IJNRD.ORG ISSN : 2456-4184
INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT (IJNRD) | IJNRD.ORG
An International Open Access, Peer-reviewed, Refereed Journal

Impact of Self Help Groups on women empowerment

-A Study with reference to Belthangady Taluk

AUTHORS:

1. Mrs. Pavana Guest Lecturer in Commerce Mangalore University Constituent College Nellyadi	**2.** Mrs Nishmitha P Guest Lecturer in Commerce Mangalore University Constituent College Nellyadi.

Abstract

Women Empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being. The participation of women in savings and economic attainment will improve the status and gives power to participate in decision making process. SHG's are small voluntary association of people with a purpose of solving their common problems through self-help and mutual help. The paper discuss about the impact of SHG's on women empowerment. This study made with an objective is to understand the concept of SHG's and it's working. To analyse the women participation in SHG's and to study the impact of SHG's on women empowerment and also to study the financial awareness among women's of SHG's.

Keywords: Participation, SHG's, movement, empowerment

Introduction:

Removal of poverty is the main objective of planning in India, since the inception of the planning period for the overall development of the country. In order to make the development sustainable and to bring peace and prosperity, the poverty alleviation programmes have been given more and more importance in the field of economic development. Empowerment by the way of participation in Self Help Groups can bring enviable changes and enhancement in the living conditions of women in poor and developing nations. The underlying principle of SHG is to provide to the poorest of the poor and to achieve empowerment. Self Help Groups are made of and controlled by the people affected rather than a charity or simply community based groups.

Objectives of the study

- To analyse the women participation in SHG's.
- To study the impact of SHG's on women empowerment.
- To study the financial awareness among women's of SHG's.

Need of the study:

Women in many part of the world, particularly in developing countries like India, are facing numerous challenges like Poverty, lack of decision making power and financial independence. SHG emerged as an effective mechanism to empower women by promoting savings, income generating activity and community participation. This study is undertaken not only to understand the savings or raising of income but also highlights some of the key components such as self confidence, leadership skills etc .

Data and source of data:

For our research study we have collected information from both primary and secondary data

Research Methodology:

Based on the requirement of the study data is collected from various secondary sources like online journals and PDF files of various authors and at the same time by the way of structured questionnaire method. The relevant data has been collected to understand the impact of SHGs on women empowerment. The sample were people are living in Belthangady Taluk. We are selected 30 samples.

Data analysis and interpretation

PART-A

Table .1: Monthly income before joining SHG

Sl. No	Income	No. of respondents	Percentage
1.	2000-5000	13	43.33
2.	6000-10000	09	30
3.	11000-15000	05	16.67
4.	16000-25000	03	10
	Total	**30**	**100**

It is clear from the above table that, 43.33 % of the respondents are having the monthly income of 2000-5000. 30% of them are having the income of 6000-10000. 16.67% of the respondents are the income group of 11000-15000. Remaining 10% of them are having the monthly income of 16000-25000.

Table .2: Monthly income after joining SHG

Sl. No	Income	No. of respondents	Percentage
1.	2000-5000	04	13.33
2.	6000-10000	12	40
3.	11000-15000	09	30
4.	16000-25000	05	16.67
	Total	**30**	**100**

It is clear from the above table that, there will be increase in the income of the people. 13.33% of the respondents are having the income group of 2000-4000. 40% of them are having monthly income of 6000-10000. 30% of them are having the income level of 11000-15000. Remaining 16.67% of the respondents are having the monthly income of 16000-25000.

Table .3: Current Occupation

Sl. No	Particulars	No. of respondents	Percentage
1.	Agriculture and related activities	07	23.33
2.	Coolie	20	66.67
3.	Housewife	03	10
4.	Professionals	0	0
	Total	**30**	**100**

It is clear from the table that, 66.67% of the respondents are doing coolie work. 23.33% of them are doing agricultural activities. 10% of them are housewife. None of the respondents are doing professional work.

Table .4: Reasons for forming SHG

Sl. No	Particulars	No. of respondents	Percentage
1.	Obtain Financial support	16	53.33
2.	Improves Social status	04	13.33
3.	Promote Saving Habits	08	26.67
4.	Influenced by friends and relatives	02	6.67
	Total	**30**	**100**

The above table shows that, 53.33% of the respondents are forming the group to obtain the loan. 13.33% of them are forming to improve the social status. 26.67% of them are forming the SHG because influencing the friends and relatives.

Table .5: Frequency of meeting

Sl. No	Particulars	No. of respondents	Percentage
1.	Once in a week	27	90
2.	Fortnightly	02	6.67
3.	Monthly	01	3.33
4.	No specific interval	0	0
	Total	**30**	**100**

The above table shows that, 90% of the respondents are attending the group once in a week. 6.67% of them are attending the group fortnightly that is 2 days in a month. 3.33% of them are attending monthly in a group.

Table .6: Obtaining loan from the group

Sl. No	Particulars	No. of respondents	Percentage
1.	Yes	30	100
2.	No	0	0
	Total	**30**	**100**

The above table shows that, loan borrowing from the Yojana. Here, 100% of the respondents are obtain the loan from the group.

Table .7: Undergoing any skilled Development Training

Sl. No	Particulars	No. of respondents	Percentage
1.	Yes	29	96.67
2.	No	01	3.33
	Total	**30**	**100**

It is clear from the above table that, 96.67% of the respondents agree that many skills development program should be conducted in group. 3.33% of the respondents having the opinion that there will not be any kind of skill development program should be conducted.

