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A study on the usefulness of Self Help Group membership to women for empowerment

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ABSTRACT

The present study was undertaken during 2008 with the objectives of studying the socio- economic status of self help group members and to evaluate the social impact of membership of SHGs on the empowerment of women group members in four districts of Northern Kamataka namely Bider, Dharwad, Gadag and Raichur with a sample size of 400 members (100 SHG members from each district) out of total 100 self help groups. The results of the study revealed that majority of the respondents were from nuclear families (61%), belonged to the groups of 36-45, 26-35, and 18-25 yrs and more than 50 per cent of them had primary level of education. Centre to empowerment process were actions which build both individual and collective assets, and improve the efficiency and fairness of the organizational and institutional contexts. The membership of SHGs made the members aware of the gender equality and led to the economic, social and political independence of members. It also improved the position of the respondents in the patriarchal family system through gaining knowledge of legal system and enabled the members to involve in family decision making. Moreover, the members also developed the leadership qualities through the sense of devotion to work, duty consciousness and self confidence etc.

Key words: Self Help Group, empowerment, women, membership.

INTRODUCTION

Illiteracy, poverty and unemployment are the evils being faced by many developing nations. The growing problem of poverty in our country has promoted the economic planners to come up with various programmes to curb poverty. Self help group formation is one of such efforts which enable the poor to participate in the process of development.

Economic and social marginalization of poor by formal credit agencies including co-operatives led to the emergence of self help groups (SHGs). SHGs are an outcome of the neo-liberal paradigm of development, where the poor take charge of their lives and fashion new improved future through self-reliant and socially sustainable efforts. 'SHG is a voluntary association of the poor with a common goal of social and economic

empowerment' (Ganesh Murthy et al 2002).

The effectiveness of SHGs would be enhanced if a symbiosis could be worked out between them and Panchayati Raj Institutions (PRIs) according to Bandopadhyaya et al (2002).

SHGs are forum for the collective voice of the poor against common oppression and exploitation to understand individual and common problems and improving their skills and capacities to manage resources (Dwarakanath 2002). Women SHGs represent a form of intervention that is a radical departure from most current programmes. They are an effective strategy for poverty alleviation, women development and social empowerment. The women SHGs have enhanced the status of women as participant decision makers and beneficiaries on the democratic, economic, social and cultural spheres of life and sensitized the women members to take active part in socio-economic progress of rural India.

Empowerment is a process of awareness capacity building, leading from a greater participation to a greater decision making power. The process of empowerment strengthens their innate ability through acquiring knowledge, power and experience. (Murugan and Dharmalingam 2000). Empowerment of women through SHGs would lead to benefits not only to the individual woman and women groups but also to the family and community as a whole through collective action in the process of development. The present study was undertaken to study the socio-economic characters of SHG members and to evaluate the social impact of membership of SHGs on the empowerment of group members.

METHODOLOGY

The study was conducted in four districts of Northern Karnataka namely Bider, Gadag, Dharwad and Raichur with a sample size of 400 members out of 100 SHGs. Hundred SHG members were selected from each district. Simple random sampling method was used for the selection of districts and cluster sampling method was used to select the SHG members. The structured questionnaire was administered for the collection of the data. Statistical tools like, chi -square, frequency /percentages were used for analyzing data.

RESULTS AND DISCUSSION

Socio-economic profile

The socio-economic profile of the respondents presented in Table1 reveals that majority of the respondents (34%) belonged to the group of 36-45 yrs followed by 26-35 yrs (30%) and 18-25 yrs (23.75%) and only 12.25 per cent of them belonged to 46 yrs and above. Majority of

Table 1. Socio-economic profile of the respondents (N=400)

