

A Study on Women Empowerment through Self Help Groups (An empirical study in Harihara, Davangere district)

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Abstract: Women empowerment is one of the necessary programmes for the women. The SHGs are one of the ways to improve and achieve the women empowerment. It focuses on women development specifically identified rural and poor people. The research is conducted in the Harihar city, Davangere district, Karnataka with reference to quantitative methodology 50 respondents. The research follows primary and secondary methods with field survey. Here we mainly concentrated on SHGs, SHG members and NGOs. The tables and graphs representing each condition of SHGs with meaningful interpretation and conclusion. The research suggests to educate all the women to make develop of themselves and to develop the economy.

Keywords: Women empowerment, self-help groups, socio and economic development.

Date of Submission: 18-03-2019

Date of acceptance: 02-04-2019

I. Introduction

Women empowerment is a weapon and power of women. Women are functioning in every sector, women participation and development is required for betterment of economy and society. Women are equal computation with present with scenario challenges. They are promoting themselves and contributing significantly through the self-help groups (SHGs). SHGs help the individual women to take their own decision, overcome from the risk with liberalisation and to face challenges and to live independently. SHGs positively impact on women personal, social and economic. SHGs boost up the process of women empowerment. It removes the poverty line by small savings and made better standard of living. SHGs provide financial and other support would lead to benefits not only to individual women includes family, community, society and to country. SHGs promote micro finance for the poor workers. It is one of the tools to save the minimum finance to overcome from poverty line. It handles and made for social weak persons. SHGs support to women activities and create images, importance and identity in their family and society. Household women actively participated in SHGs for their family on the various aspects which shows positive correlation in the SHGs which leads to women empowerment. So women become asset for society. The government assist these self help groups for the development of country.

In a recent days the movements of SHGs taken significance role to develop their livelihood. They are empowering with support of Government, society and others. SHGs was introduced by prof. Mohammad Yunus of Chittagong University in the year 1975 at Grameen bank Bangladesh. The planned economic system introduced in India April 1st, 1951.

The above research taken place in Davangere district Harihara city, Karnataka. The objective of study is to know the contribution of SHG for society and to know the role of SHGs in women empowerment. The data obtained from primary and secondary source with questionnaire and direct interview methods. The research intended to know the impact of SHGs on women empowerment.

II. Methodology

Every Research required the data. Data can be collected either from primary source or secondary source.

Primary data: primary data means data observed or collected directly from first-hand experience. The data collected by direct interview method and questionnaire method by randomly selected SHGs.

Secondary data: Published data and the data collected in the past or other parties is called secondary data. Research paper, websites and journals were referred for collection of secondary data.

OBJECTIVES OF RESEARCH:

- To know the concept of women empowerment.
- To know the concept of SHG_s.
- To understand women empowerment through SHG_s in Harihara city.
- To explore the impact of SHG_s on women empowerment.

LIMITATIONS:

- The research is confined to Harihara city only.
- The information presented as per response of respondent.
- The data collected by only randomly selected SHG_s

MEANING OF WOMEN EMPOWERMENT

Women empowerment is empowering the women to take their own decision for their personal dependent .empowering women is to make them independent in all aspect from mind. To provide security, safety for women ,to improve the standard of living and for getting equal opportunities to women in every sector for best identity the SHG_s IS boosting up.

As per the united nation development fund for women (UNFEM), the term women's empowerment means Acquiring knowledge and understanding of gender relationship, developing a sense of self – worth ,gaining the ability to generate choices exercise bargaining power , developing the ability to organize and influence the direction of social changes , to create a more just social and Economic order. Education bring out the women is necessary now a days for crucial for the socio-economic and political progress. Educating makes difference inthe lives of women .it helps to improved economic growth,make lower population growth and etc. Self-help groups are alsoknown as mutual help mutual aid or support groups, are of people who provide mutual support for each other. In a help group,the member share a common problem. Their mutual goals is to help each other to deal with,if possible to heal or to recover from the problem.

SHGs are innovative organizational setup in India for the women welfare .All women in India are given chance to join any one of SHGs for training and development .so as to be prospective entrepreneur and skilled workers .The SHGs are promoted by government as if women in India may not be resourceful enough to be entrepreneurs.

III. Review of Litratue

According to S. Thangamani and S. Muthuelvi“Women empowerment is a challenging for the present scenario with the sufficient knowledge by the women .They are developing through the help of SHGs and contributing to socio and economics aspects with active participation .Here they says the strength of SHGs are facing problem are likely to be the most committed to solve them”.

They says that it is a one kind of service to provide poor people but the credit institution to cover poor is generally need high cost of administration for the small loan. So, still poor people facing financing problem.

According to prof. Nandini R and prof. Sudha N “Self –Help groups promoting women with micro finance which is weapon to women .It positively impacting on women empowerment, It is a tool for to remove poverty,

The SHGs are not only a financing provider it is also provide various services other than financial support .It builds a positive correlation between banks and SHGs .It examine status and strength of women”. It increasing the social awareness and participation, savings habits, income level, self –employment,improvement in decision making skills and improved nutrition level at their house hold.

According to Dr .AnsumanSahoo “In his study they says that SHGs have become a significant movement now a days .They working with right direction to empowering and to eradicating poverty .The women of India should play vital role in building strong nation.The concept underlines the principle of thrift, credit and self-help”.

The rural poor are incapacitated due to various reasons,because most of them are socially backward, illiterate, with low motivation and poor economic base.

NEED FOR STUDY:

The study focuses on determining the financial and social status and empowerment of women. The many SHGs are interlinked with the banks to get micro-credit facility. The banks are providing needed facility to all SHGs to achieve their social needs and financial gaols. The SHGs are been successful in the development of Indian economy. The SHGs more focusing on rural background and poor people because to develop their living status. They are empower to overcome many of the shortcomings.

1. To mobilizing the resources of individual's for their development.
2. To create a habit of savings among the people.
3. To create awareness about the rights.

