

Empowerment of Women through Group Approach

Moulasab^{1*}, Kushal² and Nagesh³

ABSTRACT: Since time immemorial women are playing a vital role in both inside and outside the family. Even though many development programmes were implemented in the country women were the neglected part. Sustainable development and empowerment of women is considered to of more importance for the development of the any country. The self help groups have paved the more appropriate way for empowerment of women. With this background a study was conducted during 2013-14 Yadagiri in and Shahapur taluks of Hyderabad Karnataka. From each taluk, five villages were selected and from each village 12 self help group members were selected thus making a sample of 120 respondents. The data was collected with the help of structured interview schedule personally. The results of the study revealed that, majority of respondents were belonged to middle aged, illiterates belonging to joint families having small farms of 2.51 to 5 acres with medium mass media utilization. Majority of them were having medium risk orientation, achievement motivation and innovativeness. Cent percent of them were participated in group discussions and consulting friends and relatives for information. Financial problems in the family and savings were the major motivating factors for formation of SHGs. Dairy is the major economic activity adopted by the respondents. Improvement in the economic condition was the important benefit derived by the majority of the respondents. With respect to constrains related to economic activities, non availability of quality and timely raw materials and with respect to general constraints, delay in getting loans was the major constraints faced by the majority of the respondents. There is need to motivate more and more women to form SHGs and take up economic activities. In this regard proper government policies and programmes needs to be implemented for the empowerment of women.

Key words: Sustainable Development, Empowerment, Self Help Groups

INTRODUCTION

Self-help groups is a supportive, educational, change oriented, mutual aid group that address a life problems or conditions commonly shared by all members. Purpose of self help group may be personal or societal change or both. In all stages of economic and social activities, in India involvement of women becomes essential. So, these groups encourage women to take active part in the socio-economic progress of our nation and also help in removing the social limitations of women and contribute in decision making process.

Poverty and unemployment are the major problems of under developed countries, to which India is no exception. In India, at the end of ninth five year plan 26 percent of the population was living below poverty line. In the rural areas 27.10 per cent of the population was living the poverty. The overall employment rate is estimated to be 7.32 per cent. The

female employment rate is 8.50 per cent. The rate of the growth women unemployment in the rural area is 9.80 per cent. This is because of the low growth rate of employment was only 2.47 per cent. Therefore the union government has implemented various schemes to reduce poverty and improve the rural development [1].

Self help groups in women development

- Self help groups enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.
- In all stages of economic and social activities involvement of women becomes essential. It is high time to encourage women to take active part in the socio-economic progress of our nation.
- The self-help groups bring out the possibility of women in moulding the community in the right

* Department of Agricultural Extension Education, Department of Horticulture, University of Agricultural Sciences, Raichur, Karnataka, E-mail: *moulasabextn@gmail.com

perspective and explore the initiatives of women in taking entrepreneurial ventures.

- Self-help groups empower women and train them to take active part in the socio-economic progress of the nation and make them sensitised, self made and self disciplined.
- Self-help groups may remove the social limitations of women such as superstition and may contribute for their dormant role in the decision making.
- The self-help groups have in calculated a great confidence in the minds of rural women to succeed in their day today life.

The Karnataka state was pioneer in the endeavour of establishing SHGs. One lakh twenty thousand SHGs of which majority were formed under the "Shree Shakti" and "Swa-Shakti" programmes of the government. Through SHGs members have gained confidence to access to all government officials but become bold enough, at the same time there was an apprehension offered by some of the NGOs that the SHGs were combining the way of their work. With this background, a study was conducted to know the role of SHG in empowerment of women with the following objectives;

1. To know the profile characteristics of SHG members
2. To identify the motivational factors in the formation of self-help groups
3. To find out the different economic activities under taken by respondents of self-help groups.
4. To document benefits derived by the women after joining self help group
5. To identify the constraints experienced by respondents in economic activities

METHODOLOGY

The research study was conducted during 2013-14 in Yadagiri district of Hyderbad Karnataka. The Yadagiri district was purposively selected because of effective and efficient functioning of the groups formed in the district. Among the three talukas maximum women SHGs are concentrated in two talukas based on the highest number of women SHGs viz., Shahapur and Yadagiri taluk. From each taluk, five villages were selected based on the highest number of women self-help groups. From each village 12 self help group members were selected. Thus, the sample for the constituted 120 respondents. The ex-post facto research was employed in the study. The

data were collected from the respondents using structured interview schedule. The appropriate statistical procedures such as mean, frequency, percentage were employed to analyze the data.

