



## EMPOWERMENT OF WOMEN THROUGH PARTICIPATION OF WOMEN SELF HELP GROUPS IN KIRIYA PUSHPA WOMEN FEDERATION, MYSORE

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### ABSTRACT

**S**elf help group (SHG) is a way of achieving social and financial inclusion. Since SHG with financial assistance covers a large number of women, such programs have an impact towards women's empowerment. Self Help Groups (SHG) are constituted to help poor women to get economic and other services. SHGs help reduce poverty, empower women and create awareness which finally results in development of the women in a broader space. Growth with quality is a paramount agenda of today among different stakeholders, as there is an over reaching concern about sustainability of the SHG movement in India. Self-help groups have been instrumental in empowerment by enabling women to work together under social agency. An effort is made to study the performance of the SHGs and the women empowerment under Kiriya Pushpa Women Federation, Mysore. Confidence building, Recognition and Social empowerment of women are the important outcomes of SHGs.

**KEY WORDS:** Self help group, women, financial inclusion, empowerment, development

### INTRODUCTION TO WOMEN EMPOWERMENT

Government of India and state alike has increasingly realized the importance of devoting attention to the economic betterment and development of women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command

lower wages as labor as rural non-agricultural laborers, women earn less compared men.

Today the groups known as Self help groups have become the tool of change for the poor and marginalized. Self-help groups are generally facilitated by NGOs, and increasingly advise and train members in a variety of on- and off-farm income-generating activities. Indeed, in a number of recent projects, NGOs were substituted by trained facilitators and animators drawn from self-help groups. Through promoting self-help group, funded projects have contributed to improving the overall status of women in terms of income, empowerment, welfare, etc. SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for

training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support SHGs become more or less a part and parcel of the society.

This study therefore seeks to understand the concept of women’s empowerment through the participation in SHGs by collecting and analyzing the data from the SHG members of randomly selected SHGs and its members under the Kiriya Pushpa Women Federation, Mysore.

**REVIEW OF LITERATURE**

Krishnaiah (2003) studied Self Help Groups in Andhra Pradesh and observed that as a result of group formation, women were able to diversify their activities by undertaking non-farm and animal husbandry related activities. He concluded that repayment of loans by the groups is very high because of peer pressure, members are known to each other and they are aware of the credit worthiness of members and the good performance of repayment from members to groups and groups to banks helped to get higher loans subsequently.

Silvia (2004) studied Self Help Groups in Tumkur district (Karnataka) covering 245 respondents. She reported that 19 per cent women said that increase in income is about

25 per cent, 35 per cent women said increase in income is about 50 per cent and 4 per cent women said there was no change in income. She observed that women have clear idea about loan priority and they are aware of their own skills and abilities and women are active in community activities.

Rao (2004) reviewed the genesis and development of Self Help Groups in India and revealed that existing formal financial institutions failed to provide finance to landless, marginalized and disadvantaged groups and experiences available in our country and elsewhere suggested that Self Help Groups are sustainable, have replicability, stimulate savings and help borrowers to come out of poverty. Number of studies revealed that Self Help Groups helped in improving the socio-economic conditions of members.

**RESEARCH METHODOLOGY**

**Research Objectives:-**

General objective of the study is to examine the extent to which women’s participation in self help groups empowers them. Thus the study seeks to achieve the following specific objectives:

- ✧ Examine the purpose of women joining the self help groups under Kiriya Pushpa Women Federation;
- ✧ Identify their educational background;
- ✧ Assess whether the women feel that they are empowered by participating in self help groups;
- ✧ What’s their strong area of awareness;
- ✧ Whether they are employed.

**Universe of the study and sample size:-**

Kiriya Pushpa Women Federation, Mysore.

Sl	Name of SHG	Total Members	Sample Interviewed
1	Inchara	18	10
2	Jaji	20	10
3	Kanasu	19	7
4	Sambrama	20	8
5	Sarvodaya	15	8
6	Shruti	20	7
7	Swetha	20	10
Total		Universe=132	Sample Size=60

**Sources of Data Collection:-**

Both secondary and primary data sources were employed for the research. Secondary data on the list of self help groups in the Kiriya Pushpa Women Federation was collected from the Kiriya Pushpa Women Federation Office. Primary data is collected on the strategies for

empowering women, the extent to which SHGs empower women from the SHG members, directly.

**Data Collection Tools:-**

.The data collection techniques employed for the research include the use of structured questions and interview. The questions are used for the collection of



data from members in the selected SHGs. The questions embody both open and closed-ended questions for randomly selected members of the various groups. Interviews were conducted individually.