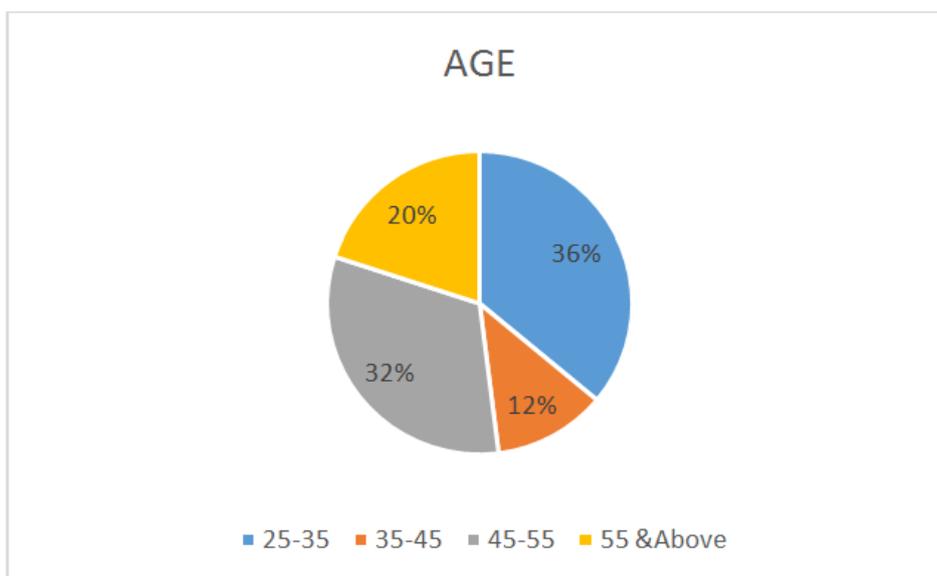
4. To identify the problems of the individual's and SHGs.
5. To act media for socio-economic development.
6. To help to cover loans.
7. To create good relationship among the people.
8. To build a team work.
9. To create awareness about the necessity of SHGs.
10. To educate the people.
11. To build a decision power among women.
12. To make women independent.
13. To help to generate employment opportunities.

TABLE NO: 1 Frequency analysis based on Age of the respondents

Sl. No	Particulars	Number of respondents	Percentage
1.	25-35	18	36%
2.	35-45	6	12%
3.	45-55	16	32%
4.	55 and above	10	20%
Total		50	100%

Source: Field survey

Graph No: 1 Graph showing classification of respondents based on Age



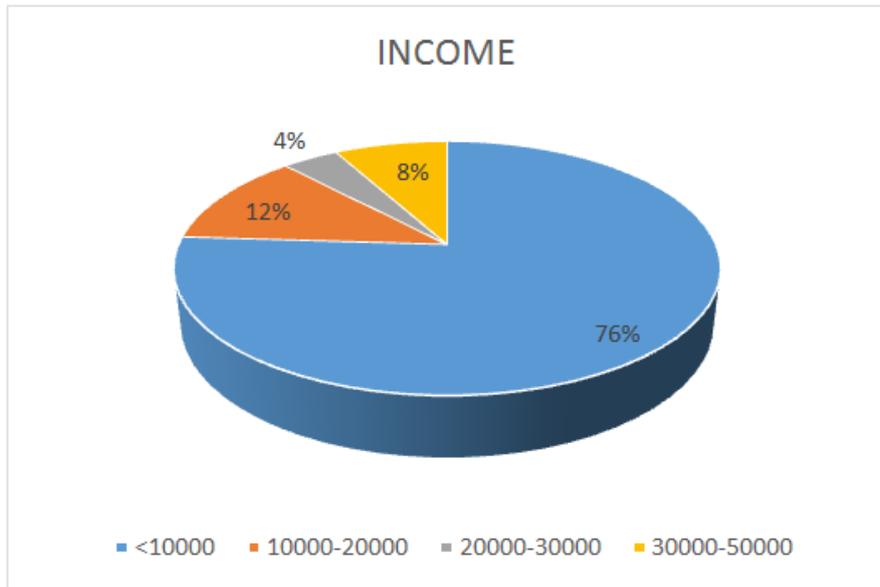
The above table and graph represent age belongingness. Among number of respondents 36% of people fall in 25-35 age group, 12% of women belongs to 35-45 age group, 45-55 age group includes 32% of total respondents, remaining 20% fall in above 55 age .majority of the respondents fall in age of 25-35.

TABLE NO: 2 Frequency analysis based on income status of the respondents

Sl. No	Particulars	Number of respondents	Percentage
1.	Less than10000	38	76%
2.	10000-20000	6	12%
3.	20000-30000	2	4%
4.	30000-50000	4	8%
Total		50	100%

Source: Field survey

Graph No: 2
Graph showing classification of respondents based on Income.

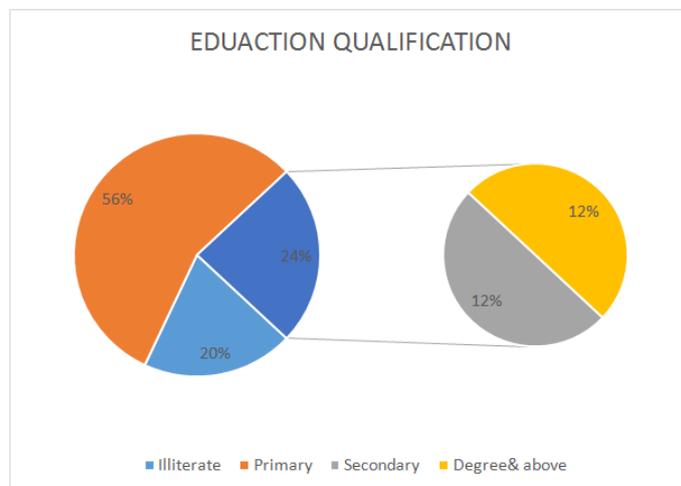


The above table and graph shows the statistical data of income level of total respondents. The highest percentage of respondents have <10000 of income per month with 76% of total respondents. 12% at the income of 10000-20000, very less percentage in the income level of 20000-30000 and remaining 8% of respondents earning 30000-50000 of income.