RESULTS AND DISCUSSION

Profile characteristics of respondents

It is clear from the table 1 that, more than half (57.50%) of respondents were belonged to middle aged lying within the age group of 31 to 50 years, followed by young women (31.66%). The predominance of middle aged women in SHG might be attributed to the fact that SHG provides an opportunity to women to take up economic activities and also they have free time and are more responsible than the older and younger ones. Further, almost equal percent (31.66 and 30 percent) of respondents were illiterates and studied up to primary school. Very less percent of respondents studied upto middle school, high school and PUC. The reasons for majority of the respondents in illiterates groups might be due the poor economic conditions of parents. Majority (60.84%) of the respondents were belonged to joint families and remaining per cent (39.16%) of them were from nuclear families. 40.83 percent of respondents were having small farms of 2.51 to 5 acres, followed by marginal (19.16%) and medium land holdings (15%). Majority (60.83%) of the respondents belonged to medium mass media utilization category followed by low (28.33%) mass media utilization. Poor mass media participation might be due to low educational level of the respondents and poor social participation. More than half (57.50%) of the respondents were under medium risk orientation category followed by low risk orientation (34.17%). Further, almost equal percent (45.83 and 43.33%) of the respondents belonged to medium and low achievement motivation category. The medium achievement motivation of the respondents might have resulted in adoption of economic activities by the respondents. Almost 50 percent of the respondents were belonged to medium innovativeness followed by low (32.50%) and high (15.83%) categories. The medium innovativeness might be due to the middle age, low education, and medium land holding which have restricted them to try new things. These findings are in agreement with findings of [2], [3], [4] and [5].

Extent of participation of respondents in extension activities

It is evident from the table 2 that, cent percent of the respondents participated in the group discussions

Empowerment of Women through Group Approach

Table 1
Profile characteristics of SHG members

Sl. No	Variables	Categories	Frequency	Percentage
1	Age	Young age (18-30 years)	38	31.66
		Middle age (31-50 years)	69	57.5
		Old age (above 50 years)	13	10.83
2	Education	Illiterate	36	30.00
		Primary school	38	31.66
		Middle school	22	18.33
		High school	13	10.83
		PUC	11	9.16
		Degree and above	0	0
3	Family type	Nuclear	47	39.16
		Joint	73	60.84
4	Land holding	Land less	15	12.5
		Marginal (0.1-2.5 acres)	23	19.16
		Small farm (2.51-5.0 acres)	49	40.83
		Semi-medium (5.01-10.0 acres)	15	12.5
		Medium (10.1-25 acres)	18	15
5	Annual income	High (Above 51,000)	26	21.66
		Medium (34,001 to 51,000)	44	36.66
		Semi medium (17,001 to 34,000)	43	35.83
		Low (Below 17,000)	7	5.83
6	Mass media participation	Low	34	28.33
		Medium	73	60.83
		High	13	10.83
7	Risk orientation	Low	41	34.17
		Medium	69	57.50
		High	10	8.33
8	Achievement motivation	Low	52	43.33
		Medium	55	45.83
		High	13	10.83
9	Innovativeness	Low	39	32.50
		Medium	62	51.67
		High	19	15.83

Table 2
Distribution of respondents according to the extent of participation in extension activities

Sl. No	Activity	participation					
		Regularly		Occasionally		never	
		Frequency	percentage	Frequency	percentage	Frequency	percentage
1	Training	45	37.50	33	27.50	42	35.00
2	Group discussion	120	100	0	0	0	0
3	Exhibition	37	30.83	38	31.66	45	37.50
4	Exposure visit	22	18.33	67	55.83	31	25.83
5	Krishimela	19	15.83	59	49.16	42	35.00