S No	Characters	Number	Percentage
1	**Age group (yrs)**		
	18-25	95	23.75
	26-35	120	30.00
	36-45	136	34.00
	46 & above	49	12.25
2	**Marital status**		
	Married	354	88.50
	Unmarried	34	8.50
	Widows	12	3.00
3	**Religion**		
	Hindus	294	73.50
	Muslims	92	23.00
	Christians	8	2.00
	Jains	6	1.50
4	**Family type**		
	Nuclear	244	61.00
	Joint	156	39.00
5	**Ownership of house**		
	Own house	328	82.00
	Rented house	72	18.00
6	**House type**		
	Hut	32	8.00
	Kacha house	179	44.75
	Pucca house	189	47.25
7	**Educational status**		
	Illiterate	33	8.25
	Primary	229	57.25
	Secondary	85	21.25
	PUC	33	8.25
	Diploma	12	3.00
	Degree	08	2.00
8	**Income level (Rs)**		
	5001-10,000/-	63	15.75
	10,001-20,000/-	161	40.30
	20,001-30,000/-	67	16.75
	30,001-40,000/-	66	16.50
	40,000/- and more	43	10.74

the respondents (88.50%) were married and 8.50 per cent were unmarried and 3.00 per cent were widows. Out of them, 73.5, 23.0, 2.0 and 1.5 per cent were Hindus, Muslims, Christians and Jains, respectively. Most of them belonged to nuclear families (61%) and rest (39%) to joint families. Majority (82%) had their own houses and rest (18%) lived in rental houses. Most of them had Pucca houses (47.25%) followed by Kacha houses (44.75%) and few (8%) lived in huts.

More than 50 per cent of the SHG members (57.25%) were primary pass and only 21.2 per cent had SSLC level of education. Only 3.0 per cent respondents possessed education up to degree level. While studying their income level, most of the respondents fell in the income range of Rs 1,000 to 20,000 (40.30%) and only 10.74 per cent fell in the highest income range of more than Rs 40,000.

Influence of membership of SHGs and gender inequality

Gender inequality has been an endemic problem in our patriarchal family system. There is a severe bias against the female members of the family since their childhood. It is reflected in all respects of the family and social relationship. The family lineage and living arrangements are centered on men and inheritance and succession practices tend to neglect women. Boys are favoured over girls for access to nutrition, childcare and education. From the early age a girl is socialized to give priority to the needs of the male members in the family. Women constitute nearly half the total population. Yet the socio-economic and health indicators of women in India lag far behind men.

Illiteracy, low work participation, and poor exposure to mass media are the common causes for low status of women and their less autonomy. Low status of women and their dependence on men make them vulnerable to many social evils.

The responses of the SHG members covered by the study revealed some significant aspects about the gender inequality (Table 2). Majority (97.00%) of the respondents opined that attaining education helped them to face gender inequality, 93.30 per cent were helped by getting proper knowledge and 93.00 per cent achieved economic independence after getting membership of SHGs.

Membership of SHGs and improvement of women position in the patriarchal family system

Membership of SHGs helped the respondents in improving their position in the patriarchal family system in many ways (Table 3). Most of the respondents (82%) improved their position through knowledge of legal position, whereas, 80.30, 78.30 and

Table 2. Influence of membership of SHGs and gender inequality (N=400)

District	Number of SHG members/gender inequality factors					
	I	II	III	IV	V	Total
Bidar	93 (93.00)	95 (95.00)	98 (98.00)	90 (90.00)	50 (50.00)	100 25.00)
Dharwad	93 (93.00)	92 (92.00)	93 (93.00)	91 (91.00)	49 (49.00)	100 (25.00)
Gadag	96 (96.00)	96 (96.00)	98 (98.00)	88 (88.00)	44 (44.00)	100 (25.00)
Raichur	89 (89.00)	90 (90.00)	99 (99.00)	86 (86.00)	54 (54.00)	100 (25.00)
Total	372 (93.00)	373 (93.30)	388 (97.00)	355 (88.80)	197 (49.30)	400 100.00)

I- Economic independence, II- Knowledge about gender equality, III- Through education of family members about gender equality, IV- Providing equal opportunity to women, V- Others (Social, political independence)
Figures in the parentheses are per cent values.

68.00 per cent realized it through communication with all about equal role for men and women, courage and self-confidence and awareness about the importance of gender equality, respectively.

