

A Study On “THE IMPACT OF SELF-HELP GROUPS AND WOMEN EMPOWERMENT ON THE SOCIO – ECONOMIC DEVELOPMENT” with reference to Mangalore Taluk, Dakshina Kannada District in Karnataka State, India

Dr.ASHA JYOTHI

Abstract: Women are considered the second better half of the society. Constitutionally their role in the society is equal to men. Unfortunately, that is not the reality at least in India. In today’s world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it’s really important for the sustained economic development and social progress. This paper investigates a women’s self-help group program in one of the areas of Mangalore Taluk of Dakshina Kannada. On the basis of this study some suggestions are given to encourage spirit of women empowerment to become a successful entrepreneur. The study has focussed on the social advancement strategies and women's empowerment.

Keywords; Capabilities, Self-Help Groups, Sustainable Development, Women Empowerment, Tendency painful matching.

INTRODUCTION

Women throughout history have shared great knowledge and wise thoughts with a multitude of audiences. Inspiring remarks derive from women of all walks of life. Now more than ever, women in business, entertainment and everything in between recognize the importance of lifting each other up to succeed in success. These women also understand the growing need to empower one another to be brave in the face of fear.

Women today are CEOs, entrepreneurs, philanthropists and much more. Their innovation and compassion allow them to be great leaders and inspire the next generation to reach greater heights than ever before.

It's time to talk about the F-word. In 2020, it's no longer a scarlet letter to unabashedly brand yourself as a feminist and thank the cosmic forces for that. Still, the road to genuine gender equality (along with all the important shades in between, intersecting with the power dynamics of race, class, sexuality, and more) is a long and constantly shifting one.

Women use the majority of energy in the world, from cooking to pumping water to agricultural processing, and women’s work often goes unpaid and therefore unrecognized. When women are trained in the installation and maintenance of renewable technologies, the projects are more sustainable. Solar technology can ease women's workload, allowing more time for education and income-earning activities.

WOMEN'S EMPOWERMENT

Women's empowerment is the process of empowering women. It may be defined in several ways, including accepting women's viewpoints or making an effort to seek them, raising the status of women through education, awareness, literacy, and training.

Women's empowerment can be defined to promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. In Western countries, female empowerment is often associated with specific phases of the women's rights movement in history.

SELF-HELP GROUP:

A self- Help group gathering is a little intentional relationship of needy individuals ideally from the equivalent financial foundation. They meet up to spare their basic issues through self – Help. A financially poor individual additions quality as a major aspect of a gathering other than financing through SHGs decrease exchange costs for the two money lenders and acquires while banks need to deal with just a solitary SHGs account expects of an enormous number of little measured individual records, borrowers as a piece of a SHG chop down costs on movement (to and from the branch and different spots) for finishing paper work and on the loss of workdays in peddling for advances.

A self-help group is a village based financial intermediary committee usually composed of 10-20 local woman. The members make small regular saving contributions for a few months until there is enough capital in the group for lending. Funds may then be lent back to the members or other villagers. These SHGs are then further 'linked' to banks for delivery of micro credit. It lays emphasis on capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing.

WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS

Women empowerment is the important factor for the uniform growth of a nation. On this aspect the self-help group plays a major role in deciding the women empowerment in the rural areas.

A Review of Literature Self-Help Groups are formed for the women's socio-economic empowerment. Many of the studies were already conducted on different aspects related to women empowerment and Self-Help Groups and it was revealed by review of literature in the present study. It is essential to analyse the women's participation in income generating activities by participation through Self- Help Groups.

Empowerment actually signifies 'making somebody ground-breaking, encouraging the feeble to achieve quality' and with regards to ladies' strengthening, the term has come to signify ladies' expanded command over own lives, bodies and condition. Be that as it may, ladies as a gathering experience imbalance to men from the family level to the national level. These disparities originate from power relations, class position chains of command and sociocultural conventions, customs and standards. The expense of sexual orientation disparity is especially noted in blocking advancement as far as more neediness, expanded hardship and constant disappointment in fulfilment of social needs like, sustenance, wellbeing, training, poise, social eminence and confidence. Caught in neediness and banned from circumstance poor ladies are kept from participating in the advantages of improvement and their huge potential remains underexploited.

