

Socio-Economic empowerment of women: Perception of SHGs members' in gadag district, Karnataka

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ABSTRACT

Self Help Group is playing the important role for empowering the women socio-economically. Members of SHGs are enlightening towards the economic activities, social communication, saving habits, asset purchase, borrowing and using such funds for economic activities and repaying the borrowing promptly and importantly economic decision making. The study was carried in the rural Gadag and covers the perception of the SHGs members about activities of SHGs groups and their economic and social empowerment.

1. Introduction

A Self-Help Group (SHG) is a village-based financial intermediary usually composed of 10-20 local women. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. Micro-credit in common parlance refers to small loans that help the poor women to meet their immediate credit needs.

2. Need of the study

The Role of Self Help Groups in Empowering Rural Women in India is immense. Self help groups are small voluntary association of the rural women from the same socio-economic background who work together for the purpose of solving their problems through self help and mutual help. It is reviewed from literature that many researchers have conducted the study on the profitability and role of self help groups. No one has conducted women empowerment and SHGs in related to Ron taluk (Gadag district-Karnataka). Hence I decide to undertake the study on "**Socio-Economic Empowerment of Women: Perception of SHGs Members in Gadag, Karnataka**".

3. Objectives of the study

The present study has the following objectives:

- To know the Perception of SHGs members towards the SHGs socio-economic benefits.
- To study the Importance of Self Help Groups in Improving Socio-Economic status of women.
- To study the loans borrowed and utilization by the member of SHGs through SHGs
- To suggest some necessary measures for improvement of nature and operations of SHGs in empowering rural women.

4. Methodology of study

Type of the study is descriptive, because analysis is made on the basis of primary collected and organized.

Sample size: for present study 80 respondents have been chosen from the 20 Self Help Group

Method of sampling: Cluster sampling method for study.

Primary data

The present study is mainly based on primary data. The researcher directly collected through questionnaire. The required primary data and information has been collected from the 80 respondent-members of 20 Self Help Group at Jakkali village of Ron Taluka in Gadag district-Karnataka.

Secondary data:

The secondary was used very minimal in the study and but referred for the literature review etc.

Tools of Analysis

The collected data has been analyzed and presented with the help of following tools:

- Tables
- Charts
- Graph (pie, bar)

5. Limitations of study

- The study is only confined to Jakkali village of Ron taluka and Gadag district.
- The study is subjected to 80 respondents only.
- The study has been done on the basis of convenience method of cluster sampling.
- The data for the Study was collected from only 80 respondent

6. Analysis and interpretation of data

The data collected by survey from 80 respondents has been presented. The analysis of the collected data has been done by using statistical tools, viz. Tables, graphs, charts etc.

**TABLE -1:
THE GENDER PROFILE OF THE RESPONDENTS:**

S.NO	Gender	Number of respondents	Percentage %
1	Male	00	00
2	Female	80	100
	Total	80	100

Source: Field Survey

It is found that the 100% of respondents are females, followed by the 0% of the respondents are males.

It is concluded that the all of the respondents are women; in other words generally the members of the self help groups in rural area are women only.

**TABLE -2
THE RESPONDENTS OCCUPATIONAL PROFILE**

S.NO	Occupation	Number of Respondents	Percentage %
1	Housewife	15	19
2	Agriculture work	20	25
3	Self-employment	25	31
4	Others	20	25
	Total	80	100

Source: Field Survey

It was observed that the 19% of the respondents are housewives, the 25% respondents are involved in agricultural activities, and 31% of the respondents are self employed. And other 25% of respondents are doing other activities.

It is concluded that members of the self help groups are scattered among various types of occupations.

**TABLE -3
THE RESPONDENTS' EDUCATIONAL PROFILE**

S.NO	Education	Number of Respondents	Percentage %
1	Uneducated	12	15
2	Below SSLC	35	44
3	SSLC	18	23
4	PUC	10	12
5	Degree and Above	5	6
	Total	80	100

Source: Field Survey

It is found that the 44% of respondents are completed their below SSLC, followed by the 23% of the respondents are completed their SSLC. 15% of the respondents are uneducated and above, 12% of the respondents are PUC and 6% of the respondents are Degree and above.

It observes that the majority of the members of the self help groups had completed below SSLC; usually higher educated people do not prefer to join self Help groups.

**TABLE -4
RESPONDENTS INCOME PROFILE**

S.NO	Income	Number of Respondents	Percentage %
1	No Income	6	7
2	Up to 5000	40	50
3	5000 to 10000	24	30
4	10000 to 20000	6	08
5	20000 and above	4	05
	Total	80	100

Source: Field Survey

It was found that the 50% of the respondents belong to the income level of up to Rs 5000 per month group, followed by 30% of the respondents belong Rs 5000 to Rs 10000 per month income group, and 08% of respondents are belong to the no income group. 05% respondents are belonging to the Rs10000-20000 and another 08% respondents belong to Rs 20000 and above income groups.

