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Role of Self Help Groups in Women Empowerment – Study with Reference to Bengaluru Central

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ABSTRACT

Are you aware about the fact that most of the women in Bengaluru central city are needy and belongs to the underprivileged community ,these poor women have no access to financial services. Therefore, in a country like India peerless allure of microfinance institutions is that it mainly focuses on empowerment of women in specific areas like metropolitan city of Bengaluru. Microfinance institution have an devious positive influence on women's lives. Rapid improvement in self-help groups formation has also added to the empowerment movement amidst women all over the country. In this paper an effort is made to analyse the role of self-help group in women empowerment with reference to Bengaluru central city. A data was collected from 25 women's who are a part of self-help group through a questionnaire and the data was analysed using a proper statistical tool .This paper also puts forwards the solutions for the problem discussed.

Keywords: Microfinance, Shg, Shg Members, Empowerment, Metropolitan City.

INTRODUCTION

Microfinance has been recognized as an important tool to strive against the poverty and also for rural development. They play a major role in eradicating poverty empowering women and spreading awareness. Microfinance is usually provided to the individual below poverty line, so that it helps them to become self-reliant

The ultimate motive of microfinance is to liberate the poor. This is done by providing small size loans, savings account, agricultural loans, business loans or credit to low income individuals in order to help them to increase their standard of living and also enabling them to be financially independent

Most of the women have been deprived or have been biased from the society and has been considered as a highly ignorant clients of the financial sector. They are still considered as vulnerable and fragile this can be mainly because of their illiteracy, economic dependence on male, unemployment and unawareness.

Self-help group's serves as the backbone of microfinance services .They are small group of people where members are linked together by a degree of affinity based on relationships of trust and support; they were also often homogeneous in terms of income or of occupation. Caste and creed played a role, but in some groups' affinity of relationships and economic homogeneity were stronger; as a result, several groups included different castes and creeds

REVIEW OF LITERATURE

Dr .VIDYA.K (2017) have focused on the working of self-help group in SHIVAMOGGA city .The main objective is to study the women empowerment through self-help groups. Here an attempt was made to analyse the income, expenditure and saving pattern of self-help group members in SHIVAMOGGA city. The major findings of this study are that properly designated and efficiently implemented SHGs actively can not only alleviate poverty but also empower women at grass roots.

Sachin (SOONTHODU, 2018) in the article "Women empowerment and entrepreneurship through self-help group in Karnataka" has identified the challenges and the prospects of women empowerment scheme through self-help group .It also concentrated on the women empowerment scheme offered by SKDRD. The study revealed that over 3.73million people are directly or indirectly benefitted from the rural development programme introduced by SKDRDP. The article suggested the remedial measures that makes SKDRDP still more efficient and better.

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(M.Saravanan, 2016)This paper talks about the importance and the role of the SHG economic status of rural women and it also explains the alleviation of rural poverty and increasing the employment opportunity. The paper also provide the various methods importance that promotes income generating activities in rural household income.

OBJECTIVES

1. To study the demographical profile of SHGs members in Bengaluru central city.
2. To verify the causative influence of demographic and social economic factor on level of satisfaction.
3. To suggest remedial measures for empowering women in Bengaluru Central.

RESEARCH DESIGN

Definition

SHG-(Self Helped Group): SHG is small voluntary association of poor people from the same socio economic background coming together with common objectives, to solve the various issues through mutual help or Self-help groups. SHG provide small amount of loan to its member on less interest rate. It also promotes the habit of small saving among its members (wikipedia, 2019)Bengaluru Central: Bengaluru Central LOK SABHA constituency is one of the 28 LOK SABHA constituencies in **Error! Bookmark not defined.** state in southern India. The constituency has around 5.5 lakh of Tamil People, 4.5 lakh of people and about 2 lakh of Christians. There is also a significant number of Marwari's and Jains, especially around Chick pet and Gandhi Nagar suburbs.