Table 3
Distribution of farm women according to their source consultancy pattern

Sl. No	Sources	Frequency	Percentage
1	Friends / relatives	75	62.5
2	Progressive farm women	65	54.1667
3	Extension personnel of development departments	49	40.8333
4	TV	37	30.8333
5	Radio	23	19.1667
6	Magazine	13	10.8333
7	others	38	31.6667

n = 120

followed by training (37.50%) and exhibitions (30.83%). More than half (55.83%) of them participated occasionally in exposure visits and followed by Krishimela (49.16%). Almost equal percent (35%) of them respondents never participated in training, exhibition and krishimela. Self help group members assemble in a predetermined place in a group to discuss the group activities. This might have resulted in cent percent participation of the respondents in group discussions. The findings were in conformity with the findings of [6] and [7].

Source consultancy pattern of respondents

The data in table-3 revealed that, friends and relatives are the information sources consulted by the majority (62.50%) of the respondents. Further 54.16 and 40 percent of the respondents depends on progressive farm women and extension personnel of developmental departments for information. Little percent of them obtained information from TV, radio, magazine and other sources. Friends/relatives and progressive farmwomen are easily available in the village itself and the frequency of contact with them is more, this might be the probable reason for the findings. Due to lack of suitable educational programmes only less percentage of respondents showed using radio, magazines and other sources to seek information. The findings of the study are in conformity with the findings of [8]

Motivational factors in the formation of SHGs

Majority of the members of self help groups indicated that financial problems (90.00%), savings (85%) were the reasons which motivated respondents to get into form SHGs (Table 4). And also group indicated that social security (70%), employment generation (75%) and improvement in social status (56.66%) are the major reasons which motivated them to form SHGs. Intervention by NGOs and other developmental departments also motivated 58.33 percent of the respondents to form SHGs. Others which motivated the respondents to form SHGs were, to obtain loans of lesser interest friend/relative inspiration, self motivation. The financial problems faced by the members and small savings which can be done through SHGs might have motivated for formation of SHGs.

Economic activities undertaken individually by SHGs members

The data presented in the table 5 revealed that Dairy is the major economic activity adopted by 39.16 percent of the respondents. Tailoring was next economic activity adopted by 19.16 percent of the respondents followed by preparation of pickles and other food products (15%). Preparation of decorative items, small poultry unit and petty shops was adopted by 13.33, 7.5 and 5.83 percent of the respondents respectively. The probable reason for adoption of

Table 4
Motivational factors in the formation of SHGs

SL No	Motivational factors	Frequency	Percentage
1	Savings	102	85.0
2	Financial problems	108	90.0
3	Social security	84	70.0
4	Employment generation	90	75.0
5	Social status	68	56.66
6	To obtain loan of lesser interest	56	46.66
7	NGO or other developmental department intervention	70	58.33
8	Self motivated	34	28.33
9	Friends/relatives inspiration	20	16.66

Table 5
Economic activities undertaken individually by SHGs members

Sl. No	Activity	Frequency	Percentage
1	Dairy	47	39.16
2	Tailoring	23	19.16
3	Preparation of pickles and other food products	18	15
4	Preparation of decorative items	16	13.33
5	Petty shops	07	5.83
6	Small poultry unit	09	7.5

dairy as major economic activity might be attributed to the fact that about 40 percent of them were having small farms of 2.5 to 5 acres which might facilitated them to adopt dairy. Similar findings were reported by [8].

Benefits derived by the self help group members after joining SHG

It is evident from the table 6 that, improvement in the economic condition was the important benefit derived by the majority (90.83%) of the respondents after joining the self help group. Improved self confidence was the other benefit derived by the 70.83 percent of the respondents followed by improved status in the society (64.16%) after joining the self help group. Slightly more than half of the respondents came to know about new economic activities after joining the self help group. Improvement in financial condition of respondents after joining the SHG might be due to adoption of additional economic activities by the respondents which in turn resulted in increase in income of the respondents. The findings of [8] support the results of the study.