Today, Empowerment of women when all is said in done and poor women specifically, is the pushed region of advancement activity in India. In any case, the idea of women empowerment is moderately new particularly in the domain of advancement. Truth be told, the idea of Women in Development (WID) rose distinctly in 1970's. Till that period, ladies were considered as useless and their job being developed was undetectable. It was the UN Decade for Women in 1975 and crafted by Esther Boserup that constrained a revaluating of advancement approaches which started to conceptualize ladies as

operators of creation process and recognized women's underestimation as the central reason for their low status. These caused the financial strategy way to deal with improvement, to change its centre, first from government assistance the value, at that point to against neediness and productivity, lastly to Empowerment.

LITERATURE REVIEW

Chalapathi, et al. (2008) has stated that women empowerment was not only economic freedom, but to enhance their socio-economic status. The study also envisaged that the SHG's could do well in various spheres of life when women became economically independent. They stressed that investment was also part of empowerment, and loans for investment should be provided to women as an integral part.

The study has indicated that women had to access and control efficiency with the economic aspect. In their research, Kolte et al., (2010) has claimed that women were able to see the outside world because of the advent of SHG., they were able to understand local problems.

Dr. Preema Rose Nichlavose Jincy Jose (2017) did an examination on the point Impact of SHG Initiatives on Socio economic Status of Members, directed in Kerala state, by taking 16 SHGs. After her examination she has proposed that there is a need to build the preparation programs given to the SHG individuals with respect to the self- improvement and enterprising expertise advancement.

The study of Purushothaman, Sangeetha constitutes perhaps the first theoretical and analytical explication of grassroots women's movements in India utilizing a synthesis of social movements' theory, development theory and theories of the state. Based on a case study of an informal network of Non-Governmental Organisations (NGOs) and Women's Collectives - the Swayam Shikshan Prayog (SSP-SPRAC) - they analyses the implications of the form and nature of organisations for changing power relations and for fostering women's autonomy visa-vis men and other social groups.

The study by Goetz, Anne Marie is based on research conducted in 1993 in Bangladesh on women's patterns of loan investment. The study tries to establish the degree to which women controlled the actual use of their loans in terms of managerial control over initial loan proposal, investment in productive assets, labour inputs, marketing and use of profits. The study had suggested that economic empowerment is not an automatic consequence of the provision of financial resources to women

Kabeer and Naila's opinions on the impact of microfinance have been divided between those who see it as a 'magic bullet' for women's empowerment and others who are dismissive of its abilities as a cure-all solution for development. The study seeks to examine the empirical evidence on the impact of microfinance with respect to poverty reduction and empowerment of poor women. It becomes apparent that while access to financial services can and does make a contribution 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 radical structural transformation that true empowerment entails. These other interventions simply constitute different entry points into the larger project, each with the potential for social transformation, but each is contingent on context, commitment and capacity if this potential is to become a reality.

According to Reddy, Narayana's in the context of bridging gaps in gender inequality, increasing attention is being paid to enable women to become active partners in decision making, implementation and evaluation of all interventions initiated for energizing, organising and sustaining their livelihoods. Experiences of NIRD Action Research Projects reveal that the operational aspects,

such as the extent of enabling that goes into the community Self Help processes and sharpening of mind-set of women, man and the project administrators are the two critical components that determine the extent to which empowerment will or will not take place. The NIRD action research groups by utilizing micro-credit as a main intervention have initiated a range of economic and social development activities and created positive impact on the status of women in their households and communities.

According to Vasudeva Rao B. S. and Rajani Kanth G., one can be sure of tier development if they are empowered in the process of social and economic development. Women need to be empowered in terms of education, social awareness, human resource development; accessing avenues for process of social and economic development would certainly ensure empowerment of women. From the findings of the study it was recorded that majority of rural women who are associated with SHG activity positively successes to gain themselves empowered.

According to Singh Indrabhushan and Usha Kumari women are very important segment in development at local to global levels. Economic independence and education of women will go a long way in attaining self-reliance for women. Experience, awareness, education and competence, willingness, confidence, self-motivation, encouragement from family and society contribute to empowerment of rural woman.

According to Pregnant. M., women should realise their potent power which is quite latent for long. They must be requires to see themselves and their rights in a new way, and they must be helped to help themselves. For this several NGOs edge by women thousands of Mahila Mandals and millions of women members in Panchayat Raj Institutions should work towards sensitising other women by spreading awareness about their rights and the means by which they could be realised. They should mobilised and organise woman as strong pressure group to participate strongly in the development process and decision making. Further the local level women's group need to be strengthened and empowered for the effective implementation of the programmers.

