



A STUDY ON PROBLEMS AND PROSPECTS OF WOMEN EMPOWERMENT WITH REFERENCE TO SELF HELP GROUPS –HAVERI DISTRICT, KARNATAKA

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ABSTRACT

Microfinance is powerful weapon to remove the poverty in the country like India. Micro finance initiatives like the SHG-Bank linkage programme, in India has been increasingly promoted for their positive impact on women empowerment. The major objectives of paper are: to analyze and review the available literature on the area of Microfinance and the Self Help Groups (SHG) in India and to analyze the impact of SHG on women empowerment in Haveri district of Karnataka. As for this study as a part of the primary data collection, a sample (random) of 50 women respondents were selected out of 11 SHG's operating in the district of Haveri. The data was collected during the period May and June, 2018. I have collected the secondary data through various research papers, articles, and from different websites. The analyzed findings proved that positive impact on women empowerment in Haveri district, Karnataka through self help groups, in terms of increase in social awareness and participation, savings habits, income level, self employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household.



KEY WORDS : Self Help Group (SHG), Women Empowerment etc.

INTRODUCTION

The role and status of men and women are governed by traditions and cultural practices. Women as a mothers and caretakers contribute to human resource development. But women are treated on par with men in every aspect of life though their role is crucial for the substance of family as well as of society and also for development of economy as a whole. Empowerment of women is one of the central issues in the process of development of countries all over the world. India has a glorious tradition of recognizing the importance of empowering women over several centuries now. The government of India had made Empowerment of Women as one of the principal objectives of the Ninth Five Year plan(1997-2002) and also had declared 2001 as the year of Women's Empowerment. The ultimate objective of national policy for women empowerment is ensuring women's power and their rights.

In recent times, empowerment of women emerged as one of the significant strategies in development process. Number of strategies and programmes has been taken by the government for socio and economic liberation of women. Among the programmes, empowerment of women through Self Help Group strategy is a multifaceted process, which encompasses many aspects such as enhancing awareness, increasing access to power resource like economic, social and political, but of which an equally important component is the mobilization and organization of women into groups. The SHGs form the basis for

solidarity, strength and collective action for empowerment and also linked to the issues of social and equality in the society.

LITERATURE REVIEW:

Olekar, Ramesh O; Talawar, Chanabasappa (2012) 700 women beneficiaries were selected from Haveri District (Karnataka) for the purpose of analysing progress of SHGs and socio-economic conditions of women and it was found that SHG has emerged as the most successful strategy in the process of participatory development and women empowerment. With this strategy women get a platform to express themselves and confidence to share their problems. SHGs and economic empowerment of women were found correlated. It was also observed that the movement had made them bold in taking a decision for family planning operation and had created awareness among the women's groups.

Swain, Wallentin (2012) evaluated the impact of economic and non-economic factors on women's empowerment of SHG member with the help of structural equality model (SEM). The results revealed that for the SHG members, the economic factor is the most effective in empowering women. Greater autonomy and social attitudes also have a significant impact on women empowerment.

Tara S Nair (2012) analyzed the growth trends in SHGs and MFIs and found that the period of 2006-2010 had a remarkable growth in the business of commercial MFIs. These years were marked as years of prosperity for MFI in terms of disbursements and outstanding loans whereas growth rate of Bank Credit to SHGs decelerate.

Somnath Kisan Khatal, Vishal Vishnu Ovhal (2012) found the literacy or women education the major factor responsible for the success of SGSY. Economic Empowerment is must for the sustainable and equitable development of the society which is being exercised by disbursement of micro credit to the member of SHGs. SHGs act as catalyst in changing gender equation hereby resulting in empowerment, decision making and enhanced social and economic status of women.

Vikas. Batra (2012) In his study covered 90 SHGs over the 3 sample districts in Haryana and identified the problems concerning management and governance of SHGs like irregularity in meetings, low level of skills and knowledge, active people centered and growth oriented poverty alleviation strategy. The SHG system facilitates its members to improve their financial position. The SHG-Bank Linkages are a benchmark in women's empowerment and socio-economic development of women at village level.

S Meena and K M singh (2013) revealed a positive change in behavior of SHG members pre and post joining the groups in the State of Bihar and showed a significant improvement in them that exemplifies in instilling a positive behavior which in turn could play a great role in tackling the issues of rural poverty for improving sustainable livelihood security in eastern India.