It is concluded that the 57% of the respondents belongs to the income group of up to 5000. It means low income women are more in number as members of the self help groups.

**TABLE-5
MEMBERS MOTIVES FOR JOINING SELF HELP GROUPS**

S.NO	Motives	Number of Respondents	Percentage %
1	Savings	35	44
2	Credit	15	19
3	Social motive	10	12
4	All	20	25
	Total	80	100

Source: Field Survey

It was found that the 44% respondents' motive for joining self help groups is saving and 19% respondents have the credit motives for joining self help groups, 12% respondents' motive is socialmotive and 12% respondents' motives are savings, credit as well as social benefits.

By this it is concluded that majority of people join SHGs for the purpose of savings. Credit facility and social benefits are also additional motives for joining self help groups.

**TABLE-6
OPINION OF RESPONDENTS TOWARDS SHG AS A FORUM FOR SAVINGS**

S.NO	Response	Number of Respondents	Percentage %
1	YES	70	88
2	NO	10	12
	TOTAL	80	100

Source: Field Survey

The above table depicts that 88% of the respondent's opinion is that, the SHGs are the forums for savings. And 12% of them opine that SHGs are not the forums of savings.

With this it is concluded that majority people considered SHGs as a forum for small savings. Self help groups are playing a bigger role in national savings.

**TABLE- 7
GENERATION OF INCOME FROM SELF HELP GROUPS BY RESPONDENTS**

S.NO	Response	Number of Respondents	Percentage %
1	YES	72	90
2	NO	08	10
	TOTAL	80	100

Source: Field Survey

The above table shows that 90% of the respondents said they are getting income from Self help groups and only 10% of respondents said that they are not getting income from Self help groups.

It is concluded that majority of members of SHGs are getting income from joining and investing their savings in SHGs. So it can be said that SHGs are one of the source of income to rural women.

**TABLE-8
PROVISION OF CREDIT THROUGH SHG AVAILED BYRESPONDENTS**

S.No	Response	Number of Respondents	Percentage %
1	YES	55	69
2	NO	25	31
	TOTAL	80	100

Source: Field Survey

The above table shows that 69% of the respondents have taken the loans through SHGs and 31% of the respondents said that they have not taken the loan through SHGs.

By this it is concluded that majority of members of the SHGs use to avail credit facility through their SHGs

**TABLE -9
CONVENIENCES IN OBTAINING LOANS THROUGH SHGS SELF HELP GROUPS**

S.No	Response	Number of Respondents	Percentage %
1	YES	69	86
2	NO	11	14
	TOTAL	80	100

Source: Field Survey

The above table shows that obtaining loans through self help groups is convenient according to 86% of the respondents. And it is inconvenient according to only 14% respondents.

By this it is concluded that when we compare obtaining loans through self help groups to obtaining loans from other sources i.e., from banks and other financial institutions, farmer is most convenient then the later one.

**TABLE - 10
RESPONDENTS OPINION TO THE RATE OF INTEREST CHARGED ON LOANS THROUGH SHG'S ARE CHEAPER THEN RATE OF INTERESTS ON OTHER LOANS**

S.NO	Response	Number of Respondents	Percentage %
1	YES	80	100
2	NO	00	00
	TOTAL	80	100

Source: Field Survey

The table depicts that 100% of respondents the rate of interests charged on loans taken through SHGs are cheaper than the interest rates on other type of loans. And 00% of respondents said that interest rates charged on these loans are costlier than the other types of loans. It is concluded that generally the rate of interest on loans taken through SHGs are cheaper. So members of these SHGs prefer to have loans through SHGs.

**TABLE -11
USE OF CREDIT BY RESPONDENTS TAKEN THROUGH SHGs**

S.N O	USE	Number of Respondents	Percentage %
1	Self Employment	20	25
2	House hold Consumption	30	38
3	Education	20	25
4	Agriculture use	10	12
	Total	80	100

Source: Field Survey

The above table shows that 38% of the respondents use the credit taken through SHGs for house hold purposes, followed by 25% of the respondents use the credit for self-employment, 25% of the respondents use the credit for education of their child and 12 of the respondents use the credit for agriculture purposes.

So it is found that majority of the SHG's members obtain the credit facilities for their household expenses and some of the use the credit for self-employment and their Childs education purposes.

