ROLE OF SELF HELP GROUPS IN ECONOMIC EMPOWERMENT OF WOMEN WITH SPECIAL REFERENCE TO SHREE KSHETHRA DHARMASTHALA RURAL DEVELOPMENT PROJECT

Laxmi and Mohan A K

ABSTRACT

Women play vital role in the development of all the societies. The development of any society is assessed by assessing the status of women in that society. If the status of women in any society is enhanced, then that society could be called as developed society. Though women contribute a lot to the nation's development, their contribution is neglected and overestimated. Though government has taken some measures to ameliorate the problems of women, it has not brought drastic changes in the condition of women since most of the programmes were welfare oriented. Women empowerment means power for women to have control over themselves means power to make choices of their own life, control over resources and control over ideology. Empowerment consists of all the aspects of social, economic, political, psychological and institutional spheres. This particular study focuses on the role of Self Help Groups in economic empowerment of women. The data collected by interviewing 133 SHG women respondents showed that 98.5% women respondents have availed loan and 53.4% of the respondents have availed loan for consumption purpose. But few of the women have also availed loan for agriculture, animal husbandry, education and other income generating activities. It was also found that there is decrease in going to money lenders to take credit and 48.1% of the respondents opined that their family income has increased and 45.1% of the respondents mentioned that there is increase in assets after becoming the member of SHG.

INTRODUCTION

Women make up 50% of the World’s population, comprise 33.3% of the official labour force, perform nearly 66.6% of all working hours, receive 10% of the World’s income and own less than 1% of the World’s property (The Voice of the Working Women, UNO 1982). The above statistics rightly justifies the need for economic empowerment of women.

Exploitation varies from society to society but in no society it has been eliminated completely (Shanti, 1998). Government of India has taken various measures to improve the condition of women. Constitution also stressed the need for promoting with special care the educational and economic interests of the weaker sections, especially, the welfare and development of women. But the initiative taken by the government was not development or empowerment oriented. During seventh plan period various third sector initiatives like voluntary organizations came up with various empowerments oriented strategies, one such tool is formation of Self Help Groups (SHGs) especially for women.

Concept of Self Help Groups

A Self Help Group is a small band of individual members who voluntarily come together, and

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form an association to work for certain common causes, and achieve some common objectives. The members of such groups usually range from 10 to 20, and the person forming such a group are generally known to each other who hail from the same village, community or neighbourhood and have some pre-group social bindings. The focus of the Self Help Group is to develop the disadvantaged, particularly women, and to organize them so that they can deal with socio-political and socio-economic issues that affect their lives (Maya Ghosh, 2010). The Self-Help Groups believe in two things:

- Women form the basis for social mobilization and therefore, aiming for women’s empowerment is the most cost-effective strategy for all-round development of the community.
- The poor can transit from dependency to self-reliance much faster through social mobilization, awareness creation than through economic interventions.

Concept of Empowerment

The term empowerment contains the word power; power to control over oneself, control over ideology, control over resources. Empowerment is ability of an individual or group to influence the course of events in the direction they desire even against resistance by others (Margaret and Marion, 1981). There are four components to empowerment. They are economic independence, possession of knowledge, self-image, and autonomy. The two important dimensions involved are the extent of control they have over their personal lives and what role they perform in the economic political arenas, and how effectively they play it (Pinto, Marina, 1995).

Voluntary organizations are playing vital role in the process of women empowerment by using multidimensional strategies. This particular study focuses on the efforts taken by Shree Kshethra Dharmansthal Rural Development Society (SKDRDP), a voluntary organization in empowering women economically through SHGs.

RESEARCH METHODOLOGY

Statement of the Problem

There are a large number of SHGs in the country promoted by government, NGOs, Co-operative Societies etc., over the last two decades. This particular study aims to identify the contribution of Shree Kshethra Dharmansthal Rural Development Society (SKDRDP) in empowering women through Self Help Groups.

With this background, the present study is undertaken having the following objectives.

OBJECTIVES

- To study the personal and family profile of the respondents in the context of SHG membership
- To find out the contribution of Shree Kshethra Dharmansthal Rural Development Society (SKDRDP) in economic empowerment of women

Universe and Sample

The study attempts to know the contribution of Shree Kshethra Dharmansthal Rural Development Society in empowering women by using qualitative methodologies. The study area is Dakishana Kannada district of Karnataka State covering all the five taluks of the district like Mangalore.
Bantwal, Puttur, Belthangady and Suilia. While selecting the SHGs, care was taken to give the representation to all the taluks apart from considering the age of the SHGs.