Dr. H RamaKrishna, Khaja Mohinuddeen J(2013) elaborates the importance and performance of SHGs in women empowerment. Major findings of the study are that SHG members have been empowered through microfinance activities and they have engaged themselves in self employment activities like papad and pickles making, dairy activities, agricultural activities etc. which has enhanced the quality and standard of their life. Microfinance can be synergetic if exercise through SHG and may result in eradication of poverty and family problems.

STATEMENT OF PROBLEM:

The district of Haveri was created out of Dharwad district in the year 1997 to cater to the people's need for speedier economic development. The district is making slow and steady growth towards economic growth. The growth has to be all-round- in the sense growth in all activities and areas. Women empowerment is one such area of growth which needs to contribute to the economy. Women empowerment has been given a big thrust in recent years as it helps in women emancipation. Women empowerment provides a source of livelihood especially for economically weaker and downtrodden sections of the society. Such women sustain families, add to families' income, help in educating womenfolk and their

off springs, elevate the social status of women, build confidence and empower women in asserting their rights. A backward district like Haveri definitely needs to give a big push for women empowerment.

Against this background an attempt is made in this study to analyze The Problems and Prospects of Women Empowerment With Reference To Self Help Groups –Haveri District, Karnataka. The objective is to see problems faced by the women and to see how well women are going to empower by these Self Help Groups Several studies indicate that self help group programmes often in the form of credit or micro credit schemes and savings have succeeded in changing the lives of poor women by making way for enhanced income and increased self esteem. Study on performance SHG in the study area is not done to know the problems and prospects of women empowerment through SHG. Therefore this study is undertaken to analyze the structure, conduct and performance of self help groups and their impact on the women empowerment in Haveri district, Karnataka

OBJECTIVES OF THE STUDY:

The objectives of this study are:

1. To study the socio-economic profile of SHG women
2. To analyze the reasons for joining SHG
3. To study the structure conduct and performance of self help groups
4. To find the impact of SHGs in women

METHODOLOGY:

The study is analytical, based on collection of data from both primary and secondary sources. Primary data is collected from well structured questionnaire from 50 members of self help group from Haveri district. Secondary data is obtained from various published and unpublished records, books and journals. The researcher has used different analytical tools like, percentage analysis, Mean, Standard deviation and Co-efficient of Variance for analysis of the data collected.

DATA ANALYSIS & INTERPRETATION:

Women Empowerment is a multiple concept cover of demographics empowerment. It refers to examine status and strengths of women. It involves developing self confidence and decision making capacity. The data on various dimensions has been collected shown as below:

Table No 1: Socio Economic Profile of Sample Members.

S.No	Variable	Interval	Frequency	Percentage
1	Age	20-30	13	26
		30-40	25	50
		40-50	10	20
		50-60	2	4
		Total	50	100
Mean=32.50, SD=07.87 and CV=0.2236				
2	Religion	Hindu	35	70
		Muslim	14	28
		Christian	0	0
		Others	1	2
		Total	50	100
Mean=12.50, SD=14.12 and CV=1.1296				
3	Caste category	OC	43	86
		BC	1	2
		SC	6	12

		ST	0	0
		Total	50	100
Mean=12.25, SD=17.75 and CV=1.42				
4	Education	Illiterate	8	16
		Primary school	31	62
		High school	5	10
		P.U.C	1	2
		Degree	2	4
		Others	3	6
		Total	50	100
Mean=8.33, SD=10.39 and CV=1.25				
5	Marital status	Married	49	98
		Unmarried	0	0
		Divorced	0	0
		Widowed	1	2
		Total	50	100
Mean=12.5, SD=21.08 and CV=1.69				
6	Type of Family	Joint	35	70
		Nuclear	15	30
		Total	50	100
Mean=25, SD=10 and CV=0.4				
7	Size of the family	0 to 5	33	66
		5 to 10	17	34
		Total	50	100
Mean=4.2, SD=4.82 and CV=1.15				
8	Agriculture land owner	Yes	20	40
		No	30	60
		Total	50	100
Mean=25, SD=5 and CV=0.2				
9	Occupation	Agriculture	12	24
		Agriculture labor	5	10
		Non agriculture labor	9	18
		Animal husbandry	2	4
		Employed	2	4
		Entrepreneur	1	2
		Housewife	15	30
		Others	4	8
Total	50	100		
Mean=6.25, SD=4.84 and CV=0.77				
10	possession of house	Own	31	62
		Rented	16	32
		Lease	3	6
		Total	50	100
Mean=16.67, SD=11.44 and CV=0.69				