**TABLE-12
OPINION OF RESPONDENTS TOWARDS SELF HELP GROUPS FACILITATES ECONOMIC INDIPENDENCE TO WOMENS AT THEIR HOUSEHOLD**

S.NO	Response	Number of Respondents	Percentage %
1	YES	65	81
2	NO	15	19
	TOTAL	80	100

Source: Field Survey

The above table shows that 81% of respondents felt that self-help groups facilitate economic independence to women at their home. And 19% of respondents said that self-help groups do not facilitates economic independence at their household.

By this it is concluded that SHG helps to women in their homes to have economic independence as majority say 81% respondents said that it is true.

TABLE – 13
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS FACILITATE OPPORTUNITIES IN FINANCIAL DECISION MAKING TO WOMENS AT THEIR HOUSEHOLD

S.NO	Response	Number of Respondents	Percentage %
1	YES	60	75
2	NO	20	25
	TOTAL	80	100

Source: Field Survey

The above table shows that 75% of respondents said that SHGs provide opportunities to women in financial decision making process at their household. And 25% of respondents denied this.

With this it is concluded that SHGs provide opportunities to women to participate in their families' financial issues and decisions as majority of members have said that it is true.

TABLE – 14
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS IMPROVE ECONOMIC STATUS OF WOMEN IN THEIR HOME

S.NO	Response	Number of Respondents	Percentage %
1	YES	65	81
2	NO	15	19
	TOTAL	80	100

Source: Field Survey

The above table shows that 81% of respondents said that self help groups improve the economic status of women in their homes and only 19% of respondents said that SHGs do not improve economic status of women.

It is concluded that majority of members have the opinion that SHGs improve the economic status of women at their households by facilitating credit and income through savings made in it.

TABLE- 15
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS HELP WOMEN TO ACCESS BASIC AMENITIES LIKE MEDICAL, SANITATION, EDUCATION, MARKET, WATER SUPPLY AND TRANSPORT ETC

S.NO	Response	Number of Respondents	Percentage %
1	YES	72	90
2	NO	08	10
	TOTAL	80	100

Source: Field Survey

The above table shows that 90% of respondents felt that SHGs help to women for improved access of basic amenities like medical, sanitation, education, market, water supply and transport etc. and that of 10% respondents have denied this.

So it is found that majority of the members of the opinion that SHGs help to the women for the improvement of their basic amenities like medical, sanitation, education, market, water supply and transport etc. by improving their financial status in their households.

TABLE- 16
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS REDUCE FAMILY VIOLENCE

S.NO	Response	Number of Respondents	Percentage %
1	YES	63	79
2	NO	17	21
	TOTAL	80	100

Source: Field Survey

The above table shows that 79% of the respondents said that SHGs reduces the family violence and 21% of respondents said that SHGs do not change the family violence.

With this it is concluded that, self help groups change the family violence. Due to improvement in economic and social status of women through SHGs the family violence may reduce as it is majority of the respondents (79%) said that it is true.

TABLE-17
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS IMPROVE COMMUNICATION LEVEL OF MEMBERS

S.NO	Response	Number of Respondents	Percentage %
1	YES	74	93
2	NO	6	7
	TOTAL	80	100

Source: Field Survey

The above table depicts that 93% of the respondents of the opinion that involvement in SHGs improves communication level of members. And 7% of the respondents said that SHGs do not improve member's communication level.

So it is concluded that joining and involvement in SHGs helps to its members to improve their communication level and it helps them to express their feelings with others.

TABLE-18
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS PROVIDE OPPORTUNITIES FOR FREQUENT INTERACTION WITH OUTSIDERS

S.NO	Response	Number of Respondents	Percentage %
1	YES	66	83
2	NO	14	17
	TOTAL	80	100

Source: Field Survey

The above table shows that 83% of the respondent's opinion is that joining and involving in a SHG gives opportunities for frequent interaction with outsiders. And only 17% of the respondents said that they do not get the opportunities to interact with outsiders by joining and involving in SHG.

It is concluded that the women members of the SHG get some opportunities for frequent interaction with outsiders like Bankers, governmental officers, NGOs, etc. as majority of the respondents (83%) said that they get opportunities from SHG for frequent interaction with outsiders.

TABLE-19
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS
CULTIVATE LEADERSHIP QUALITIES AMONG MEMBERS

S.NO	Response	Number of Respondents	Percentage %
1	YES	56	70
2	NO	24	30
	TOTAL	80	100

Source: Field Survey

The above table shows that 70% of the respondents felt that SHGs cultivate leadership qualities among the members and 30% of the respondents said that SHGs do not cultivate leadership qualities among the members.

It is concluded that SHGs helps to their members to inculcate leadership qualities within them as majority of the people opined that SHGs cultivates the leadership qualities among the members.