Constraints faced by the respondents

The data presented in the table 7 indicated the constraints faced by the self help group members.

With respect to constrains related to economic activities, non availability of quality and timely raw materials was the major constraint faced by majority of the respondents (60.83%). Increased labour wages and unavailability of skilled labour was the constraint faced by 57.5 percent of the respondents followed by no efficient marketing (47.5%). With respect to general constraints, delay in getting loans was the major constraint faced by majority (77.50%) of the respondents followed by misunderstanding among group members (56.66%). Lack of information on new technologies, lack of proper training, no frequent contact of members with extension personnel and lack of co-operation among members were the other constraints faced by the SHG members.

CONCLUSION

In recent years SHGs have become important institutions of rural development. From ancient times women were neglected in implementing the developmental programmes. Equal opportunities should be given to women to take entrepreneurial activities for the sustainable development. It is more appropriate to adopt group approach in the process of rural development instead of individual approach. The women who are not having sufficient resources to take up economic activities they can take up

Table 6
Benefits derived by the self help group members after joining SHG

<i>Sl. No</i>	<i>Benefit</i>	<i>Frequency</i>	<i>Percentage</i>
1	Improvement in financial condition	109	90.83
2	Improved self confidence	85	70.83
3	Came to know about new economic activities	69	57.5
4	Improved status in the society	77	64.16
5	Improved communication ability	46	38.33
6	Improved participation in extension activities	36	30

Table 7
Constraints faced by the respondents

<i>Sl. No</i>	<i>Constraint</i>	<i>Frequency</i>	<i>Percentage</i>
Constraint related to economic activity			
1	Non availability of quality and timely raw materials	73	60.83
2	Price fluctuation	49	40.83
3	No efficient marketing system	57	47.5
4	Increased labour wages and unavailability of skilled labour	69	57.5
5	Lack of infrastructural facilities	41	34.16
General constraints			
1	Delay in getting loans	93	77.5
2	Lack of information of new technologies	45	37.5
3	Misunderstanding among the group members	68	56.66
4	Lack of proper training	43	35.83
5	No frequent contact of members with extension personnel of development departments	39	32.5
6	Lack of co-operation among group members	36	30.00

economic activities under SHGs as it supports in mobilization of resources. It is evident from the results of the study that savings, financial problems and social security are the major factors that motivated the women to join SHG. Improvement in the financial condition was the major benefit derived by the women after joining SHG. So there is need to motivate more and more women to form SHGs and take up economic activities. In this regard proper government policies and programmes needs to be implemented for the empowerment of women.

REFERENCES

- Tripathi, H., (2001), Information receiving behaviour of rural women influencing productivity of milch animals. *Agric. Extn. Rev.*, pp. 12-17.
- Prita, (2001), A study on the performance of self help groups in Dharwad district. *M. Sc. (Agri.) Thesis*, University of Agricultural Sciences, Dharwad.
- Raghuprasad, K. P., Umamahesh, A. B. and Mohan, I. N., (2003), Self-help groups: Strengths and Constraints in Introducing Agro-based Enterprises. In: National Seminar on Contemporary Challenges for Indian Agriculture and Rural Development, January 2004. UAS, Dharwad.
- Vasudeva Rao, D, (2003), SHGs and Social Change. *Social Welfare*, 50(2): 33.
- Rangi, P. S., Sidhu, M. S. and Harjit Singh, (2002), Economic empowerment of rural women through self help groups: A case study of Fategarh Sahib district (Punjab). *Man and Development*, 24(3): 65-78.
- Puhazhendi, V., (2000), Evaluation study of SHGs in Tamil Nadu. NABARD, Mumbai.
- Arunakumar Bevenahalli, (2005), Critical analysis of swashakti programme in Karnataka. *M. Sc. (Agri.) Thesis*, University of Agricultural Sciences, Dharwad.
- Maruti Angaragatti, (2011), A study on livelihood activities of women self help group members in Gulbarga district of Karnataka. *M. Sc. (Agri.) Thesis*, University of Agricultural Sciences, Raichur.