

Volume - III

# EDUCATIONAL DEVELOPMENT AND SOCIAL WELFARE

Editors

Dr.S.SHIVARAJAPPA  
SHIVARAJU



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# EDUCATIONAL DEVELOPMENT AND SOCIAL WELFARE

VOLUME - III

Editors

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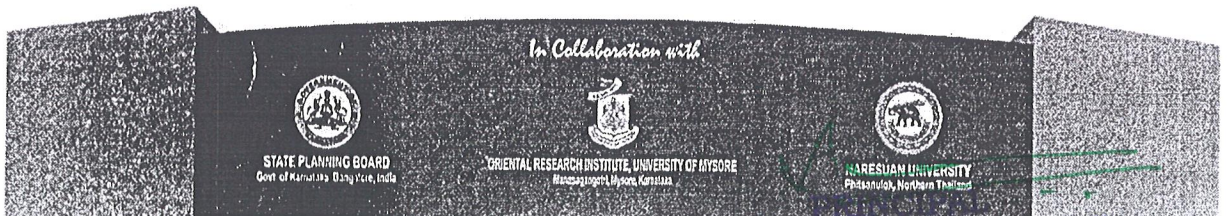
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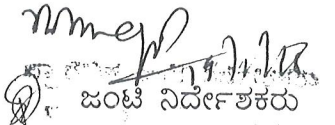
ವಿಷಯ : ದಿನಾಂಕ 27-01-2018ರಂದು ನಡೆಯಲಿರುವ ಅಂತರ ರಾಷ್ಟ್ರೀಯ ವಿಚಾರ ಸಂಕಿರಣದಲ್ಲಿ  
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**ANANDA H**

Assistant Professor, Department of Social Work,  
S.J.R. College of Science, Arts & Commerce, Bengaluru


has presented the paper on

**Role of Self Help Groups (SHGs) towards Women Empowerment: A study with reference to Nelamangala Taluk, Bangalore Rural District.**

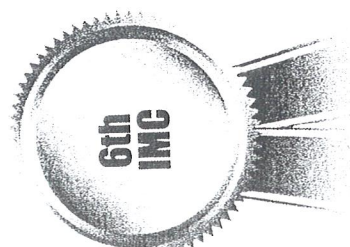
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## ROLE OF SELF HELP GROUPS (SHGS) TOWARDS WOMEN EMPOWERMENT: A STUDY WITH REFERENCE TO NELAMANGALA TALUK, BANGALORE RURAL DISTRICT

**ANANDA H**

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### Abstract

*Women participation in Self Help Groups (SHGs) have obviously created incredible blow upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more gorgeous scheme with less exertion is SHGs. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper precincts itself to study the role of Self Help Groups towards Women Empowerment in Nelamangala. The paper focuses on the impact of Self Help Groups on Women Empowerment based on the study.*

**Keywords:** *Community, Entrepreneurship, Self Help Groups, Women Empowerment.*

### Introduction

*"To educate your women first and leave them to themselves, they will tell you what reforms are necessary."*

- Swami Vivekananda.

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. SHGs comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development of women. SHGs are formed and supported usually by Non-Governmental Organizations by government agencies linked not only to banks but also to wider development programmes.

SHGs are seen to confer both economic and social benefits. These enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well.

The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an industrial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity. 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. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life.



According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it is a dynamic and multidimensional process. Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

#### **Social Empowerment:**

The tenth five year plan (2012-17) called for a 3 prolonged strategy of social empowerment, Economic empowerment and providing gender justice to create an enabling environment free of discrimination. Social empowerment of women refers to Education for women, health of women, mobility of women, participation of women in various fields and also protection of women against Gender based violence.

#### **Educational aspect**

Women Education plays a key role in the social development of the country. It is like a double edge sword. Educating a woman uplifts her life as well as the Quality of life of her family. It is a fact than any educated woman would educate her children especially girl child and provide guidance to her children. An educated woman is independent and have progressive outlook which will easily be imbibed by her children. At the national level some of the issues like infant mortality, blossoming population, morbidity etc., gets reduced if a women is educated.