## RESEARCH FINDINGS

### Age of Respondents:-

The members belonging to late adult stage (40-49) are at 41 percent. Women belonging to 30-39 and 40-49 are in dominating count. They form the 73 percent of total strength. The adult and late adult stage people (50 and above) (15%) who are shouldering the family responsibility and they join the SHG to get the financial help. It's a mixture of all age groups bring different viewpoints, talents and experiences for a shared environment. It was however noted that only 10 percent of the women between the ages of 20-29 are into self help groups.

### Educational Qualification of Respondents:-

The educational background of the respondents has a strong relationship with the success or otherwise of the activities of SHGs. The study showed that about 88 percent of women in SHGs have had some level of education. Data show that various levels of education attained by various respondents. Efforts can be made on the 18% illiterate members to make them educated through adult education means. Those who have passed 10<sup>th</sup> standard (11.67%), should be encouraged to study further through college or correspondence courses. Large number of members forming 56% is in the group of less than 10<sup>th</sup> std. If they are in the early adult stage then can be convinced to take up the 10<sup>th</sup> exam and do any higher studies.

### Purpose of Joining SHG:-

The data show that 68% of the members have joined the SHG with a purpose of getting financial benefit through savings. It is a very healthy trend and savings can help the families to sail through the difficult times. There is a healthy mixture of members (25%) who have joined for other constructive purposes such as education sponsorship to women and empowerment causes. It is seen that no member has opted the option Health Care. This may be looked into by the NGO to provide medical facilities to members. In India the reach of the poor people to the medical assistance is very weak. Hence NGO can come by having their own units of health care where the members can be treated for free or nominal means.

### Marital Status of Respondents:-

The data show that 90% of the members are married. 6.67% unmarried and 3.33% are widow. This

background of respondents is good for women's empowerment as the benefits to these women derive from the groups will trickle down to improve the wellbeing of their families.

### Recognition of Society:-

Majority of the members i.e. 86.67% of the SHG population have acknowledged that they are recognized for their efforts in the direction of empowerment through SHG by the family and the society. The members are very proud for the fact that they have contributed to the wellbeing of their family and their effort is appreciated. There is a 6.67% of the members who have expressed that they are the people who are popular in the society for being active, knowledgeable and helping the people around. Such people become the leaders in the group to train and educate the members for the further overall progress. Remaining respondents know in between the society since their childhood. Recognition of the society inspires the members to continue to do good to the family and society. It acts as a reward to the efforts taken by the member. It becomes easier for people to be accepted into some social process if they allow themselves to fit into a social identity, as a signal that they implicitly accept some social norm. It can increase the productivity, communication, and satisfaction in the group activity.

### Financial decisions taken in consultation with woman at home:-

The data are very impressive that 70% of the sample SHG members say that they are being consulted on financial decision to be taken for the house activities. This is a benchmark point which clearly speaks on the role of the women member in the house and her empowerment in society. We may say that the days of male domination in the society is at the declining end as the women are up with the awareness and efficiency to run the house contributing physical and financial sources. In the 'Not Consulted' group, it is seen during the interview period that the women are either in the earlier generation i.e. late adult stage and uneducated women. Hence it is very clear from this point that the current generation believes in the shared responsibility in running the family.

### Financial decision making freedom to woman at home:-

When it comes to the matter of finance and financial or economic decisions at home, the male dominated society shows that women are not much recognized or freedom to do as per their decisions or needs. Once again we can see here the response gives a 70% of sample population of members having the freedom

to take their own decisions in financial matters whereas a significant 27% says that they don't have the freedom to act on their own. They need to take permission or they won't be allowed to do what to do. And very small percent of 3 say that, they are not always allowed to take such decision. This figure emphasizes the need to educate the family members on the personal freedom of every individual to take favorable family decision on their own whenever required. Collective decision is best but at the required instances, women should have a freedom to act on their own in the best interest of the family and personal desires and tastes.

### **Increase in the level of confidence after joining SHG:-**

It is a huge statistics of 86.67% of the members agree that their Self Confidence has increased on joining the SHG. 5% of the respondents are yet to increase their confidence. 8.33% of the members have constant confidence since their childhood. The Self Confidence to handle the issues at home with family matters, children issues, problems at home, financial matters – they are great. The confidence to communicate with people in the neighborhood and the trust with the people around has increased. Members are confident to handle the SHG accounting and the transaction with the Bank is done with an ease. Even very elderly people also expressed that they are living the life with dignity now with the recognition they get and the confidence that is increased within them.

