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Economic Empowerment of Women through SHGs – A study

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ABSTRACT

Rural women are key players for economic development of the country. They play a catalytic role towards achievement of transformational economic changes that required for sustainable development but limited opportunities to access credit are the problem for them. To create economic opportunities for women in rural areas the government introduces SHG schemes. SHGs are encouraging the habit of savings among rural women through mobilising savings either weekly or monthly. SHGs functioning on the basis of co-operative principles and provide a forum members to extent support to each other. To this backdrop, the present study examined the economic empowerment of women through SHGs. The study is based on primary data, which was collected through interview schedule at selected villages of Tumkur district. Total 240 women's have been selected for the study as per convenient sampling method. The study reveals that, Self-help group is an effectual tool to empower women economically which finally contributes in the all-round development of the country.

INTRODUCTION:

Women's economic empowerment is the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families and their communities. Investing in women's economic empowerment sets a path for reducing poverty and for equality between men and women. Government needs ensure various programs that women have to access a full range of suitable and affordable financial services critical to withstand shocks and fulfil their economic and social potential. We empower women to build better livelihoods, earn more income, and create business that provide jobs and boost local economics. With improved financial security, other areas of women's lives also improve and they can afford healthcare, to purchase uniforms for their children and more likely to play a leadership role in their communities.

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There are around 2 billion poor people around the world particularly women are financially excluded and women and girls make up the majority of the poorest people in the world today. Women continue to earn on average only 50-70% of what men earn. Laws in many countries restrict women's economic opportunities, dictating the types of jobs that women can do, or giving husbands the right to prevent their wives from accepting jobs. Women bear disproportionate responsibility for unpaid care work. Women do about 3 times more unpaid work than man. Women devote 2-3 hours more a day to housework than men. 3-5 hours of time a day to care for children, elder, and the sick and 2-4 hours for a day to market activities.

Women are a vital part of the Indian Economy, both at the national and the household levels. They make one-third of the national labour force. Compared with their menfolk, Indian women contribute a much larger share of their earnings to basic family maintenance with the result that women's earnings positively and immediately affect the incidence and the security of poverty.

Empowerment of woman is a crucial factor in the eradication of poverty, as the woman are the key contribution to the economic at all levels woman participation combating poverty though both remunerative and un-remunerative work at home and the work place the formation of self-help groups has provided a lot of confidence among members of self-help groups. A large member of woman in the country is gaining self- reliance with the help of self-help groups

Self-help group refers to self-governed, peer controlled, informal group of people with same socio-economic background and having a desire to collectively perform to achieve common goals. Here poor people voluntarily come together to save whatever amount they can save conveniently out of their earnings, to mutually agree to contribute to a common fund and to lend the members for meeting their productive and emergent needs. Self- help groups have emerged as popular method of working with people in recent years. Since SHG based micro finance programmes cover a large number of rural women, it is expected that such programmes will have an important contribution on women's empowerment. SHGs are providing micro finance that are effective in reducing poverty, empowering women, creating awareness, place women as leader and financially, contribute to develop self-esteem, self-reliance, self-confidence and ensure sustainability of environment which finally results in sustainable development of the nation.

SHGs are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women, SHG is a group of people that meets regularly to discuss issue of interest to them and to look at solutions commonly experienced problems. The Self Help Group (SHG) is an indigenous model formed out of a small group of members who are homogenous in terms of income. The savings are pooled and lending is done for promoting development. SHGs are also financed and supported by NGOs.

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SHG members started micro-savings and credit activities, as each member was asked to contribute at least Rs.50 per month which could then be used for internal micro-loans (i.e., to members within the same group). Loans are used for a variety of purposes including micro-income generating activities. Examples are agricultural activities, to meet children educational expense, Asset Building, Starting Business, Household Expenditure, Social Security Medical Expenses and for the purchase of bullocks, sheep, poultry, goats and sewing machines. The women repay the money in monthly instalments with interest, so that the money in the revolving fund can be used continuously.

However, in a group like SHG, they are ensured through collective action of the members. This scheme mobilises the poor rural people especially women to form groups for mutual benefits. SHGs play a crucial role in improving the savings and credit and also in reducing poverty and social inequalities.