Table .8: Socio-economic contribution of the SHG

Sl. No	Particulars	No. of respondents	Percentage
1.	Financial Assistance	08	26.67
2.	Training and skill development	05	16.67
3.	Women empowerment	15	50
4.	Participation in community problem	02	6.66
	Total	**30**	**100**

It is clear from the table that, 26.67% of the respondents are said that their group provides financial assistance to the poor people. 16.67%of them share their opinion that their group conduct the training and development programme and 50% of the respondents are having the opinion that their group promote women empowerment. Remaining 6.66% of them takes active participation in community problems.

Table .9: Socio – economic status improved because of SHG

Sl. No	Particulars	No. of respondents	Percentage
1.	Yes	30	100
2.	No	0	0
	Total	**30**	**100**

The above table shows that, 100% of the respondents are agree that socio economic status will be improved because of SHGs.

.

Table .10: Social empowerment

Sl. No	Particulars	No. of respondents	Percentage
1.	Increase in confidence	04	13.33
2.	Increase in decision making in family	06	20
3.	Increase communication skill	10	33.33
4.	Participation in social activities	02	6.67
5.	Recognition in the society	08	26.67
	Total	**30**	**100**

The above table shows that, 33.33% of the respondents share their opinion that Self Help Groups help to improve the communication skill of the members. 26.67% of them having the opinion that, gives recognition in the society. 20% of the respondents share their opinion that, because of SHGs women can take the decision in family. 13.33% of the respondents are agree that it will increase the self –confidence. Remaining 6.67% of them agree that they are actively participated in social activities.

Table .11: Self Help Groups needs for the women empowerment

Sl. No	Particulars	No. of respondents	Percentage
1.	Strongly agree	09	30
2.	Agree	12	40
3.	Disagree	06	20
4.	Strongly Disagree	02	6.67
5.	Not agree	01	3.33
	Total	**30**	**100**

The above table shows that, 30 % of the respondents are strongly agree the statement that Self Help Group need for the women empowerment in the society. 40% of the respondents are agree and 20% of them are disagree this statement. 6.67% of the respondents are strongly disagree the statement. 3.33% of the respondents are not agree that these SHGs need for the women empowerment.

FINDINGS:

- ❖ The study shows that, 43.33 % of the respondents are having the monthly income of 2000-5000. 30% of them are having the income of 6000-10000. 16.67% of the respondents are the income group of 11000-15000. Remaining 10% of them are having the monthly income of 16000-25000.
- ❖ The study depicts that, there will be increase in the income of the people. 13.33% of the respondents are having the income group of 2000-4000. 40% of them are having monthly income of 6000-10000. 30% of them are having the income level of 11000-15000. Remaining 16.67% of the respondents are having the monthly income of 16000-25000.

❖ The study reveals that, 66.67% of the respondents are doing coolie work. 23.33% of them are doing agricultural activities. 10% of them are housewife. None of the respondents are professional work.

❖ The study depicts that, 53.33% of the respondents are forming the group to obtain the loan. 13.33% of them are forming to improve the social status. 26.67% of them are forming the SHG because influencing the friends and relatives.

❖ The study reveals that, 90% of the respondents are attending the group once in a week. 6.67% of them are attending the group fortnightly that is 2 days in a month. 3.33% of them are attending monthly in a group.

❖ The above table shows that, 100% of the respondents are obtain the loan from the group.

❖ The study shows that, 96.67% of the respondents agree that many skills development program should be conducted in group. 3.33% of the respondents having the opinion that there will not be any kind of skill development program should be conducted.

❖ It is clear from study that, 26.67% of the respondents are said that their group provides financial assistance to the poor people. 16.67%of them share their opinion that their group conduct the training and development programme and 50% of the respondents are having the opinion that their group promote women empowerment. Remaining 6.66% of them takes active participation in community problems.

❖ The study reveals that, 100% of the respondents are agree that socio economic status will be improved because of SHGs.

❖ The study depicts that 33.33% of the respondents share their opinion that Self Help Groups help to improve the communication skill of the members. 26.67% of them having the opinion that, gives recognition in the society. 20% of the respondents share their opinion that, because of SHGs women can take the decision in family. 13.33% of the respondents are agree that it will increase the self –confidence. Remaining 6.67% of them agree that they are actively participated in social activities.

❖ The study shows that, 30 % of the respondents are strongly agree the statement that Self Help Group need for the women empowerment in the society. 40% of the respondents are agree and 20% of them are disagree this statement. 6.67% of the respondents are strongly disagree the statement. 3.33% of the respondents are not agree that these SHGs need for the women empowerment.

SUGGESTION:

- In order to strength the women empowerment, female literacy has to be promoted.
- Government should support and uplift the women through Self Help Group oriented developments.
- Rotation of responsibility has to be made compulsorily, so that it will lead to women's empowerment.

CONCLUSION:

The study was undertaken to identify the impact of SHGs on women empowerment. It is found that, the socio economic factor has been changed after joining the Self Help Groups. But the savings is increasing at earlier stage of life. They are an effective strategy for poverty alleviation, women development and social empowermentThe empowerment of women through SHG provides benefits not only to individual women but also for the family and a community as a whole. A number of SHGs have taken part in the implementation of various welfare and development programs of the Government and are increasingly addressing various social issues. The Government should encourage and create awareness about utilizing the provisions provided by this program. On the whole, there is a significant 'upward mobility' of SHG women's status and roles, when compared to before joining the SHG.

REFERENCES:

- www.reserachgate.com
- www.slideshare.com
- Ansuman Sahoo,(2013),Self Help Group & Woman Empowerment: A Study on some selected SHGs Vol.2,Issue 9 september pp 54
- Gandhi and Udayakumari.N (2013),Marketing Strategies of women Self Help Groups Vol.1,Issue 2,pp.117- 122.