#### **Health Aspect**

Health aspect includes Food, nutrition, Sanitation, Life expectancy and growth of a girl child and women. It is also observed that malnutrition is a frequent and direct underlying cause of death among women. Gender disparities even in nutrition are evident from infancy to adulthood. Health just does not mean physical, it also includes a holistic aspect wherein there is an expression of many roles they play as wives, mothers, health care providers in the family and in the changed scenario even as wage earners. Some of the important factors that influences the health of a women are the reproductive health, malnutrition, awareness of available medical assistance, psychosocial factors etc,

#### **Political Empowerment:**

It was only in 1929 that all the provincial legislatures gave women the right to vote on the same term as men. The Government of India Act, 1935 enabled all women over 21 years to exercise their franchise provided they fulfilled the conditions to play a significant role in less conventional political activities. However the founding father of Indian constitution were aware of the women requirement and Articles 14, 15, 325, 326 provided specific safeguards and promotional measures for the empowerment of women in Indian society. The most significant landmark in the journey of empowerment is the historic 73rd and 74<sup>th</sup> Constitution amendment acts, 1992 by the centre and its ratification by the state. The Constitution Amendment acts reserved 1/3rd seats for women in the Panchayat raj and Municipal bodies.

#### **Economic Empowerment**

An International Centre for Research on Women publication made the case that 'economically empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare'. According to its authors, 'a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions' (Golla et al., 2011) However, economic empowerment cannot be seen primarily as an end in itself but rather a means to other developmental goals. Though economic empowerment seem to be an important route to poverty reduction, other aspects like inequalities in distribution of assets, access to education, land or capital, etc., also contribute. In spite of many gender specific policies, historically established inequalities still persists and is testified in the form of continued gender inequalities which is evident by over-representation of working women in lower-paid, casual, part-time, irregular market activities.

#### **Legal Empowerment**

Some of the illegal things against women that prevails predominantly are Gender based violence, Rape, Molestation, Dowry deaths, Female infanticide, inheritance of property, child marriage etc. The suitable measures to overcome from the mentioned issues and challenges of women are mentioned below;

- Prevention and punishment of sexual harassment at workplace, protection of workers in the organized and unorganized sector and strict enforcement of relevant laws such as Equal Remuneration Act and Minimum Wages Act will be undertaken.,
- Recognition and authorization of local and voluntary organizations to lodge complaints and facilitate registration, investigations and legal proceedings related to violence and atrocities against women



- Women's Cells in Police Stations, Women Police Stations, Family Courts, Mahila Courts, Counseling Centers, Legal Aid Centers and Nyaya Panchayats
- Constitutional Provisions, Special Laws and National Policies in support of Women Empowerment**

The importance of women as an important human resource was recognized by the Constitution of India which not only accorded equality to women but also empowered the State a number of Articles of the Constitution repeated towards the socio-economic development of women and participation decision making. These are:

- **Article 14** Men and women to have equal rights and opportunities in the political, economic, and social spheres.
- **Article 15(1)** Prohibits discrimination against any citizens on the grounds of religion, race, sex, caste etc.
- **Article 16** Equality of opportunities in matter of public appointments for all citizens.
- **Article 39 (d)** Equal pay for equal work for both men and women.
- **Article 42** The state to make provision for ensuring first and humane conditions of work and maternity relief.

Government has also enacted specific laws to safeguard the interests of women and for up gradation of their status. These are:

- **The Hindu Succession Act, 1956** which provides for women the right to parental property.
- **The Dowry Prohibition Act, 1961** which declares the taking of dowry an unlawful activity and thereby prevents the exploitation of women.
- **Equal Remuneration Act, 1976** which provides payment of remuneration equal with men for work of equal value.
- **The Medical Termination of Pregnancy Act, 1971** which legalizes abortion conceding the right of women to go for abortion on the ground of physical and mental health.
- **The Criminal Law Amendment Act, 1983** which seeks to stop various types of crimes against women.
- **The Indecent Representation of Women (Prohibition) Act, 1986** which prohibits the vulgar presentation of women in the media such as- newspapers, cinema, T.V. etc.
- **The Protection of Women from Domestic Violence Act, 2005** provides for more effective protection of the rights of women guaranteed under the Constitution who are victims of violence of any kind occurring within the family.

The goal of National Policy for the Empowerment of Women, 2001 is to bring about the advancement, development and empowerment of women. The policy states that: Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize, education, eradicate illiteracy and create gender sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of vocational or technical skills of women.