Sources: Field Survey 2018

The perusal of table shows 50% of respondents represent middle age group i.e. 30-40 followed by 26% of 20-30 age group and 20% and 4 % falling in elderly age group of 40-50 and 50-60 respectively. The mean age of the respondents is 32.50, Standard Deviation is 07.87 and the Co-efficient of Variation is 0.2236. The religion factor in the study area reveals that the maximum respondents i.e. 70% belongs to Hindu religion, and 28 % of respondents belongs to Muslim religion and the 2% belongs to other religion. The mean of religion of the respondents is 12.50, Standard Deviation is 14.12 and the Co-efficient of Variation is 1.13. The educational factor reveals that 16% respondents are illiterate and had no regular education, 62% had primary schooling, and 10 % had High school education where as only 2% and 4% respondents possessed pre university level education and university education and remaining 6% had some other educational qualifications. The mean education qualification of the respondents is 8.33, Standard Deviation is 10.39 and the Co-efficient of Variation is 1.25. Further it is revealed that 98 % of the respondents are married and only 2% widowed and there are no spinsters who joined SHG. The mean of the marital status of the respondents is 12.5, Standard Deviation is 21.08 and the Co-efficient of Variation is 1.69. The table shows that 70% respondents' lives in joint family where as remaining 30% live in nuclear family and the mean of the respondents is 25, Standard Deviation is 10 and the Co-efficient of Variation is 0.4. 66% of the members have up to 6 to 10 members in their family and the remaining 34 % members had up to 5 members in their family. Therefore the mean size of the family of the respondents is 4.2, Standard Deviation is 4.82 and the Co-efficient of Variation is 1.15. 40% of the respondents are the agriculture land owner and the remaining 60% members have no own agriculture land. So Mean of agricultural land owners is 25, Standard Deviation is 5 and the Co-efficient of Variation is 0.2. It is found that 30% of respondent members are housewives, 24% are agriculturist, 18% are non-agriculture labors whereas 10% belong to agriculture labor and 4% of members employed in animal husbandry, another 4% are employed with others and only 2% category belongs to entrepreneurs and remaining 8% of respondents have some other occupations. And the mean of the occupation of the respondents is 6.25, Standard Deviation is 4.84 and the Co-efficient of Variation is 0.77. 62% respondents own a house and 32 % has rented home and remaining 6% respondents has home on lease. Mean of the possession of house of the respondents is 16.67, Standard Deviation is 11.44 and the Co-efficient of Variation is 0.69.

Table No 02: Prime motivational factor for joining Self Help Group.

Motivational factor	Frequency	Percentage
To develop saving habits	40	80
To get access to credit facilities	10	20
For achieving economic self reliance	0	0
For Socio political empowerment and sustenance	0	0
Others	0	0
Total	50	100
Mean=10, SD=15.5 and CV=1.55		

Sources: Field Survey 2018

The above table inferred that, the 80% of the respondents say that they joined SHG to develop their saving habits and remaining 20% of the respondents are in the opinion that they have joined Self Help Groups to get access to the credit facilities. The mean of motivational factor of the respondents is 10, Standard Deviation is 15.5 and the Co-efficient of Variation is 1.55.

Table No 03: frequency of group meeting.

Category	Frequency	Percentage
Weekly	15	30

Fortnightly	25	50
Once in a month	10	20
Total	50	100
Mean=16.67, SD=6.24 and CV=0.37		

Sources: Field Survey 2018

The above table reveals that 30% of members of self help group do have group meeting weekly and 50% fortnightly and the remaining 20% will have group meeting once in a month. The mean of group meetings of the respondents is 16.67, Standard Deviation is 6.24 and the Co-efficient of Variation is 0.37.

Table No 04: Saving amount per meeting.

Saving amount per meeting	Frequency	Percentage
Less than Rs.200	20	40
Rs.200 to Rs.400	18	36
Rs.400 to Rs.600	12	24
Total	50	100
Mean=268, SD=310 and CV=1.16		

Sources: Field Survey 2018

The above table reveals that out of the total respondents 40% members of self help group save up to Rs.200 per group meeting. 36 % of respondents save Rs.200 to Rs.400 per group meeting and more than Rs.400 is saved by 24% of respondents. From the observation it can be inferred that, maximum respondents has capacity of saving up to Rs.200 per meeting. Less number of respondents has capacity to save more amounts in every group meeting. The average amount of saving per group meetings of the respondents is Rs.268, Standard Deviation is Rs.310 and the Co-efficient of Variation is 1.16.

