women. It would only be possible to achieve overall development and harmonious development of any nation if women are considered as equal partners in advance with men. This paper aims to analyse the impact of the Self-Help group on women empowerment at the individual, social and welfare aspects. A convenience sampling technique was used for the selection of the total sample. The data were collected personally through the interview technique with the help of pre-structured questionnaire. Variables were identified by reviewing the literature and analysis was done in MS- Excel and SPSS. It was found that there are significant changes in the women after joining the SHGs at the individual, social and welfare aspects.

Key words: Empowerment, Effectiveness and Self-Help group

Introduction

SHG is a group of 10 to 20 people who come together for a common cause to help the person in need with a financial objective. This is most predominantly seen in the rural areas of India with a lower range of economic background people. The members of such SHG's are usually from the same homogeneous mixture of people from a similar social and economic background. SHG's is a powerful tool to follow a participatory approach. Participation of women in savings and credit activities or economic attainment will empower women and it is an effective tool to alleviate poverty and empower women has garnered considerable interest worldwide. In the context of women's empowerment, it is assumed that when women come

together, they find strength and move towards further knowledge and awareness. This process leads to further empowerment. Thus, collective action through self-help groups introduce an element of leadership, reduces risk and external threat, and enables women to overcome the oppression of patriarchy, and to realise their own true potential and achieve total well-being.

Review of Literature

S Valli Devasena (2019) has done her study in Kodaikanal region of Tamil Nadu to understand the microfinance impact on empowering women in the facets of decision making. The author has suggested that SHGs formation have evolved to enable a sustainable institution for shaping a healthier lifestyle providing all the necessary support needed in obtaining greater control in their lives.

Chanchal & Sawarkar (2019) have considered the region of Chhindwara District in Madhya Pradesh for their research on SHGs performance, its role in socio-economic betterment, social solidarity and women empowerment. They have emphasized the problems and trends of rural women in India. The study concludes that women contain an ability to sustain difficulties, are easily adaptable and have a creative ability.

Rajeev & Vinodan (2018) have conducted research on the transformation that the SHGs have made at Andaman and Nicobar Islands of India. They state that several SHGs have been formed in the Islands for empowering women. The investigation conducted concluded that they have helped the women disaster survivors in improving their socio-economic conditions as well as reducing their vulnerabilities by enhancing their quality of survival and life paving way for a better and brighter future.

Tushar Chaudhari (2017) has performed a critical analysis of women empowerment by the SHGs. The author considers SHGs as a vital instrument for financial, personal and social women empowerment. Fifty respondents were used for primary data collection in the region of Nagpur district. It was strongly recommended not only financial empowerment should be focused on and that one must also consider social and personal empowerment as well.

Thirumalesha Babu TR (2017) is of the opinion that SHGs can be seen as a way for eliminating poverty of India supporting women empowerment. He feels that SHGs are necessary and act as an important agent in re-strengthening and combining of the human race by providing a strong sustainable base at the grass-root level.

Rajashree & Ashwini (2016) have performed a study on the micro-financing and its socio-economic way of empowering women in the region of Pune City. This study concludes that SHG models have resulted in providing exposure to women in financial areas as well as business literacy. Thereby enhancing their skills leading to the socio-economic side of empowerment.

Objectives

The proposed study is intended to carry out the following objectives in view:

- To assess the effectiveness of Self-help groups at the individual level.
- To assess the effectiveness of SHG on social and welfare aspects
- To propose suggestions for the betterment of women's empowerment in SHG.

4. Methodology

The research design is descriptive in nature and data for the research is collected through the questionnaire method. The sample size for the research is 200 which is collected using a convenience sampling technique from members of the Self-Help group in Tumkur. The data is analysed using SPSS and presented in graphs and tables.

The secondary data have been obtained from various published and unpublished reports of the departments such as Directorate of Economics and Statistics, Department of Panchayat Raj etc.

Result and Discussion

Freedom of individuality is an important building block of women's development need analysis. Women in SHGs needs full freedom for self-development. In order to get this freedom of individuality, women need to take important decisions. Decision making means selecting the best from a number of alternatives. The basic concept of SHG is to enable the members to become independent and self-reliant in all aspects of life to develop and empower the women members. Under decision making criteria, the following four indicators were considered to measure the effectiveness of SHG at the individual level.

- Decision towards business activities
- Decision on Household Expenditure
- Decision for taking loans
- Decision regarding investment of loan

Table 1: Effectiveness of SHG Individual Level

Indicators	Decision maker	Before Joining SHG	After Joining SHG
Decision towards Business Activities	Spouse	338 / 80.9%	175 / 41.9%
	Self	80 / 19.1%	241 / 57.5%
	Others	0 / 0%	2 / 0.5 %
Decision on Household Expenditure	Spouse	313 / 74.9%	171 / 40.9%
	Self	105 / 25.1%	247 / 59.1%
	Others	0 / 0%	0 / 0%
Decision for taking loans	Spouse	260 / 62.2%	175 / 41.9%
	Self	158 / 37.8%	243 / 58.1%
	Others	0 / 0%	0 / 0%
Decision regarding Investment of loan	Spouse	310 / 74.2%	127 / 30.4%
	Self	108 / 25.8%	291 / 69.6%
	Others	0 / 0%	0 / 0%

On the analysis of the above Table, it shows empowerment of women in taking various decision

Decision towards business activities: From the data collected on ‘decision towards business activities’ indicator as shown in the above table, it was observed that before joining the SHG 80.9% of the respondents were considering their spouse as the decision makers but after joining the SHG it has drastically reduced to 41.9%. Whereas before joining the SHG only 19.1% of the respondents were making decisions on their own but after joining the SHG it has increased to 57.5% followed by the remaining 0.5% of the respondents who started considering others in their family for decision making after joining the SHG’s.