TABLE NO: 3 Frequency analysis based on education qualification of respondents.

Sl. No	Particulars	Number of respondents	Percentage
1.	Illiterate	10	20%
2.	Primary	28	56%
3.	Secondary	6	12%
4.	Degree and above	6	12%
Total		50	100%

Source: Field survey
Graph no: 3
Graph showing classification of respondents based on education qualification.



The table 3 representing the education level of the number of respondents. 20% of illiterates are joined in SHGs .almost 56% of respondents completed their primary education. 12% of women completed PUC level, another 12% women hold degree.

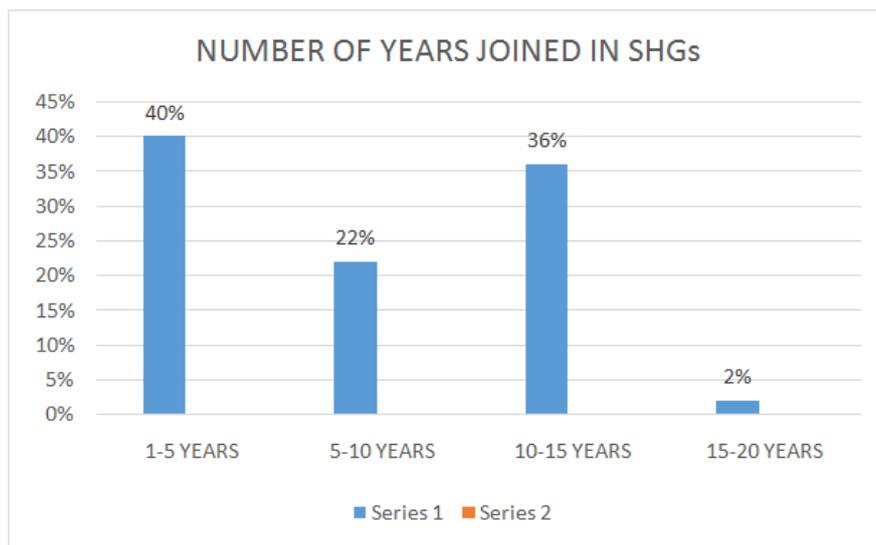
TABLE NO: 4 Frequency analysis based on number of years served in SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	1-5	20	40%
2.	5-10	11	22%
3.	10-15	18	36%
4.	15-20	1	2%
Total		50	100%

Source: Field survey

Graph No: 4

Graph showing classification of respondents based on number of years served in SHGs.



The table no 5 indicating that 40% of respondents completed 1-5 years in SHGs, 22% of respondents getting benefits from 5-10 years, 36% women supporting from 10-15 years and from the total respondents only 2% have completed 15-20 years in SHGs.

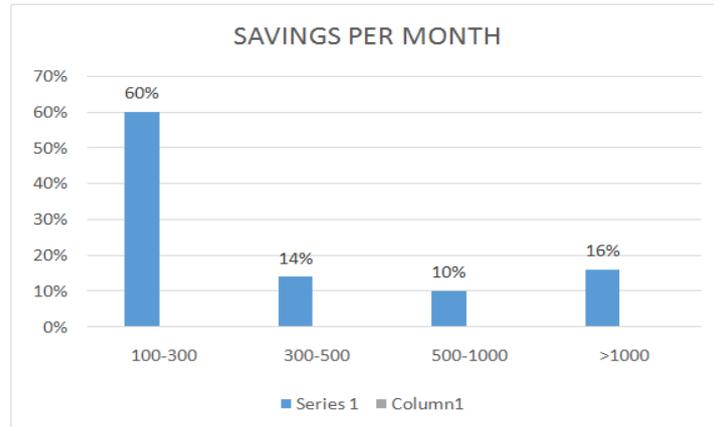
TABLE NO: 5 Frequency analysis based on savings per month.

Sl. No	Particulars	Number of respondents	Percentage
1.	100-300	30	60%
2.	300-500	7	14%
3.	500-1000	5	10%
4.	1000 and above	8	16%
Total		50	100%

Source: Field survey

Graph No: 5

Graph showing classification of respondents based on savings per month.



The above table and graphical representation shows that how many savings done by the women in SHGS per month. Maximum respondents save rs.100-300 at the percentage of 60%, 14% of women saves around 300-500, only 10% of candidate saves 500-100 rupees, 16% of women saves >1000 rupees on the bases of ability and as per the group conditions.

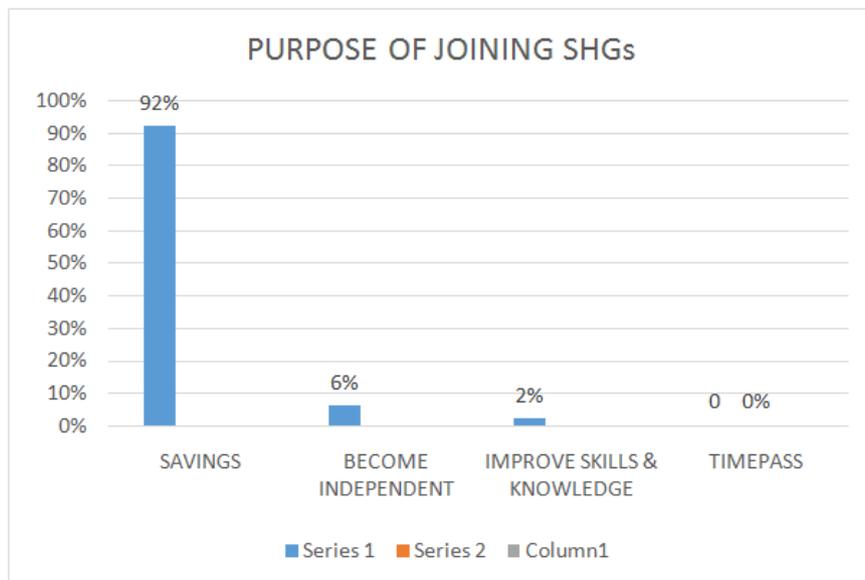
TABLE NO: 6 Frequency analysis based on purpose of joining SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	Savings	46	92%
2.	Become independent	3	6%
3.	Improve skills and talents	1	2%
4.	Time pass	0	-
Total		50	100%

Source: Field survey

Graph No: 6

Graph showing classification based on respondent's purpose of joining SHGs.