TABLE-20
OPINIONS OF RESPONDENTS TOWARDS SELF HELP GROUPS
HELP TO MEMBERS TO PARTICIPATE IN COMMUNITY ACTIVITIES

S.NO	Response	Number of Respondents	Percentage %
1	YES	48	60
2	NO	32	40
	TOTAL	80	100

Source: Field Survey

The above table shows that 60% of the respondents said that SHGs are helping them to participate in community activities like plantation drive, clean village drive and other social upliftment programmes and 40% of the respondents said that SHGs are not helping them to participate in these community activities.

TABLE-21
OPINIONS OF RESPONDENTS TOWARDS SHGS ROLE IN
OVERALL EMPOWERMENT OF WOMEN

S.NO	Response	Number of Respondents	Percentage %
1	YES	43	54
2	NO	37	46
	TOTAL	80	100

Source: Field Survey

The above table shows that 54% of the respondents' opinion is that SHGs are playing a very important role in overall empowerment of women and 46% of the respondent's opinion is that SHGs are not helping rural women for their empowerment.

With this it is concluded that self-help groups are playing vital role empowering rural women as majority of the respondents support this statement.

7. Findings, Suggestions and Conclusions

The inferences have drawn through the analysis are follows:

Findings

- In the most of SHGs in rural area all members are women only. In other words men's participation is 0% in sample selected for study from SHGs.
- The members of SHGs are from scattered occupational background, they are not from a single occupational background as It was observed that the 19% of the respondents are housewives, the 25% respondents are involved in agricultural activities, and 31% of the respondents are self employed. And other 25% of respondents are doing other activities.
- The majority of the members of the self-help groups had completed below SSLC; usually higher educated people do not prefer to join self Help groups.
- It was found that the people from lower income level prefer to join SHGs. As 57% of the respondents belongs to the income group of up to 5000. It means low income women are more in number as members of the self help groups.
- People join SHGs for the purpose of savings. Credit facility and social benefits are also additional motives for joining self help groups.
- People considered SHGs as a forum for small savings. Self help groups are playing a bigger role in national savings as they develop saving habit among women members.
- Now a days women in rural India borrow loan through SHGs. 69% of the respondents have borrowed the loans through SHGs and 31% of the respondents said that they did not take the loan through SHGs.
- 86% of the respondents and only 14% of the respondents said that it is inconvenient. It is concluded that the borrowing loans through the SHGs easy and convenient to its members.
- The majority of the respondents in the study felt that the interest rate on loan from SHGs is cheaper and low.
- It is found that majority of the SHG's members obtain the credit facilities for their household expenses and some of the use the credit for self-employment and their Childrens' education purposes.
- SHG helps to women in their homes to enjoy economic independence at their household as they provide opportunities to participate in financial decision making process of their homes'.
- SHGs help to the women for the improvement of their basic amenities like medical, sanitation, education, market, water supply and transport etc. by improving their financial status in their households as that 90% of respondents felt that SHGs help to women for improved access of basic amenities like medical, sanitation, education, market, water supply and transport etc. and that of 10% respondents have denied this.
- Joining and involvement in SHGs helps to its members to improve their communication level and it helps them to express their feelings with others. And SHGs provide opportunities for frequent interaction with outsiders.
- SHGs help to their members to train leadership qualities within them as majority (70%) of the people

opined that SHGs cultivates the leadership qualities among the members.

- SHGs are helping women to participate in community activities like plantation drive, clean village drive and other social upliftment programs.
- SHGs are playing a very important role in overall empowerment of women as 54% of the respondents' opinion is that SHGs are playing a very important role in overall empowerment of women and 46% of the respondent's opinion is that SHGs are not helping rural women for their empowerment.

Suggestions

1. Members should use the credit to productive purposes not for household consumptions.
2. Members of SHGs should help community development along with their self development.
3. Savings size should be lengthened as the present saving size of SHGs are very much smaller.
4. Government has to take necessary measures to create awareness among rural people about merits of SHGs.

5. Operations and activities of SHGs should be formal and they have to be regulated to protect the interest of members.
6. Training should be given to representatives of SHGs to manage and educate members in required areas.
7. Meetings and their schedules should be frequent and formal enough to improve women social participation.
8. The concerned department should give accounting and financial knowledge to the members of the SHGs.
9. Repayment of the loan term should be change from weekly payment to the monthly.

8. Conclusion

Women are the sole family caretaker in rural India, proper emphasis should be given to the rural women and empowering the rural women the finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have proved the way for economic independence of rural women in the study area also. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the female population up and through that is tool in poverty eradication as well.

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