In their study entitled, Women Empowerment through SHG a Review, Venkateshmurthy and G.M, Dinesh (2009) have stated that SHG's play a significant and crucial role in women, creating initiative features among including women in various wage producing exercises for their innovative improvement.

Kundu K.K.et al., (2006) in their work Haryana's SHG have attempted to research the performance efficiency have found that commercial banks facilitated for the success of the rural economically backward sustainable way. They have also found out that SHGs have cultivated the habit of thrift and built confidence as well.

DA Nithyashree, Veena Chandavari and Rekha Rayanagoudar (2016)) conducted a study on the profile of SHG individuals in Karnataka by taking eight areas, aggregate of 400 SHGs comprising of 6338 individuals in it. Their examination found the significant explanations behind joining SHGs. Most noteworthy number of respondents joined this SHG to get monetary help exceptionally advance,, beside advance reserve funds propensity, to bring the status up in the general public, to reimburse the credits and least number of respondents have gotten together with the aim of taking up salary creating exercises.

Manohar C.P. (2015), made an investigation on the point effect of self-help groups and smaller scale fund on monetary empowerment of women – a contextual analysis of Haveri locale in Karnataka, with the destinations of assessing the job of Self Help Groups in ladies strengthening in the examination region and evaluating the effect of miniaturized scale money gave by the SHGs to the respondent woman individuals in their pay creating exercises, reserve funds, and so on two taluks in particular

Ranebennur and Shiggaon were chosen for the investigation. Test of 240 ladies of SHGs were taken for the examination. Effect of smaller scale money is certain on SHGs. SHGs had the option to take the advantages of all the credit gave by the SHGs. They had the option to produce pay.

Venkatesh, J., and K. Kala (2010) in an investigation titled "Engaging provincial ladies right through self-help groups" broke down the financial strengthening of woman in the South Tamil Nadu and found that in the wake of joining the SHGs the salary of the woman individuals have enlarged and the month to month family unit surge has likewise been up lifted significantly. The SHGs in South Tamil Nadu are exceptionally successful to expand women empowerment in provincial zones.

STATEMENT OF THE PROBLEM

Self Help Groups have risen as one of the significant methodologies for the assembly of administrations and exercises distinctive. Self Help Groups in various conditions of the nation have concentrated on Skill advancement, Awareness age, Gaining access to credit from monetary institutional for small scale enterprise ventures and teaching of frugality and the board of credit for the financially denied areas of woman, etc. Right now study is picked to know the woman strengthening through SHGs in India. Government of India had taken a few activities to build the job of ladies and to improve the status of woman. Self Help Groups are progressively turning out to be significant strategy for arranging ladies to make a move and change their circumstance.

OBJECTIVES OF THE STUDY

- To evolve the opinion of women members of SHGs on their empowerment.
- To study the social and economic conditions of the SHG members
- To analyse the attitude of the members of the SHGs towards social impact
- To analyse the structure, functions and composition of women development corporation
- To analyse women empowerment through Self Help Groups with respect to the SHG members in Dakshina Kannada District of Karnataka State.

SCOPE OF THE STUDY

The investment of woman in Self Help Groups (SHGs) had a huge effect on their empowerment both in social and economic perspectives. Woman empowerment is a procedure wherein woman challenge the current standards and culture, to successfully advance their well-being. In Karnataka the SHGs was launched during 2000-01 and it is being implemented throughout the state to empower rural women and to make them self-reliant. Today the SHG development is an energetic development spread over all regions of the State.

NEED FOR SHGS

The very existence of SHGs acts a great boost to make the poor self-reliant and to give them hope. Not only do the SHGs help in increasing their income, improving their status in the society but it's ultimately the nation that reaps the advantages of socialism.

The harsh reality is that rural poverty and unemployment still persist in the society and women's earnings positively and directly affect a family's financial condition. Social conventions and gender ideology deprive women of the access to resources which would enable them to increase productivity.