The more number of respondents have a purpose of savings, in the table and graph shows that 92% of people involved in this purpose, 6% of women says that to become independent they are joined in SHGS, only 2% of the people joined with having intention of improving their skills and knowledge, there is no one joined for the purpose of time pass.

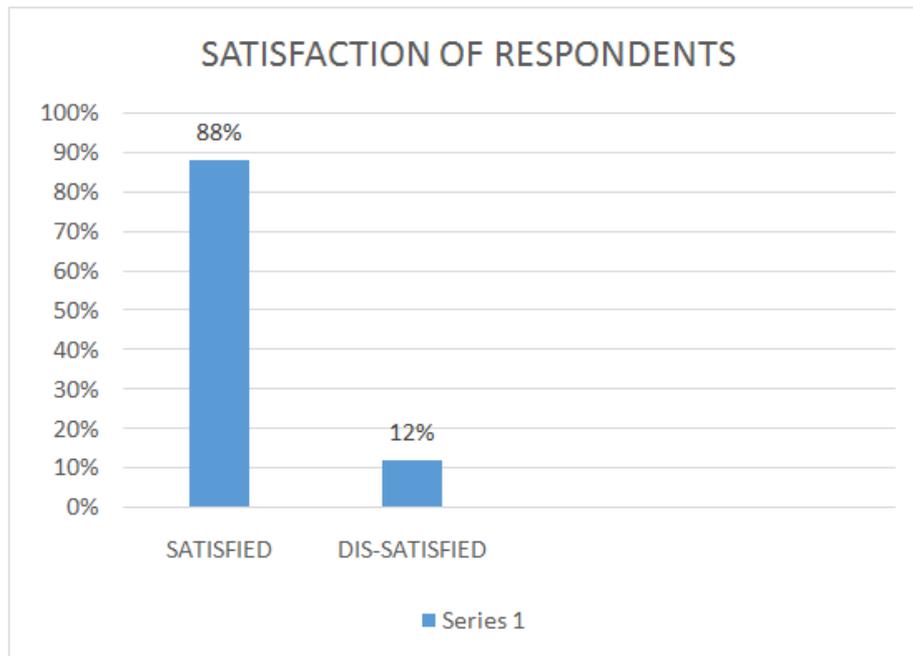
TABLE NO: 7 Frequency analysis based on respondent's satisfaction.

Sl. No	Particulars	Number of respondents	Percentage
1.	Satisfied	44	88%
2.	Dis-satisfied	6	12%
Total		50	100%

Source: Field survey

Graph No: 7

Graph showing classification of respondents based on satisfaction of respondents.



From the above table and graph we can conclude that 88% of the women satisfied with the SHGS and remaining 12% of the respondents are not satisfied among the total respondent.

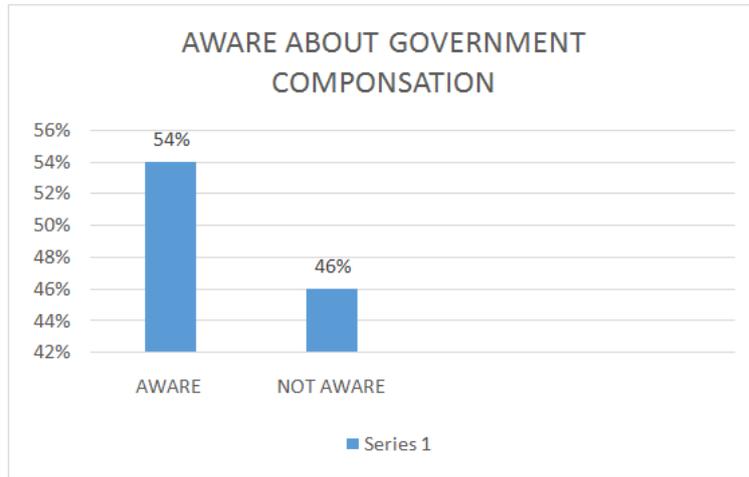
TABLE NO: 8 Frequency analysis based on awareness about compensation for SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	Aware	27	54%
2.	unaware	23	46%
Total		50	100%

Source: Field survey

Graph No: 8

Graph showing classification of respondents based on awareness about compensation for SHGs.



As the above table and graphs shows that 54% of the respondents aware about the compensation of government and 46% of the respondents unaware about the compensation. The literate people can come to know about the all compensation.

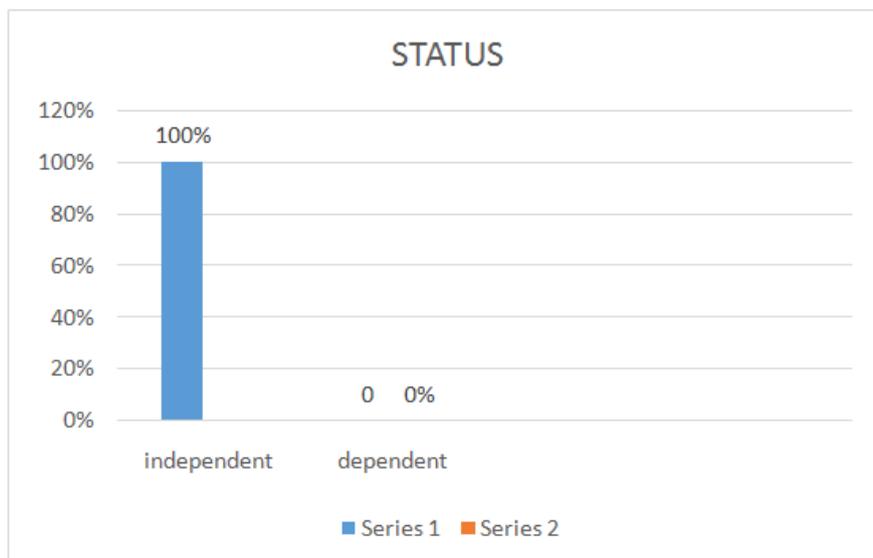
TABLE NO: 9 Frequency analysis based on status of respondents.