REVIEW OF LITERATURE:

Rashmi Rani Agnihotre H.R. et al., (2017), in the study titled "A study on women empowerment programmes in Karnataka state. A conceptual study Explores 3 dimensional aspects i.e. social, economic and political empowerment and narrated various women empowerment programmes implemented in Karnataka State. Like Shree Shakthi; New Swarnima programmes santhwana, Financial Assistance to Run Hostels for Girls from Rural areas, Scheme of financial Assistance for Remarriage of Destitute widows and marriage of Devadases, cell for the Adhivrudhiyojane, Kittur Rani Channamma Award, and Financial Assistance to women law graduates, Scheme of Assistance to women for taking up job oriented courses. The study concluded that taken significant role in society by building up social work capacity to empower the women.

Ashalakshmi R.K et al., (2017), conducted a study in central Travancore Region of Kerala to assess the relationship between roles of financial inclusion through self- help groups on woman empowerment in rural areas in her study tilled. "Financial Inclusion and Impact on woman empowerment in rural areas with special reference to central Travancore Region, Kerala". The study analyses the varies factors such as credit availability, income levels, awareness on financial series, Standard of living, bank account etc., with the main objective to find out whether these is a correlation among the factors themselves along with the sub variables by collecting primary data through structured questionnaires that was administered to 110 respondents. The study laid out suggestions at the end to SHG groups and banks for effective financial inclusion policy and implementation by banks for empowerment of women in rural areas.

Sundaram (2012) has conducted a study on Impact of Self- help Group in Socio-economic development of India. Made an attempt to analyse why Self Help Group are so important in India, What their contribution with regard to infrastructure development, marketing and technology support, change in the life style of members, achieving social justice. This study

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also identified shortcomings of Self Help Groups and given Suggestion to improve it. The study concludes with a note of that SHG Programme clearly plays a central role in the lives of the poor. There is evidence of increased household income. Standard of income of the program participants have increased and food security is much more. At the individual level programme attracted relatively less empowered people.

Arora et al., (2011), have examined the role of microfinance intervention in promoting woman empowerment in rural India. The study conducted with the objective to analyse the use of micro financial serious by the woman clients and access their level of satisfaction with regards to their serious .The respondents showed dissatisfaction over bank lengthy products to grant leans, requirement of collaterals, unscientific repayment schedule; Hence, they prefer getting finance from informal source. This attitude towards bank service has to change by introducing some proactive strategies by banks.

Kabeer et al., (2005), made an attempt to examine the empirical evidence on the impact of microfinance with respect to poverty reduction and empowerment of women in his study titled "Is Microfinance a Magic Bullet for Women's Empowerment". Researcher analysed that, while accessing financial services vital contributions to the economic productivity and Social well-being of poor women and their households. It does not "automatically" empower women, just as with other interventions, such as education, political, quotas, etc. that seek to bring about a radical structural transformation that true empowerment entails. Study concludes that Microfinance does not "automatically" empower women and their households.

Praveen et al., (2004), investigated the nature and extent of empowerment of rural women, in their paper titled "empowerment of rural women in Bangladesh; A household level Analysis". Both qualitative and quantitative methods are applied. Stratified random sampling technique was applied to explore the effects of seven key factors of women empowerment and concluded that effective initiatives has to be taken by concerned Governments to improve education, skill acquisition training and access to information for women's.

Stine et al., (2003), has attempted to bring out correlation between education and women's empowerment researcher explains the term "empowerment" as a process by which disempowered individuals gains the power to control their lives and develop the ability to make strategic life choices through education. The study emphasize that economic empowerment refers to capability of earning a living and also found that one of the important determinants of low average income of women is intermittent participation in work which is the result of time spent on unpaid work such as household work childcare, food preparation.

Hashimi et al.,(1996), in the study titled "Rural credit programs and women's empowerment, women's economic contribution; their mobility in the public domain; their ability to make large and small purchases, their ownership of predictive assets including house and cash savings. The study observed an involvement of women in major decision making such as purchasing land and livestock for income earning purposes. The study covers the issues of,

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freedom from family domination, including the ability to make choices concerning how their native home when desired and say in decision relating to the role of their jewellery or land or to taking up outride work. Political awareness such as knowledge of key national and political figures and the law of inheritance and political participation are the empowerment indicators. The study concluded that women's access to credit was a significant determinant for economic contributions by women and an increase in asset holdings in their own names, an increase in their purchasing power and their political and legal awareness add their Comorian empowerment index.