Care was also exercised to select those groups which were more aged and had relatively more experience in managing the group. It was necessary from the point of view of assessing the impact created by the groups on the 'economic empowerment' of their women members.

After giving due weight age for various issues discussed above, the groups were randomly selected, and a total of 44 groups were selected and in each group an average of three members were selected and such a selection ended with a total sample of 133 respondents.

**ANALYSIS OF DATA**

The collected data was analyzed using the SPSS package. The analysed data is presented in the tabular/graphical forms. Using analysed data, the important observations have been recorded apart from drawing inferences. Depending upon the major findings, certain recommendations have been given.

**LIMITATIONS OF THE STUDY**

It was observed that some of the randomly identified members were having membership in more than one SHG.

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Personal and Family Profile of the Respondents

Table No. 1.1 : Age and education of the respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Illiterates</th>
<th>Neo-literates</th>
<th>Pre-primary</th>
<th>Primary</th>
<th>High School</th>
<th>PUC</th>
<th>Degree</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00(00)</td>
</tr>
<tr>
<td>21-30</td>
<td>00</td>
<td>00</td>
<td>05</td>
<td>25</td>
<td>10</td>
<td>02</td>
<td>00</td>
<td>42(31.6)</td>
</tr>
<tr>
<td>31-40</td>
<td>13</td>
<td>00</td>
<td>06</td>
<td>30</td>
<td>01</td>
<td>02</td>
<td>00</td>
<td>52(39.1)</td>
</tr>
<tr>
<td>41-50</td>
<td>15</td>
<td>00</td>
<td>01</td>
<td>19</td>
<td>00</td>
<td>01</td>
<td>01</td>
<td>36(27.1)</td>
</tr>
<tr>
<td>51-60</td>
<td>03</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>00</td>
<td>03(2.3)</td>
</tr>
<tr>
<td>61 &amp; above</td>
<td>00</td>
<td>00</td>
<td>12</td>
<td>74</td>
<td>11</td>
<td>04</td>
<td>01</td>
<td>00(00)</td>
</tr>
<tr>
<td>Total (%)</td>
<td>(23.3)</td>
<td>(00)</td>
<td>(9.0)</td>
<td>(55.6)</td>
<td>(8.3)</td>
<td>(3.0)</td>
<td>(0.8)</td>
<td>(100.0)</td>
</tr>
</tbody>
</table>

A good number of respondents were in the age group of 21-30 years (31.6%) and 31-40 (39.1%) years respectively. Enrollment of women of above sixty years of age was not found. Participation of younger generation in the SHGs was common which is evident in the data shown in table 1.1.

When co-relating age and education level of the respondents, it was found that of the 74 (55.6%) respondents who had primary level of education, 30 (22.5%) belonged to the age category of 31 to 40 years.

Chart No. 1.1: Annual income of the respondents' family

![Annual income chart](image-url)
Annual income of the families of the respondents is not satisfactory because majority of them or their family members are working for daily wages. Of the 133 sample women, 64 (48.1%) mentioned that their annual family income ranges from Rs.10000 to Rs.15000 and 46 (34.6%) opined that it is less than Rs.10000.

**UTILIZATION OF THE LOAN**

Chart No. 1.2: Loans availed by the respondents

Generally, after 6 months of operation, the savings are pooled together and used for loans among the members. The quantum of loan and the members receiving loan are decided by the members themselves, depending on their need and urgency (Kumaran, K.P., 2002). SHGs emerged as a revolutionary strategy in extending help to the needy, especially to avail financial help. The importance of availing loan is evident from the field data. Of the 133 sample women, 131 (98.5%) have availed loan either from their group or bank (Chart 1.2). In voluntary organizations like SKDRDP field level workers are properly trained and supervised to effectively work with the groups. This is probably one of the reason due to which majority of the respondents were able to avail the loan.
<table>
<thead>
<tr>
<th>Purpose of loan</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not applicable</td>
<td>02</td>
<td>01.5</td>
</tr>
<tr>
<td>Consumption</td>
<td>71</td>
<td>53.4</td>
</tr>
<tr>
<td>Agriculture</td>
<td>22</td>
<td>16.5</td>
</tr>
<tr>
<td>Animal husbandry</td>
<td>90</td>
<td>00.0</td>
</tr>
<tr>
<td>Other income generating activity</td>
<td>06</td>
<td>04.5</td>
</tr>
<tr>
<td>House repair</td>
<td>25</td>
<td>18.8</td>
</tr>
<tr>
<td>Emergency</td>
<td>05</td>
<td>03.8</td>
</tr>
<tr>
<td>Education</td>
<td>02</td>
<td>01.5</td>
</tr>
<tr>
<td>Health</td>
<td>00</td>
<td>00.0</td>
</tr>
<tr>
<td>Total</td>
<td>133</td>
<td>100.0</td>
</tr>
</tbody>
</table>

A majority of the respondents (53.4%) had availed loan for consumption purpose. Rest of them had availed loan for other purposes like agriculture (16.5%), other income generating activities (4.5%), house repair (18.8%), emergency (3.8%) and education (1.5%). No respondent had availed loan for health purpose (Table 1.2).