Sl. No	Particulars	Number of respondents	Percentage
1.	Independent	50	100%
2.	Dependent	-	-
Total		50	100%

Source: Field survey

Graph No: 9

Graph showing classification of respondents based on independent status.



The table no 11 shows that from the 50 respondents 98% of respondents says that the women independently work through the SHGS and remaining 2% people says that they are not become independent because they are paying amount monthly by their dependents .

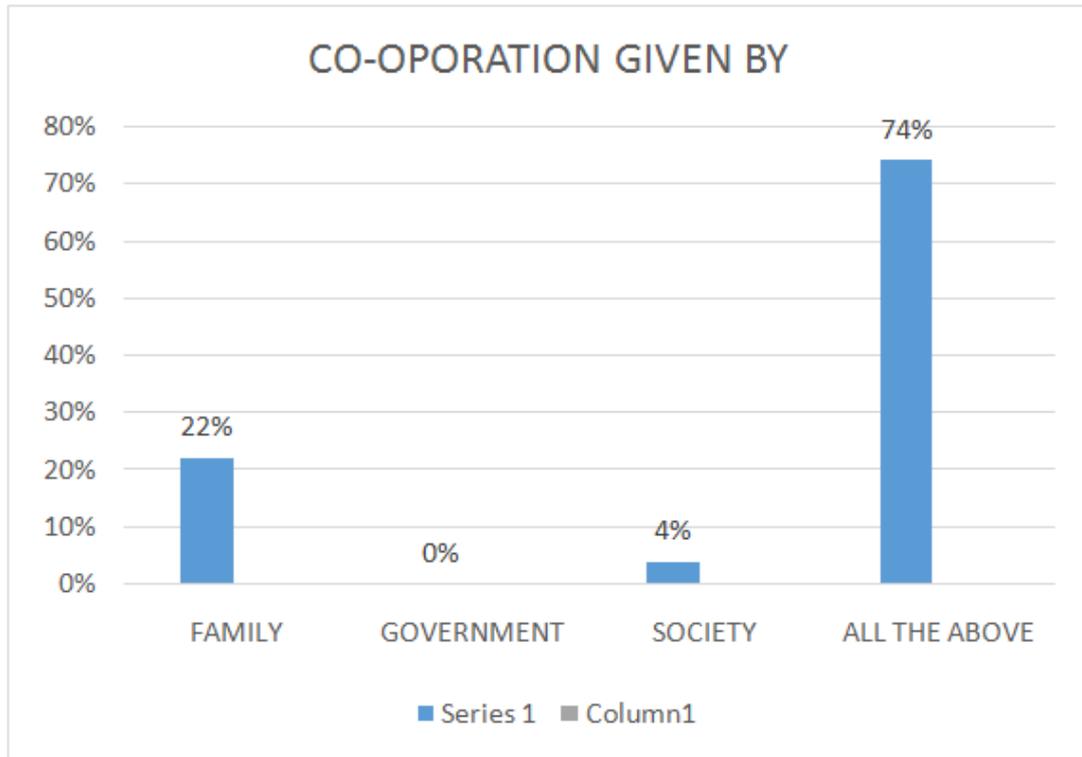
TABLE NO: 10 Frequency analysis based on co-operation received by respondents for SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	Family	11	22%
2.	Government	-	-
3.	Society	2	4%
4.	All the above	37	74%
Total		50	100%

Source: Field survey

Graph no: 12

Graph showing classification of respondents based on co-operation received for SHGs.



As per the above table and graphical representation the women in SHGs get the 22% of support from the family, 4% of people get support from society, 74% of people get support from the family, society and government, the government support is not get here.

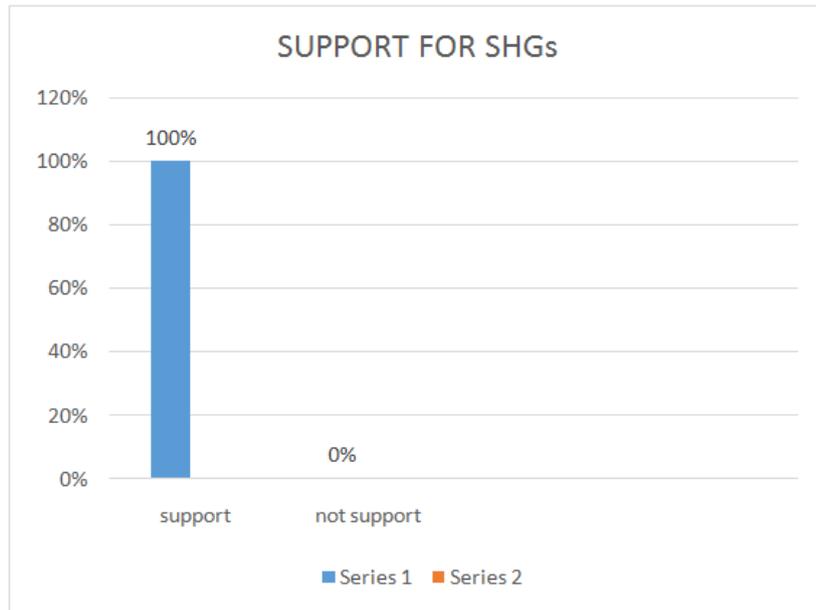
TABLE NO: 11 Frequency analysis based on support for SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	Support	50	100%
2.	Not support	-	-
Total		50	100%

Source: Field survey

Graph no: 11

Graph showing classification of respondents based on support for SHGs.