STATEMENT OF THE PROBLEM:

Rural women are key players for economic development of the country. They play a catalytic role towards achievement of transformational economic changes that required for sustainable development but limited opportunities to access credit are the problem for them. To create economic opportunities for women in rural areas the government introduces SHG schemes. SHGs are encouraging the habit of savings among rural women through mobilising savings either weekly or monthly. SHGs functioning on the basis of co-operative principles and provide a forum members to extent support to each other. SHGs bring beneficiaries above the poverty line by providing income generating assets to them through bank credit and government subsidy. It is observed in the available literature that most of the researcher studied financial assistance programme for women particularly channelized through SHGs on economic empowerment of women, in this backdrop the present study will get importance and impact of SHG on economic empowerment of women in Tumakuru District in Karnataka.

OBJECTIVES OF THE STUDY:

- To study the concept and factors motivating for joining SHG
- To evaluate the impact of SHG on economic condition of woman's.

HYPOTHESIS OF THE STUDY:

1. H_0: There is no significant difference in economic condition of women before and after joining of SHGs

   H_1: There is a significant difference in economic condition of women before and after joining of SHGs

2. H_0: There is no significant change in purchasing power after joining SHG

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H_1: There is a significant change in purchasing power after joining SHG

3. H_0: There is no significant impact of SHG on their employment status
   H_1: There is a significant impact of SHG on their employment status

4. H_0: There is no significant change in life style of member after joins SHG
   H_1: There is a significant change in life style of member after joins SHG

RESEARCH METHODOLOGY

Sample Design:

The present study aims at evaluate the impact of SHGs on economic empowerment of women in Tumakuru district, Karnataka. Total 27012 SHGs are operated in Tumakuru and 339813 members are comes under SHGs in Tumakuru. (Sources: Panchatantra.kar.ac.in date 05-12-2019 Time: 11.50 AM). For the purpose of this study total 240 women respondents who are comes under members of SHG from each Taluk of Tumakuru district were selected and same are presented below.

Sl no.	Taluk	No. of Respondents
1	Chikkanayakanahalli	24
2	Gubbi	24
3	Koratagere	24
4	Kunigal	24
5	Madugiri	24
6	Pavagada	24
7	Sira	24
8	Tiptur	24
9	Tumakuru Rural	24
10	Turuvekere	24
Total		**240**

Data Collection:

This study will be consisting both Primary data and Secondary data. Primary data will be collected through structured questionnaire and the required secondary data are collected through articles, books, magazines, newspapers etc.,

ANALYSIS AND INTERPRETATION:

This section includes analysis of demographic profile of the respondents and to examine impact of SHG on economic empowerment of women, researcher used various

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economic factors like, purchasing power, employment status, life style, reasons for joining SHGs and opinion of women respondents towards SHG and its impact.

Table-1 Showing Demographic Factor Analysis

Factors	Category	Frequency	Cum. Frequency	Percentage (%)
Age group	18-25	24	24	10
	26-35	108	134	45
	36-45	72	204	30
	46-55	24	226	10
	Above 56	12	240	5
Educational Qualification	Illiterate	48	48	20
	Up to 10th Standard	84	128	35
	Up to 10 + 2	90	216	37.5
	Graduates	12	224	5
	Post Graduates	6	240	2.5
Membership in Group	Below 2 years	84	84	35
	Between 2-3 years	96	180	40
	Between 3- 5 years	24	204	10
	Between 5-7 years	24	226	10
	Above 7 years	12	240	5
Monthly income	<10,000	114	117	47.5
	10,001-20,000	102	215	42.5
	20,001-30,000	12	233	5
	30,000-40000	12	240	5
	> 50000	0		0
Monthly Expenditure	<10,000	120	122	50
	10,001-20,000	90	207	37.5
	20,001-30,000	24	230	10
	30,000-40000	6	240	2.5
	> 50000	0	240	0

Sources: Primary data

It is observed from the above table is that majority of the women respondents comes under the age limit between 26-45 age. The literacy level covers the sampling unit from illiterate to post graduates. Illiterate, up to 10th standard and up to 10+2 (i.e.92.5%) are comparatively more than the Graduates and Post graduates (i.e.7.5%). Majority of the women respondents (75%) are having membership in SHG since 3 years. Most of the women respondents monthly income is less than Rs.10, 000 (47.5%) and next followed between Rs.10, 000-20, 000 (42.5%). Only 10% of the women respondents are earns between Rs. 20,000 - 40,000 as their monthly income. Most of the women respondents' monthly expenditure is less than Rs.