#### Role of Self Help Group

- Develop strong, cohesive, among women, through inculcation of the spirit of Mutual Help, Self Help and team spirit.
- Reduce vulnerability to crisis by inculcating habit of regular savings
- Getting out of money-lender's clutches by regular savings and internal rotation of saving.
- Building self confidence and improving communication skills through training increased mobility, exposure and collective action among women.
- Increasing social awareness, through motivation, intermingling, networking exposure and participation in social action and reformation programmes.
- Improving status of women in the family and society, through access to credit, increased control over resources, improved skills and collective action.
- Bringing out hidden talents by constant motivation and providing opportunities.
- Negotiation/bargaining facilitate emergence of structures like marketing unions and dissemination of information on markets.
- Greater participation and decision-making in local democratic institutions like panchayats through participation in grama sabhas.

#### Review Literature

Anna Lungbilla. P (2016): SHGs have been identified as a way to alleviate poverty and women empowerment. And women Empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when a woman has increased access to economic resources, with more confidence and self motivation, more strength,

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more recognition, more involvement in the family matters through participation. Most of the studies show that Self-help group women have gained self confidence.

**D.Srinivasa and Prof. Y.S Siddegowda (2015)** concluded that the recent trends in women empowerment gaining a sense of knowledge, skill, and competence. To achieve this, women and girls should be given opportunities to build and expand skills and resources by involving them in social and economic decision making process at all levels and imparting education. This developmental aspect brings in a social inclusion among women, as well contributes to the development of the society by utilizing the immense hidden and suppressed potential of the women.

**Manav Aggarwal (2015)** studied on role of education in women empowerment and status of women education in India and he concluded Education among women is the most powerful tool of attaining power in the society. Higher Education of women plays a very important role in releasing their energy and creativity and enabling them.

#### Objectives of the Study

The researcher has the following objectives to carry out the research study.

1. To assess the awareness of Women Empowerment in selected areas of Nelamangala.
2. To study the impact of self help groups on the Socio-economic conditions of women
3. To understand the role of SHG in promoting women empowerment.
4. To offer useful suggestions in the light of findings.

#### Research Methodology

The descriptive research design has been used for this study as the study prefers in depth understanding on the topic.

#### Sources and Tools of Data Collection

The researcher used both primary and secondary sources for the purpose of data collection. A well structured Questionnaire has been prepared by the researcher for data collection in order to collect clear information required for the purpose of the study.

**Sampling and Sample Size:** The cluster sampling has been chosen for the study as the selected five areas have been categorized as cluster comprising of five SHGs having 6 members with a total of 30 Respondents

#### Sample Structure:

The researcher has selected 30 respondents from five SHG Groups chosen from five different villages of Nelamangala Taluk, comprising six respondents from the selected areas namely, Sri Pragati Strishakti Mahila Swasahaya Sanga-(Ballagere), Sri Varalakshmi Swasahaya Sanga-(Basavanahalli), Sri Bharati Strishakti Mahila Swasahaya Sanga-(Chikkamaranahalli) Sri Lakshmi Strishakti Mahila Swasahaya Sanga (Binnamangala), Swathi Strishakti Sanga -(Huralihalli)

#### Limitations of the Study

Every study has its own limitations and this study too was conducted with a few limitations and they are as follows;

1. The study was confined to five selected areas of Nelamangala Taluk.
2. Limited size of sample respondents.
3. Time constrain

#### Results and Discussion

**Table No.1: Table showing Age of the Respondents**

Age	Respondent	Percentage
15-25yrs	05	16.67
25-35 yrs	17	56.66
35-45 yrs	08	26.67
Total	30	100

The above table shows that as many as 56.67 per cent of the respondents fall in the age group of 25-35 years, about 26.66 per cent of the respondents belong to the age group of 35-45 years and only 6.67 per cent of the respondents' lies in the age group of 15-25 years. This shows that majority of the respondents are in the age group 25-35 years which is a productive age and contribute more for self sustainable and women empowerment.

**Table No 2: Educational Background of the Respondents**

Educational Qualification	Respondent	Percentage
Illiterate	06	20.00
SSLC	20	66.67
PUC	04	13.33
Total	30	100

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From the above table, we can see that 20.00 per cent of the respondents are illiterates a good majority of the respondents with 66.67 per cent studied SSLC and only 13.33 per cent of the respondents studied up to PUC. Majority of the respondents have studied upto SSLC shows that the SHG Group members were able to understand the concept and carry out the activities in a successful manner.