METHODOLOGY

The present study is based on both primary data and secondary data. The primary data were gathered from 50 SHGs women entrepreneurs' visionaries through purposive testing technique for Mangalore and Sullia area through meeting plan. The primary data collected from the respondents through the interview schedule. The secondary data were collected from various books, journals, and websites and newspapers. Both descriptive analysis and inferential analysis have been attempted to throw more light on the study. Sampling a Convenient sampling technique is adopted for the study, due to the constraint of time and nature of respondents.

HYPOTHESIS

There is no significance difference between empowerment of woman after joining SHGs among various self- help group members.

RESULTS AND DISCUSSION

Table 1

Age of the Self-Help Group Members

Sl. No.	Age	Members	Percentage
1	18-25	02	04
2	26-40	35	70
3	41-50	12	24
4	Above 50 years	01	02
Total		50	100

Source: Primary Data

Table: 1 uncovers that out of all out respondents taken for the examination, 4% of them have a place with the age of 18-25 years, 70% are 31 to 40 years of age, 24% of them have a place with age group of over 41-50 years and staying 2 % of them have a place with age of over 50 years. Mainly the respondent falls under the age group of 26 to 40 years.

Table 2

Type of Family of the Self-Help Group Members

Sl.No.	Type of family	No. of Members	Percentage
1	Joint family	04	08
2	Nuclear family	46	92
Total		50	100

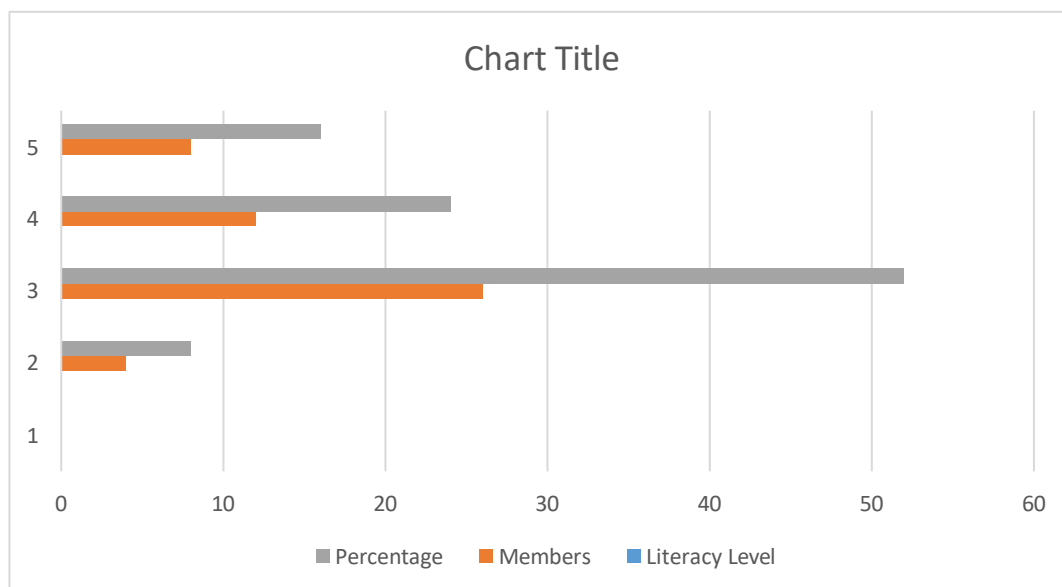
Source: Primary Data

Type of family chose self-help group individuals is appeared in Table 2. The table shows that 04 (08%) are individuals from joint families and the staying 46(92%) are individuals from family units. Individuals from joint families get budgetary help in the midst of hardship however such help is inadequate in the event of individuals from family units.

Table 3

Literacy Levels of the Self-Help Group Members

Sl.No.	Literacy Level	Members	Percentage
1	Illiterate	-----	-----
2	Primary education	04	08
3	Secondary education	26	52
4	Degree	12	24
5	Others	08	16
Total		50	100



Source: Primary Data

Table 3, show that nil individuals are unskilled, 04(08%) individuals are Primary education, 26 (52%) members are educated up to secondary level, 12 (24%) members are Secondary education, 12 (24%) are graduation and 08 (16%) are others. To finish up education level of the SHG individuals is exceptionally low.

Table 4
Occupation of the Self-Help Group Members

Sl.No.	Occupation Description	Members	Percentage
1	Housewife	38	76
2	Other occupation	12	24
Total		50	100

Source: Primary Data

Table 4 show that 38 (76%) individuals are housewife. 12 (24%) have expressed that they are occupied with other occupation.