### **Increase in capacity building after joining SHG:-**

Capacity building is an ongoing process through which individuals, groups, organizations and societies enhance their ability to identify and meet development challenges and the members of SHG agree to the fact that they have energy and efficiency to meet the challenges of life. Community capacity building (CCB), also can be referred here as capacity development, which is a conceptual approach to development that focuses on understanding the obstacles that inhibit people, governments, international organizations and non-governmental organizations from realizing their development goals while enhancing the abilities that will allow them to achieve measurable and sustainable results. Hence we can appreciate the efforts by the Community Workers in building a better society with people who have the courage and direction to undertake the developmental activities. The response shows a huge success of the NGO and the best contribution from the Community Developers in this direction with a whopping 90% of the sample members agreeing to the fact that their Capacity building

power has increased with their association with the SHG. A significant 8 % of the members say that they have the inborn talent and capacity building attitude with them. Such members are the leaders and an inspiration in the group

### **Whether the economic condition of the home improved after joining SHG:-**

Another whooping figure of success of the NGO and the SHG with 90% sample members agreeing to the status of improvement in economic condition of the family. 6.67% of the members' economic condition is yet to improve. Remaining members' condition is somewhat good. Credit, a major women's empowerment tool, is identified to be a major issue confronting the activities of the SHGs. In case of the SHGs under Kiriya Pushpa Women Federation, the response shows a tremendous success with the development of economic condition of the people with easy access to loans from their savings, through the loans from the Federation and also the Insurance schemes they have joined. SHG families have also got free loans from the Federation using the fund from the Govt welfare measures. Members have shared their happiness in getting the loan to meet their family's urgent day today needs, education, marriage, house repair or purchase, small business, buying tools and vehicles and for emergency health care etc. In most of the cases, members have joined the SHG to get the initial capital to do small business and thereafter with consistent hard work in the business, they have improved their economic condition. Hence it can be referred here the very fact that, in most of the cases the family just needs a starting capital with which they can venture into the earning activities and a hard working family survives. The full credit to help the families in this way goes to the SHGs and in turn to the NGO.

### **Whether there is increase in the Awareness after joining SHG:-**

SHG members are having a very good opportunity to attend the awareness classes conducted by their Community Developers as well as the general awareness classes organized by the Kiriya Pushpa Family Helper projects. At the community level, many such programmers are being arranged for improving the knowledge level of the people in the community on health issues, cleanliness, helping people in need, child rearing, parenting etc. Children issues and the women issues are the significant field of knowledge where in a healthy society needs to know a lot of things for improvement and in which there is 77% members say they are aware of such issues. Kiriya

Pushpa engages resource persons who go to the community level and deliver the information on variety of useful community development issues. The efforts have yielded a good result with a total of 98% of sample members agreeing to the fact that they possess the knowledge related to community development.

### Whether the women are employed:-

The response shows 62% of the women are employed and earn their living and share the family expenditure. The percentage is satisfactory yet could have been a little more. Taking the data of qualification of members where in it is seen that 56% of the members of the SHG are below 10<sup>th</sup> standard education and hence it makes sense to see this figure a little higher than 50 percent. And 56% of the members are above 40 years of age with lower educational level, may also contribute to the fact that it is difficult for them to get into jobs other than self employed jobs. Those who are working most of them are employed in the Garment and Tailoring jobs. And others are in the schools, hospitals, shops, daily wages, etc. The figure is satisfactory to the fact that the empowerment can be seen in the form women being employed and earning their livelihood. The rest 38%, are not employed due to the low education or to the fact that they are not sent out for employment due to family restriction.

### CONCLUSION

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as co-partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Women SHGs have proven to be a key avenue from which women can be empowered.

The objectives set for the study which included the extent to which SHGs empowers women; the strategies for empowering women; the nature of SHGs; and the challenges impeding the groups have been achieved

through the study. The study revealed that SHGs empower members by awakening self assertiveness and confidence among them, increase their income level, help them acquire skills, participate in decision making at home and in their communities, gives them the ability to resist negative cultural practices and improve upon their living conditions.

It is noted that the SHGs under KP Women Federation has adopted useful strategies, that is; easy access to credit, skill training and awareness programs, enterprise development and community development and engagement as the main ways of empowering women members. The findings of every question on women empowerment have shown favorable results. One of the most innovative methods by the NGO is to have the Committees under each of the SHGs with specific duties to its members on development and empowerment.

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