One of the important features of lending under SHG is that the members are at liberty to avail loan for any purpose they want. In the past, villagers including women were borrowing from 'money lenders' to pay their sundry debts in which they used to pay very heavy rate of interest. The situation has changed now to a great extent as the members borrow money from the SHGs for all such activities which were being met by the money lenders. Dependence on money lenders has come down, though not vanished completely.

However, the quality of lending is to be judged by the purpose for which loan is availed by the member. From the analysis it could be seen that spending on important social sectors such as education and health by the members was very small. Loans availed for taking up economic activities such as agriculture or animal husbandry were also not on a higher side.

As indicated earlier the quantum of consumption loans taken by the members was high.

The ideal situation should have been that loans for production purposes should increase as such loans would lead to the increased income and higher standard of living.
Table No. 1.3: Economic stability after joining the group

<table>
<thead>
<tr>
<th>Economic stability after joining the group</th>
<th>Classification</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No change (%)</td>
<td>Increased (%)</td>
</tr>
<tr>
<td>Increase in family income</td>
<td>69 (51.9)</td>
<td>64 (48.1)</td>
</tr>
<tr>
<td>Increase in assets</td>
<td>73 (54.9)</td>
<td>60 (45.1)</td>
</tr>
<tr>
<td>Going to money lender</td>
<td>70 (52.6)</td>
<td>0</td>
</tr>
</tbody>
</table>

Economic stability after joining the group refers to the improved family income (if any), increase in assets and increase or decrease in going to money lenders or otherwise. Of the 133 respondents, 69 (51.9%) observed that the family income remained same and 64 (48.1%) of them opined that there was increase in family income after joining the group.

When the women were asked about the increase in assets after joining the group, 60 out of 133 (45.1%) mentioned that there was an increase and rest 73 (54.9%) opined that the situation remained same. Under Indian context, especially in the rural population belonging to the lower economic background usually depend on money lenders. Once the people are organized into SHGs, there is minimal dependence on money lenders which was reflected in the field data. No respondent had said that going to money lenders had increased after joining the group. Of the 133 respondents, 70 (52.6%) who mentioned the situation remains unchanged meant that they were not going to money lenders earlier also. Rest of the 63 (47.4%) women opined that their dependence on money lenders had decreased. (Table 1.3).

SUMMARY AND CONCLUSION

The study observed that the Self Help Groups organized by Shree Kshethra Dhamasthala Rural Development Project (SKDRDP) by and large, had achieved the purpose of 'economically empowering rural women'. The background information about the members proved that they were all from the vulnerable sections of the rural society and they needed a platform such as SHG.

With regard to the economic empowerment of the members and issues related with loans, deposits etc., it was clear that the SHG members were found to be more empowered economically after becoming the members. It was observed that the members had borrowed money for various purposes including that of economic activities which had led to the income improvement. The members have learnt the habit of thrift through regular savings. Though loans received for consumption purposes were more, no doubt, there were loans which were received for economic activities as well. It was observed from the study that the groups sponsored by NGOs had availed more loans for economic activities than others. The repayment of loans was also very regular in these case which goes to prove the quality of monitoring and supervision undertaken by the NGOs. Literature suggests that loans given to individuals directly by the banks had a high degree of overdue. The Bankers are also benefited by the SHG dispensation because the 'transaction cost' for banks has come down, achieving their objective of lending to poor with better results.

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It was also clear from the study that the economic stability of the family had improved in all those families belonging to the members of studied SHGs. NGO monitored SHGs are more effective and functioning well.

The location advantage also matters with NGOs. They work with their clientele very closely enhancing the most required interpersonal relations which matters most in delivering the goods. The closeness of NGOs to the community leads to intense supervision of all the activities of the Groups, hence the outcome. These factors are nearly absent in government run and other programmes. In the present case, the factors discussed above have lead to the NGO run SHGs doing very well compared to other SHPIs.

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