Table 5
Reason for Joining of Self-Help Group Members

Sl.No.	Reason	No. of Members	Percentage
1	To start business	03	06
2	To promote savings	28	9
3	To get credit	97	32
4	To meet household expenses	67	22
5	For other reasons	23	8
Total		50	100

Source: Primary Data

The rationale for joining the self-help group as an individuals, the table 5 shows that 97 (32%) of the respondents assessment with respect to for to get credit, the second significance for to meet family unit costs 66 (22%), and staying to begin business, to advance investment funds, and others. Surmising Most of the respondents are joining for to get credit.

Table 6
Repayment of Loan by the SHG Members

Sl.No.	Repayment schedule	Members	Percentage
1	In advance	11	22
2	On time	32	64
3	Late	07	14
Total		50	100

Source: Primary Data

Table 6 arrangements has been made to show the reimbursement reaction of the lady respondents who have benefited credit through SHGs. Table-6 shows that 22% of respondents have reimbursed the advance on schedule, 64% ahead of time, while 14% have reimbursed the advance sometime in the not too distant future. This means woman respondents are expeditious in reimbursement of credit they obtained through SHGs.

Table 7
Type of economic activity taken up by the SHG Members

Sl. No.	Type of economic activity	Members	Percentage
1	Weaving	07	14
2	Tailoring	21	42
3	Petty shop	08	16
4	Other activities	14	28
Total		50	100

Source: Primary Data

Table-7 covers that 14% of respondents have maintained in weaving where tailoring for the income is 42%. 16% of people's income for petty shop and 28% of the people were taken up with other activities.

ANALYSIS & DISCUSSION

This part attempts to analyse the socio-economic profile of the respondents of SHG members of the study area. In order to have a bird's eye view of the characteristics of the sample respondents, the following factors have been taken into consideration for the present study.

SUMMARY

- Government authorities and NGOs need to take substantially more enthusiasm for persuading and sorting out poor people and SHGs particularly among more fragile areas of the general public.
- Forcing sanctions is a negative impetus as is found in the investigation. Thus, negative act doesn't generally yield results. In this manner individuals ought to be illuminated and propelled to go to the gatherings routinely.
- Increasingly more essential SHGs must be unified and town associations must be shaped. This helps the administration in the executives of the SHGs and usage of the neediness easing programs in a successful way in the locale.
- Based on the above recommendations, it very well may be said that the administration, NGOs, electronic and print media need to give for advancing neediness easing through smaller scale money and SHGs and should release their social obligation.

CONCLUSION

The production of SHG movement have improved the lives of socially and economically backward women. The SHG has also increased their financial independence and security. Women's empowerment is possible through the development of SHG. SHG has been identified as a source to address the financial needs of women. An economic activity of SHG paves the way for women's empowerment in enhancing their socio economic status, not only in rural areas but also in urban areas.

Covid 19 and pandemic as resulted into reduce of economic activities of overall society. It had also seized the small scale employment opportunities of the common people. But this challenge was successfully encountered by women self-help groups. The challenges and issues of pandemic was successfully converted into opportunities by the self-help groups. The groups choose small time tasks such as production of, sanitizer's masks and readymade food items which were conveniently sold at local markets. Family members were also got involved in production of these materials. We are also got involved as the movement of women were restricted to their homes, they got much time to utilize in such works. Further as this products had become very essential were to almost all class of people. Marketing was not a problem to these groups. Money earned by selling was not Nihil as it was very helpful to maintain their families as the male members were locked up in their homes. The grant success of their ventures was seen in the fact that several compiles and government departments also approached these SHG's for their products. The families has sustained the effects if-of locked down in long term. This is an example how SHG's can survive in difficulties' in their simple economics.

Women are considered the second better half of the society. Constitutionally their role in the society is equal to men. Unfortunately, that is not the reality at least in India. In today's world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the lower status of women in the society i.e. rural areas. This paper includes rationale grounds behind the women entrepreneurship. Another main purpose of this paper is to analyze policies of Indian government for women and also to adequate for the growth of women entrepreneurship. Main reasons for women to become an entrepreneur, the institutions that are serving the women to put their views into action are also included in this study. On the basis of this study some

suggestions are given to encourage spirit of women entrepreneurship to become a successful entrepreneur.

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