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10,000 (50%) and next followed between Rs. 10,000 – 20,000 (37.5%). Only 12.5% of the women respondents' spends their money Between Rs. 20,000 – 40,000.

Table-2 Showing Reasons for joining SHG

Reasons	N	Percentage
Agriculture	66	27.5
Animal Husbandry	84	35
Asset Building	12	5
Starting Business	6	2.5
Household Expenditure	9	3.75
Educational Expenses	21	8.75
Medical Expenses	18	7.5
Social Security	18	7.5
Farm Mechanisation	6	2.5
Total	**240**	**100**

Sources: Primary data

The above table shows reasons for joining SHG. It is observed that most of the women respondents (35%) are joining SHG to obtain micro credit for animal husbandry and second large number of respondents (27.5%). Educational expenses are next reasons for which micro credit is sought at 8.75%. Medical expenses and Social security both are equally identified in the requirement of funds at 7.5% each. 5% of the women respondents are obtained micro finance facility for asset building. It is disheartening to note that relatively lower percentage of women respondents (5%) require fund for starting business and for farm mechanisation.

Table-3 Showing Saving pattern Women Respondents before and after joining SHG

Savings	Before joining SHG		After joining SHG	
	No of Respondents	Percentage	No of Respondents	Percentage
<100	114	47.5	12	5
101-200	102	42.5	18	7.5
201-500	18	7.5	24	10
501-1000	6	2.5	162	67.5
1001 & Above	0		24	10
Total	**240**		**240**	

Sources: Primary data

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Table-4: F-Test Two-Sample for Variances

	Mean	Variance	N	df	F	Sig.
Before	48	3060	5	4	0.749	0.157
After	48	4086	5	4		

It is observed in the table-3, that, 47.5% of the respondent savings was below Rs. 100 before joining SHGs and only 2.5% of the respondents were saving amount above Rs. 2000. After joining SHGs, below 100 savings reduced to 5% from 47.5% and 500 above savings amounts increased to 2.5% to 67.5%. Therefore it is cleared from the above data is that; there is an improvement in saving condition of the respondents after joining SHGs. To test the significance of the changes in savings of the improvement, F test has been employed the result of the F test (see Table-4), F, 0.749>0.157, shows that, Null hypothesis rejected and hence it can be concluded that, there is a significant increase in the savings of women respondents after joining the SHGs.

Table-5: Showing Purchasing power of Women Respondents after joining SHG

Attribute	**No of respondent**	**% of respondent**
Highly increased	48	20
Increased	168	70
Neither increased nor decreased	24	10
Total	**240**	**100**
X^2	**148.8**	
Significance level	**5%**	
Critical Value	**5.991**	
DOF	**3-1=2**	

Sources: Primary data

The above table present the change in purchasing power of women respondents after joining SHG. It is observed that 70% of the women respondents' purchasing power increased and 20 % of the women respondents' purchasing power highly increased after joining SHG. Only 10% of the women respondents' purchasing power are neither increased nor decreased even after joining SHG. To examine this chi square test was conducted. The calculated chi square value is more than critical value at 5% level of significance (i.e. 148.8 > 5.991). Therefore null hypothesis is rejected. Hence it can be concluded that there is a significant impact on purchasing power of women respondents after joining SHG.

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Table-6: Showing Impact of SHG on Women Respondents employment status

Employment status	No of respondent	% of respondent
Un employment to self-employment	102	42.5
Wage employment to self-employment	96	40
Expansion in employment position	36	15
No changes in employment position	06	2.5
Total	**240**	**100**
X^2	**161.93**	
Significance level	**5%**	
Critical Value	**7.815**	
DOF	**4-1=2**	

Sources: Primary data

The above table represent the impact of SHG on employment status of women respondents. It is observed that 42.5% of the women respondents' employment status changes from unemployment to self-employment and 40% of the women respondents from wage employment to self- employment after joining SHG. To examine this chi square test is employed. The calculated chi square is greater than critical value at 5% level of significance (i.e., 161.93 > 7.815). Therefore null hypothesis is rejected. Hence there is a significant impact of SHG on change in employment position of women respondents.