The above table and graph says the percentage of support for the SHGs .Among the total number of respondents all 50 respondents support for the SHGs.100% of respondents gives a positive results.

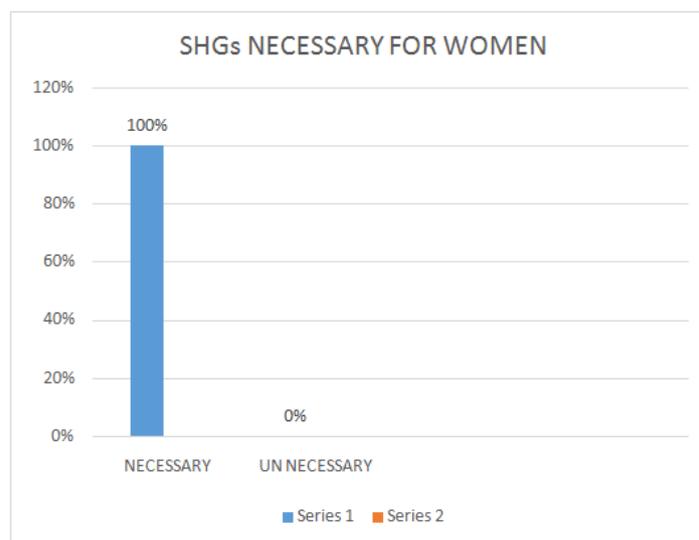
TABLE NO: 12 Frequency analysis based on necessity of SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	Necessary	50	100%
2.	Not necessary	-	-
Total		50	100%

Source: Field survey

Graph No: 12

Graph showing classification of respondents based on necessary of SHGs.



By the above table and graph we can come to know that 100% of the respondents says SHGS is necessary for the women. 50 respondents agreed that it is necessary. Because many benefits given by SHGs. It develops the women's status.

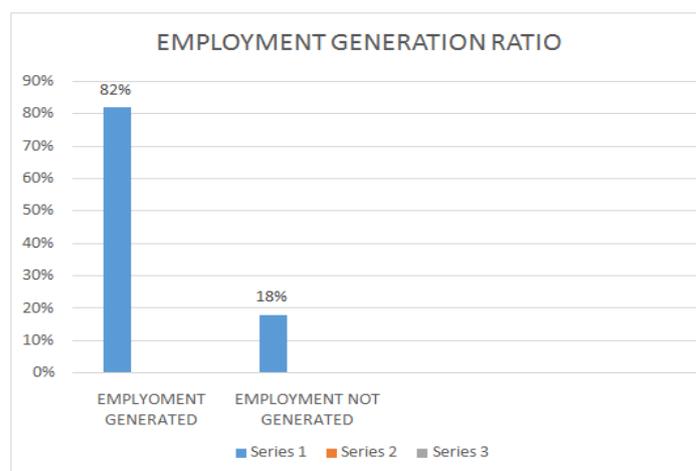
TABLE NO: 13 Frequency analysis based on employment generation ratio.

Sl. No	Particulars	Number of respondents	Percentage
1.	Employment generated	41	82%
2.	Employment not generated	9	18%
Total		50	100%

Source: Field survey

Graph No: 13

Graph showing classification of respondents based on employment generation ratio.



The above table and graph show that 82% of people have a positive opinion about employment generation, and 18% of people have a negative opinion. Some people have found employment or started their own business through SHGs, so they gave a positive opinion.

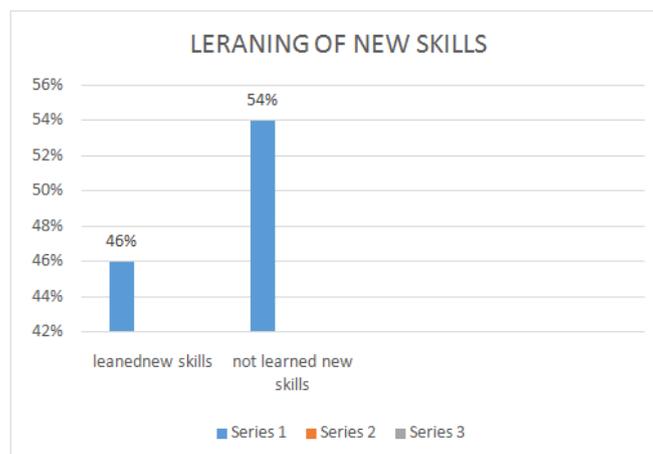
TABLE NO: 14 Frequency analysis based on respondents learning of new skills & knowledge from SHGs.

Sl. No	Particulars	No. of respondents	Percentage
1.	New Skills & knowledge learning	23	46%
2.	Not learned new skills & knowledge	27	54%
Total		50	100%

Source: Field survey

Graph No: 14

Graph showing classification of respondents based on respondents learning new skills & knowledge.



On the bases of above table we can analyse that 23 respondents learned skills and knowledge after joining SHGs and 27 people not learned anything .majority of people just got benefit from group .some illiterate and old age people not have any to learn new things .so for that 54% people mentioned ‘NO’.

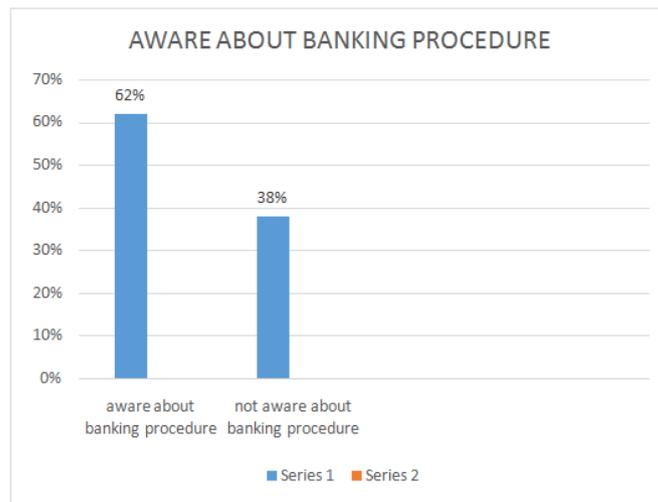
TABLE NO: 15 Frequency analysis based on awareness about banking procedure.