Table No 05: Credit Facilities Availed After Joining Self Help Group (SHG)

Responses	Frequency	Percentage
Yes	39	78
No	11	22
Total	50	100
Mean=25, SD=14 and CV=0.56		

Sources: Field Survey 2018

From the above table it is inferred that, 78 % of the respondents availed the credit facilities provided by the self help groups, where as remaining 22% of the respondents were not taken benefit of credit facilities offered by the self help groups during the study period. The mean of credit facility availed by the respondents is 25, Standard Deviation is 14 and the Co-efficient of Variation is 0.56.

Table No 06: Amount of credit facility availed.

Loan amount	Frequency	Percentage
Rs.10000 to Rs.20000	22	56
More than Rs.20000	17	44
Total	39	100
Mean=19359, SD=4959 and CV=0.256		

Sources: Field Survey 2018

From the above table it is seen that, 56% of the total respondents are availed loans up to Rs.20000 from the credit facility provided by the self help group. 44 % of the respondents have taken more than Rs.20000 credit facility from self help groups. The average amount of credit availed by the respondents is Rs19359, Standard Deviation is Rs.4959 and the Co-efficient of Variation is 0.256.

Table No 07: Type of bank group members prefer when they are in need of huge amount.

Type of bank	Frequency	Percentage
Co-operative bank	10	20
Private bank	5	10
Nationalized bank	6	12
Financial institution	29	58
Total	50	100
Mean=12.5, SD=9.71 and CV=0.78		

Sources: Field Survey 2018

Table No 08: The above table reveals the choice of financial institution of the respondent group members when they are in need of huge amount of loan. And the 58% of the respondents said that they prefer financial institutions. 20% of the respondents go to co-operative bank, 12 % respondents prefer nationalized banks and the remaining respondents of 10% says that they prefer private sector banks for the further loan amount. The Mean is 12.5, Standard Deviation is 9.71 and the Co-efficient of Variation is 0.78.

Table No 08: Decision Makers w.r.t. Utilizing Loan.

Responses	Frequency	Percentage
Self	26	52
Family members	20	40
Both	4	8
Total	50	100
Mean=16.67, SD=9.28 and CV=0.56		

Sources: Field Survey 2018

From the above table it is inferred that, of the total respondents 56% says that themselves will take decision about utilization of the loan amount. 40% of respondents said that their family members will take decision regarding utilization and only 8 % of the respondents are of the opinion that both, themselves and their family members together will decide about the utilization of loan taken from the credit facility given by the self help groups. The Mean of decision making of the respondents is 16.67, Standard Deviation is 9.28 and the Co-efficient of Variation is 0.56.

Table No 09: Purpose of loan.

Purpose	Frequency	Percentage
Education of their dependents	8	16
Household consumption and Improvement	15	30
Acquire assets	10	20
self employment	15	30
for others	2	4
Total	50	100
Mean=10, SD=4.86 and CV=0.486		

Sources: Field Survey 2018

The above table reveals the purpose of loan taken by the respondent members of the self help group. 30% of the total respondents said that, they take loan for the household consumption and improvement purpose, where as another 30% of respondents have said that, they took loan for the purpose of self employment. 20% respondent's take loan for acquiring assets and another 16% of respondents have taken loan for the education of their dependents. 4% of respondents use the loan amount for some other purposes. The average of purpose of taking loan by the respondents is 10, Standard Deviation is 4.86 and the Co-efficient of Variation is 0.49.

Table No 10: Impact of joining SHG.

Impact	Frequency	Percentage
Raise in Income	22	44
Education of dependents	3	6
Respect in the society	10	20
Self employment	15	30
Total	50	100
Mean=12.5, SD=6.95 and CV=0.556		

Sources: Field Survey 2018

The above table depicts the impact of joining the self help group. it is inferred from the observation of the above table that, 44% of the respondents are of the opinion that they have found raise in the income after joining the self help group. 30% respondents said that, they have taken up self employment activities by joining self help group. 20% of the respondents are of the opinion that they have gained respect in the society where as another 6% of the respondents said that, they were able to give education to their dependents after joining self help groups. The mean of the motivational factor of joining SHG by the respondents is 12.5, Standard Deviation is 6.95 and the Co-efficient of Variation is 0.56.

CONCLUSIONS

The study results reveals that, there is positive impact on women empowerment through self help groups in terms of increase in social awareness and participation, savings habits, income level, self employment, asset creation, improvement in decision making skills. The self help groups have enabled poor women to get access of various financial products and services. The self help group concept enabled many women to achieve social recognition. Therefore greater emphasis has to be given to provide education, training and creating awareness among the members of the group so that the women of the economically backward area can come up in the society. Hence I can conclude that, the self help groups in the nation are truly working towards the benefit of women, and thereby contributing huge to the empowerment of women in India.

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