Table-7: Showing Life style of Women Respondents after joins SHG

Attribute	No respondents	% of respondents
Very good	12	5
Good	168	70
Satisfactory	60	25
Bad	0	0
Very bad	0	0
Total	**240**	**100**
X^2	**426**	
Significance level	**5%**	
Critical Value	**9.488**	
DOF	**5-1=4**	

Sources: Primary data

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It is observed from above table is that 75% of the women respondents opinions that they have better life style after joining SHG. This is examined by employing chi square test. The calculated chi square value is greater than critical value at 5% level of significance (i.e., 426 > 9.488). Hence it can be concluded that there is a significance difference in life style of women respondents after joining SHG.

Table-8: Showing Opinion of Women Respondents on contribution of SHG

Variables	Opinion					Total
	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly agree	
Increase in Saving	0	4	18	34	184	240
Increase in Income	0	4	4	54	178	240
Poverty Reduction	15	12	6	98	109	240
Improved decision power	3	13	17	66	141	240
Improved in basic facilities and amenities	27	34	33	68	78	240
Skill up gradation and better technology	25	47	57	45	66	240
Improved in standard of living	45	43	12	65	75	240
Education to children	13	12	24	95	96	240
Able to start income-generating activities	4	9	11	120	96	240
Constructing own house	69	72	43	33	23	240
Purchased additional assets, furniture, improved electric and water	6	29	25	102	78	240
supply in homes	22	27	14	91	86	240
Wore quality and costly garments	87	65	44	21	23	240
Wore gold ornaments	85	61	52	17	25	240
Economic independence	81	67	39	28	35	250
Understand the banking operation and knowledge on credit management	7	9	9	53	162	240

Sources: Primary data

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Anova: Two-Factor without Replication

SUMMARY	Count	Sum	Average	Variance
Increase in Saving	5	240	48	5958.00
Increase in Income	5	240	48	5778.00
Poverty Reduction	5	240	48	2592.50
Improved decision power	5	240	48	3296.00
Improved in basic facilities and amenities	5	240	48	540.50
Skill up gradation and better technology	5	240	48	236.00
Improved in standard of living	5	240	48	587.00
Education to children	5	240	48	1902.50
Able to start income-generating activities	5	240	48	3078.50
Constructing own house	5	240	48	473.00
Purchased additional assets, furniture, improved electric and water	5	240	48	1617.50
supply in homes	5	240	48	1391.50
Wore quality and costly garments	5	240	48	795.00
Wore gold ornaments	5	240	48	761.00
Economic independence	5	250	50	520.00
Understand the banking operation and knowledge on credit management	5	240	48	4436.00
Strongly Disagree	16	489	30.5625	1035.86
Disagree	16	508	31.75	595.00
Neither Agree nor Disagree	16	408	25.5	290.13
Agree	16	990	61.875	1011.45
Strongly agree	16	1455	90.9375	2807.80

Source: Compiled from Table-8

Table-9 shows that**,** Maximum respondents were strongly agree with various variable used for effect of SHGs on their economic growth, i.e., average 90.93, 30.56 percentage of the respondents were strongly disagree with SGHs. From the above result it can be said that, women's have positive opinion towards SHGs with respect to their economic development. Which is also proved by using TWO WAY ANOVA , from the table-10, it is clear that, between the factors affected by SHGs, F, 8.67>2.53. Hence null hypothesis rejected. Therefore it can be concluded that, the women respondents have positive opinion towards SHGs with respect to their economic development.

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Table-10: ANOVA-Two Way

Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Rows	18.75	15	1.25	0.00	1.00	1.84
Columns	49767.13	4	12441.78	**8.67**	**0.00**	2.53
Error	86084.88	60	1434.748			
Total	135870.8	79				

Conclusion

Empowerment of women by way of participation in Self-help group can bring desirable changes and augmentation in the living conditions in poor and rural areas. Through self-help group, rural women with common objectives participate in the development activities such as saving, credit and income generation thereby ensuring economic independence of them. Self-help group phenomenon definitely brings group consciousness among women, sense of belongingness and adequate self-confidence. Self-respect and fulfilment in life expands and augments the quality of status of women as participants, decision makers and beneficiaries in the self-governing economic life. It can be said that Self-help group is an effectual tool to empower women economically which finally contributes in the all-round development of the country.

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