Sl. No	Particulars	No. of respondents	Percentage
1.	Aware about banking procedure	31	62%
2.	Not aware about banking procedure	19	38%
Total		50	100%

Source: Field survey

Graph No: 15

Graph showing classification of respondents based on awareness about banking procedure.



The systematic table and graph represents the percentage of people who are aware and not aware about banking procedure. 62% of people are aware about the banking procedure and remaining 38% of respondents not known because they are not educated.

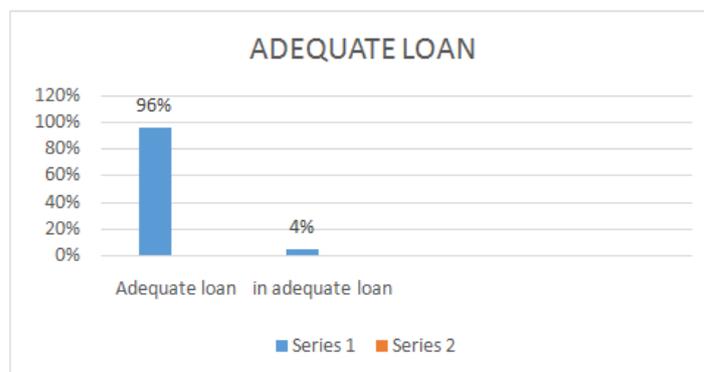
TABLE NO: 16 Frequency analysis based on loan adequate.

Sl. No	Particulars	Number of respondents	Percentage
1.	Adequate	48	96%
2.	In adequate	2	4%
Total		50	100%

Source: Field survey

Graph No: 16

Graph showing classification of respondents based on satisfaction of adequate loan facility.



The simple table and graph shows that the percentage of satisfied and unsatisfied about adequate loan .96% of people are satisfied about getting loan 4% of people not satisfied about loan because if they have major problem it not adequate to them.

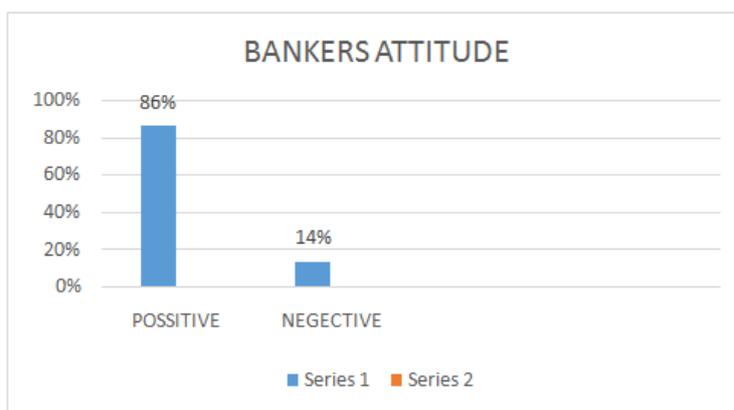
TABLE NO: 17 Frequency analysis based on attitude of bankers towards SHGs.

Sl. No	Particulars	Number of respondents	Percentage
1.	Positive	43	86%
2.	Negative	7	14%
Total		50	100%

Source: Field survey

Graph No: 17

Graph showing classification of respondents based on bankers attitude towards SHGs.



The systematic table and the graph representing opinion of respondents towards banker attitude towards SHGs .86% of respondents says positive opinion and 14% of people mentioned negative opinion about bankers attitude. It's Depend on customer behaviour in bank.

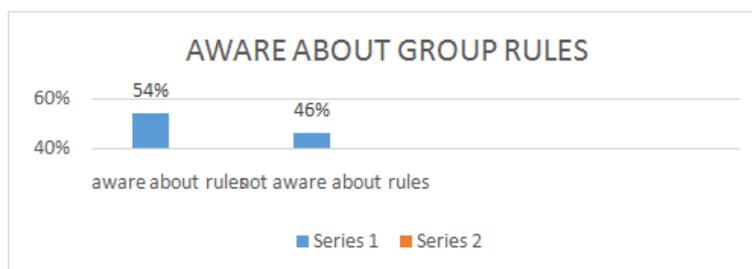
TABLE NO: 18 Frequency analysis based on awareness about rules of SHGs by respondents.

Sl. No	Particulars	No. of respondents	Percentage
1.	Aware about group rules	27	54%
2.	Not aware about rules	23	46%
Total		50	100%

Source: Field survey

Graph No: 18

Graph showing classification of respondents based on awareness about rules of SHGs by respondents.



The above table and graph representing how many people are aware about rules of group.54% of people are aware about each and every rules of the group and reaming 46% people not aware about this .The reason is that the some people not need any information and interested about these things so for that they are not aware about these.

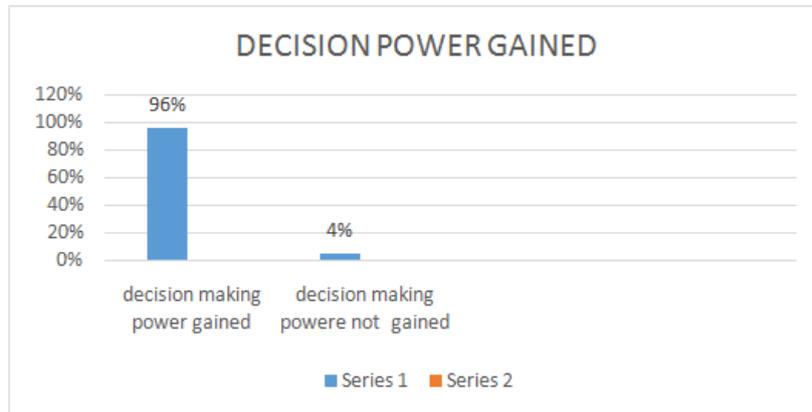
TABLE NO: 19 Frequency analysis based on respondent's decision making power in SHGs.