Decision on Household Expenditure: From the data collected on ‘decision for taking loans’ indicator as shown in table 4.24, it was observed that before joining the SHG 74.9% of the

respondents were considering their spouse as the decision makers but after joining the SHG it has reduced to 40.9%. Whereas before joining the SHG 25.1% of the respondents were making decisions on their own but after joining the SHG it has predominantly increased to 59.1%. Apart from this, it is evident that none of the respondents consider others in their family for decision making with respect to taking loans before and after joining SHG's.

Decision for taking loans: From the data collected on decision regarding 'Decision for taking loans' indicator as shown in the table, it was observed that before joining the SHG 62.2% of the respondents were considering their spouse as the decision makers but after joining the SHG it has reduced to 41.9%. Whereas before joining the SHG 37.8% of the respondents were making decisions on their own but after joining the SHG it has increased to 58.1%. Apart from this, it is evident that none of the respondents consider others in their family for decision making with respect to the investment of loans before and after joining SHG's.

Decision regarding Investment of loan: From the data collected on 'Decision regarding the investment of loan' indicator as shown in the above table, it was observed that before joining the SHG 74.2% of the respondents were considering their spouse as the decision makers but after joining the SHG, it has reduced to 30.4%. Whereas before joining the SHG 25.8% of the respondents were making decisions on their own but after joining the SHG it has predominantly increased to 69.6%. Apart from this, it is evident that none of the respondents consider others in their family with respect to this indicator before and after joining SHG's. So, it can be observed that after joining the SHG's, there has been a major shift in the decision making criteria among the respondents in their family from depending on their spouse to depending on themselves and that almost more than half of the respondents have started considering themselves as the decision makers in their family on all indicators. Thus, it can be inferred that women have become more independent in terms of decision making by joining the SHG's.

Effectiveness of SHG on Social and Welfare Aspects

To measure the effectiveness of SHG's on social aspects, the following eight indicators were considered :

- Maternity
- Birth control practices
- Nourishment
- Childcare
- Registration of birth, death and marriage

- Educating girl
- Attending hospitals/ health centres/ doctors for medical treatment
- Immunization of children in time.

Indicators	Before [Count]		After [Count]		Improvement in awareness [Count]	Improvement in awareness [%]
	Yes	No	Yes	No		
Maternity	127	291	281	137	154	36.84
Birth Control Practices	79	339	327	91	248	59.33
Nourishment	188	230	357	61	169	40.43
Childcare	128	290	383	35	255	61
Registration of birth, death, marriage.	93	325	320	98	227	54.3
Educating Girl	109	309	348	70	239	57.17
Attending hospitals/ health centres/ doctors for medical treatment	129	289	333	85	204	48.8
Immunization of children in time	194	224	322	96	128	30.62%

From the data collected as shown in table 2, it was observed that there has been a 36.84% increase in the awareness of 'maternity practices', a huge increase of 59.33% on 'birth control practices', 40.43% increase on 'nourishment', with the greatest increase on 'childcare' forming 61%, 54.30% increase on 'registration of birth, death and marriage', 57.17% increase on 'educating girl', 48.80% increase regarding 'attending hospitals/ health centres/ doctors for medical treatment' and finally 30.62% increase on 'immunization of children in time' among respondents after joining the SHG's.

Therefore, it is evident that there has been a huge increase in the awareness of health and family welfare issues on all the indicators among the respondents after joining the SHG's with 30.62% being the least increase on 'immunization of children in time' and 61% being the highest increase in awareness regarding 'childcare'. Hence, it can be concluded that the

implementation and the existence of SHG's have brought a positive impact in the lives of women regarding awareness and usage of health and family welfare practices.

Suggestions

- Non-Government Organizations (NGOs) can play an important role towards empowering women member's of SHGs by providing them basic education, motivational training, and financial help and so on.
- Measures should be taken to attract more and more people, especially the illiterate and the poorest section of the rural people to become members of SHG's
- In order to enhance the thrift of the SHG members attractive savings and insurance schemes can be introduced.
- Most of the members in SHGs are not trained properly in their profession They should be equipped with adequate knowledge before choosing a project or venture. Financial institutions, should support SHG's by selecting the best type of project or plan. Depending on local conditions, availability of raw materials and other factors, they should advise SHGs to select the venture / project / activity.

Conclusion

The participation of women in SHGs has enriched their income, savings, and empowerment. SHG provides an opportunity to improve the financial status of its members leading to increased social and economic status in the society. It acts as a basis for moral strength. And enables the availability of loans for beneficiary purposes. It induces the habit of savings and usage of banking facilities made available to them by the government and institutions and provides a level of economic prosperity and status. Allow and develop better decision-making capability of women by providing better societal and career awareness. Motivate them to create and develop a brighter future for them and their family. Self Help Group scheme is one of the significant schemes through which empowerment of women, in terms of better leadership, decision making, utility, and skill up -gradation

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