**Table No.2: Table showing Occupation of the Respondents**

Occupation	Respondent	Percentage
Coolie	16	53.33
Agriculture	08	26.67
Business	06	20.00
<b>Total</b>	<b>30</b>	<b>100</b>

Above table shows that 53.33 of the respondents are coolie, 26.67 of respondents are in agriculture, 20.00 of the respondents are in business. Majority of the respondents are doing coolie for their livelihood.

**Table No.4: Table Showing Economic Condition of the Respondents**

Economic Condition	Respondent	Percentage
Good	20	66.66
Average	10	33.34
<b>Total</b>	<b>30</b>	<b>100</b>

The above table shows that 66.66% of the respondents' economic condition is good, 20% of the respondents is satisfactory and 13.34% of the respondents economic condition is average. Majority of the respondents and the study are in the good level of their economic status.

**Table No-5: Opinion about SHGs Formation for Women Empowerment**

SHGS Formation	Respondents	Percentage
Highly Agree	12	40
Agree	18	60
<b>Total</b>	<b>30</b>	<b>100</b>

The above table shows that 40 per cent of the respondents highly agree the women's empowerment, 60 per cent agree for the women's empowerment. Majority of the respondents express that opinion that SHG plays an important role in the overall improvement in the life of rural women.

**Table No-6: Opinion of the Respondents on Utilization of Financial help**

Amount in Rs	Respondents	Percentage
10000-15000	24	80
15000-20000	06	20
<b>Total</b>	<b>30</b>	<b>100</b>

It can be seen that from the above table that a prepondering majority of the respondents with 80.00 per cent of have taken financial assistance from self help group with Rs.10000-15000 and only 20.00 per cent of the respondents Rs 15000-20000. As shown in the table, a majority of the respondents have utilized the benefit of financial help is a good sign of proper usage of the financial sources provided by the SHG.

**Table No-7: Opinion on the Positive Impact on Social Condition**

Positive Impact	Respondents	Percentage
Yes	24	80
No	06	20
<b>Total</b>	<b>30</b>	<b>100</b>

As per the table, a mammoth majority of the respondents with 80.00 per cent feel that there is an improvement in social condition after joining SHG and the remaining only 20.00 per cent of the respondents expressed that there is no much impact on their improvement through SHGs. Since, a very good number of the respondents opined that there is a positive growth on their social condition, the status of women naturally increased which in turn leads to their empowerment.

**Table No 8: Table showing Impact of SHGs on Family Members Education**

Family Members Education	Respondents	Percentage
Yes	26	86.67
No	04	13.33
<b>Total</b>	<b>30</b>	<b>100</b>

Education moulds the personality of an individual. A colossal per cent (86.67%) of the respondents strongly opined that the SHG will have definite impact on their family members' education and only a meager per cent with 13.33 per cent said that the SHGs will not impact on the education of their family education. This can be concluded that the SHGs will play vital role in the

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improvement of their family members' education which is a significant factor in the women empowerment.

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### Major Findings of the Study

1. Majority of the respondents (56.67%) are in the age group 25-35 years.
2. Majority of the respondents (66.67%) studied SSLC.
3. Majority of the respondents (53.33%) doing coolie for their livelihood
4. Majority of the respondents (66.66%) improve their economic status.
5. Majority of the respondents (60%) express that opinion that SHG plays an important role in the overall improvement in the life of rural women.
6. Majority of the respondents (80%) have utilized the benefit of financial help by the SHG.
7. Majority of the respondents (80%) opined that there is a positive growth on their social condition.
8. Majority of the respondents (86.67%) strongly opined that the SHG will have definite impact on their family members' education.

### Suggestions

The researcher concludes with the following suggestions for improvement in the functioning of Self Help Groups in rural areas for women empowerment in general and the selected area in particular.

- Suitable monitoring system to eliminate the intermediary of political influence in its functioning should be the key focus area.
- Self Help Groups should also promote equality of status among men and women.
- There is a need of raising their voice against injustice and violence.
- Vocational training for women, children and also elderly are to be provided to engage themselves in various activities.

### Conclusion

The economic progress of India depends on the productivity of both male and female workforce. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Women, through this SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go.

It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general. Self Help Groups are voluntary groups of women who come together in order to improve their economic as well as social conditions. Self Help Groups have made the great impact on the living conditions of women particularly in rural areas.

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