Involvement of SHG member in decision making in the family

Membership of Self Help Groups is expected to enable the members to develop the ability to take proper decisions in family matters, management skills and the leadership qualities. Participation in group activities is helpful in developing the sense of responsibility and the insight into entrepreneurship. The responses of the members (95.50%) revealed that the membership enabled them to take important decisions in their families. However, few (4.50%) were still deprived of it (Table 4).

Table 3. Influence of membership of SHGs on improvement of position of women in the patriarchal family system (N=400)

District	Number of members/factors improving their position in the patriarchal family system				
	I	II	III	IV	Total
Bidar	82 (82.00)	83 (83.00)	78 (78.00)	66 (66.00)	100 (25.00)
Dharwad	82 (82.00)	83 (83.00)	85 (85.00)	79 (79.00)	100 (25.00)
Gadag	82 (82.00)	80 (80.00)	80 (80.00)	56 (56.00)	100 (25.00)
Raichur	82 (82.00)	75 (75.00)	70 (70.00)	71 (71.00)	100 (25.00)
Total	328 (82.00)	321 (80.30)	313 (78.30)	272 (68.00)	400 (100.00)

I- Through knowledge of legal provisions, II- Through communication with all about equal role for men and women, III- Through courage and self confidence, IV- Through awareness about the importance of gender equality

Figures in the parentheses are per cent values.

SHG members and development of leadership qualities

Members of the self help groups could develop leadership qualities in them through sense of devotion to work, duty consciousness, sense of responsibility, organizing ability, self confidence etc. These qualities were developed through the members' involvement in the various activities of the SHGs (Table 5).

The membership of SHGs helped the women to develop leadership qualities in them. Out of the total respondents, 98.50 per cent women were of the view that duty consciousness was the main factor in developing leadership quality whereas, 95.00 per cent declared sense of devotion to work as the main factor for it. About equal number of respondents (92.50, 92.30 and 92.00%) credited sense of responsibility, organizing ability and self

Table 4. Effect of SHG membership on the involvement of women in decision making in the family. (N=400)

District	Number of women involved in decision making		
	Yes	No	Total
Bidar	97 (97.00)	3 (3.00)	100 (25.00)
Dharwad	90 (90.00)	10 (10.00)	100 (25.00)
Gadag	100 (100.00)	0 (0.00)	100 (25.00)
Raichur	95 (95.00)	5 (5.00)	100 (25.00)
Chi-square=12.3330 df=3	p=0.00633, S		
Total	382 (95.50)	18 (4.50)	400 (100.00)

Figures in the parentheses are per cent values.

confidence responsible for development of leadership in them.

CONCLUSION

Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. The process of empowerment strengthens there innate ability through acquiring knowledge, power and experience. Empowerment of women through self help groups has led to benefits not only to the individual women and women groups but also to the family and community as whole through collective action in the process of development. The women SHGs have enhanced the status of women as participants and also helped in developing leadership quality through sense of devotion to work, duty consciousness, self confidence etc. Thus SHG was a tool for empowering women in the above said sphere.

Table 5. Role of SHG membership in developing leadership qualities (N=400)

District	Number of SHG members/factors affecting leadership qualities					
	I	II	III	IV	V	Total
Bidar	94 (94.00)	100 (100.00)	92 (92. 00)	92 (92.00)	92 (92.00)	100 (25. 00)
Dharwad	94 (94.00)	96 (96.00)	91 (91.00)	90 (90.00)	93 (93.00)	100 (25.00)
Gadag	94 (94.00)	98 (98.00)	92 (92.00)	92 (92.00)	90 (90.00)	100 (25.00)
Raichur	98 (98.00)	100 (100.00)	95 (95.00)	95 (95.00)	93 (93.00)	100 (25. 00)
Total	380 (95.00)	394 (98.50)	370 (92.50)	369 (92.30)	368 (92.00)	400 (100.00)

I-Sense of devotion to work, II-Duty consciousnesses, III-Sense of responsibility,
IV- Organizing ability, V-Self confidence.
Figures in the parentheses are per cent values.

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