Sl. No	Particulars	No. of respondents	Percentage
1.	Decision making power gained	48	96%
2.	Decision making power not gained	2	4%
Total		50	100%

Source: Field survey

Graph No: 19

Graph showing classification of respondents based on respondents decision making power.



The table no: 21 representing that whether number of respondents got social status or not after joining SHGs. Among the 50 respondents 48 respondents says that they are well developed and remaining 2 people are given opinion that they are not developed because they have less income and not have any other benefits.

HYPOTHESIS:

1. NULL HYPOTHESIS (H₀): There is no significant relationship between income and savings.

Savings	INCOME				TOTAL
	Less than 10000	10000-20000	20000-30000	30000-50000	
100-300	25	1	1	3	30
300-500	9	2	1	-	12
500-1000	-	-	-	-	0
10000 & Above	4	3	-	1	8
Total	38	6	2	4	50
Pearson chi- square	Person chi-square value= 16.919				
Degree of freedom	09				
Level of significance	8.6115				
Null hypothesis	ACCPETED				

By the above calculation the calculated value 8.6115 is less than the table value of chi-square that is 16.919 so the null hypothesis is accepted. So the decision is there is no significant relationship between income and savings.

2. NULL HYPOTHESIS (H₀): There is no significant relationship between education and purpose of joining.

PURPOSE OF JOINING		EDUCATION			TOTAL
		Primary	Secondary	Degree & above	
Savings	10	28	3	5	46
Become independent	-	1	1	1	3
Improve skills	-	-	-	1	1
Time pass	-	-	-	-	0
Total	10	29	4	7	50
Pearson chi- square	Person chi-square value= 16.919				
Degree of freedom	09				
Level of significance	10.839				
Null hypothesis	ACCPETED				

Here the calculated value 10.839 is less than the table value of 16.919. So the null hypothesis is accepted. Here we can conclude that there is no significant relationship between education and purpose of joining.

3. NULL HYPOTHESIS (H₀): There is no significant relationship between Age and number of years joined in SHGs.

NUMBER OF YEARS OF JOINING	AGE				TOTAL
	25-35 years	35-45 years	45-55 years	55-60 years	
1-5 years	12	3	4	1	20
5-10 years	4	-	7	-	11
10-15 years	2	2	5	9	18
15-20 years	0	1	-	-	1
Total	18	6	16	10	50
Pearson chi- square	Person chi-square value= 16.919				
Degree of freedom	09				
Level of significance	32.1014				
Null hypothesis	REJECTED				

The calculation shows that the calculated value is more than the table value that is 32.1014. Calculated value more than the table value of 16.919. So the null hypothesis is rejected. Here we can decide that there is a significant relationship between age and number of years joined in SHGs.

4. NULL HYPOTHESIS (H₀): There is no significant relationship between Education and aware about banking procedure.

AWARENESS ABOUT PROCEDURE	EDUCATION				TOTAL
	Illiterate	Primary	Secondary	Degree & above	
Aware	1	19	4	7	31
Not aware	9	9	1	-	19
Total	10	28	5	7	50
Pearson chi- square	Person chi-square value= 7.815				
Degree of freedom	03				
Level of significance	16.859				
Null hypothesis	REJECTED				

From the calculation we get value of 16.859 which is more than the table value of 7.815. So the null hypothesis is rejected. There is a significance relationship between education and awareness about banking procedure.

5. NULL HYPOTHESIS (H₀): There is no significant relationship between Savings per month and adequate loan.

LOAN ADEQUATION	SAVINGS PER MONTH				TOTAL
	100-300	300-500	500-1000	1000 & above	
Adequate	30	11	-	7	48
Not adequate	-	1	-	1	2
Total	10	28	-	8	50
Pearson chi- square	Person chi-square value= 7.815				
Degree of freedom	03				
Level of significance	3.341				
Null hypothesis	ACCEPTED				

Here the null hypothesis is accepted, there is no significant relationship between savings per month and adequate loan. Because the calculated value of 3.341 is less than the table value.

IV. Findings

By the above research some findings can be made. That can be helps to suggest the self-help groups. Here 25-35 years age group of people are more involved in SHGs, The 76% of respondents have less than RS.10000 of monthly income. Almost 56% of respondents completed their primary education. All 50 respondents joined in SHGs. Majority of people served 1-5 years in SHGs. 60% of respondents saving RS.100 to 300 per month by SHGs. Among 50 respondents 92% of respondents joined in SHGs to save the money. All 50 respondents getting benefits from SHGs. 88% of respondents satisfied with joining in SHGs. Among 100% only 54% of respondents are aware about government compensation facilities. By the SHGs all 50 respondents become independent. The respondents getting support from family, society and government. All respondents giving support for the SHGs and have opinion that it is necessary for women. 82% of people are generated their own employment opportunities through SHGs. Less than 50% (46% of people) learned new skills & knowledge. 82% of respondents says that banker response is in positive manner. Only 62% of respondents known about

banking procedure. 96% of respondents highly satisfied with adequate loan facility. Only 54% of respondents aware about rules & procedures of SHGs. With highest percentage of 96% of people are got a decision making power through SHGs.

V. Suggestions

By analysing the above findings there are many respondents are illiterate and some respondents are have only primary level of education so they are not well known about banking procedures, rules and regulations government compensation and some also not known the purpose of joining so it is suggest to provide adequate education, knowledge and necessary information to people. The adequate education helps them to make decisions, become independent and to generate employment opportunities.

VI. Conclusion

HGs are one of the supportive instrument for the women which helps to development of women in society. It increase the power of women and to become independent with having multiple opportunities. The SHGs developing the Indian economy indirectly. It decreasing the poverty line and helping to people to increase their economic status. The overall development is possible from the SHGs.

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