Women Empowerment: Women empowerment is the process of creating power among the women over their lives, society and community. They are empowered when they are able access the opportunities without any limitation, restrictions they are entitled to make their own decision and thus it helps them to create a sense empowerment

SCOPE OF THE STUDY

The study covers the different SHGs which are located in Bengaluru central city and it is confined to only women SHGs. Members who are a part of SHG s were interviewed and data was collected using questionnaire.

Sampling:The sampling method used in this research is random sampling.

DATA ANALYSIS AND INTERPRETATION

Demographical characteristics of respondent

AGE_GROUP					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	UPTO 30 YEARS	6	24.0	24.0	24.0
	30-50	14	56.0	56.0	80.0
	50 YEARS AND ABOVE	5	20.0	20.0	100.0
	Total	25	100.0	100.0	

Table 1.1

Inference: from the above table 1.1 we can clearly evidence that out of 25 members 6 members that is 24% belongs to the age group up to 30 years. And 14 members of 56% belong to the age group of 30-50.And the remaining 5 members of 20% belongs to the age group of 50 and above.

EDUCATIONAL QUALIFICATION OF THE RESPODENENTS					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	up to SSLC	13	52.0	52.0	52.0
	PUC	9	36.0	36.0	88.0

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	Graduation	3	12.0	12.0	100.0
	Total	25	100.0	100.0	

Table 1.2

Inference: From the above table 1.2 it is evident that out of 25 members 13 members that is 52% has an educational qualification up to SSLC. And 9 members of 36% has an educational qualification up to PUC . And the remaining 3 members of 12% has an educational qualification up to graduation

OCCUPATION OF THE RESPONDENENTS					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Home Maker	9	36.0	36.0	36.0
	Business	16	64.0	64.0	100.0
	Total	25	100.0	100.0	

Table1.3

Inference: In the given table 1.3 above we can infer that out of 25 members 9 member that is 36% are homemakers whereas the rest of the 16 members of 64% are occupied in various small scale business.

MONTHLY INCOME GROUP					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	0-7500	9	36.0	36.0	36.0
	7501-9500	11	44.0	44.0	80.0
	RS.9500 AND ABOVE	5	20.0	20.0	100.0
	Total	25	100.0	100.0	

Table 1.4

Inference: From the above table we can analyse that out of 25 members 9 members that is a percentage of 36% earn an income up to 7500 and 11 members of 11% earn an income up to 9500 and the remaining 5 members of 20% earn an income above 9500

REASONS FOR JOINING THE SHG					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Family Purpose	7	28.0	28.0	28.0
	Business Purpose	15	60.0	60.0	88.0
	Health Care	3	12.0	12.0	100.0
	Total	25	100.0	100.0	

Table 1.5

Inference: From the above table 1.5 it can be inferred that around 28% of the members that is 7 out 25 members join the SHG group is to attain various family purpose, 60% that is 15 of the join because of various business purpose and the rest of 12% that is 3 for various health care purpose.

LEVEL OF SATISFACTION					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Satisfied	19	76.0	76.0	76.0
	Not Satisfied	6	24.0	24.0	100.0
	Total	25	100.0	100.0	

Table 1.6

Inference: From the above table 1.6 we can analyse the level of satisfaction of the 25 members 76% that is 19 members are satisfied whereas 24% that is 6 members are unsatisfied.

IMPACT ON HOUSEHOLD INCOME					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Increased	15	60.0	60.0	60.0
	Neutral	10	40.0	40.0	100.0
	Total	25	100.0	100.0	

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Table 1.7

Inference: From the above table 1.7 it is evident that 60% of the members that is 15 out of 25 members has a positive impact on the income whereas 40% that is 10 members had a neutral impact on the income.

Hypotheses Testing

AGE_GROUP * LEVEL OF SATISFACTION Cross tabulation

H0: There is no association between age and level of Satisfaction among SHG Members Ha: There is an association between age and level of Satisfaction among SHG Members				
Count				
		LEVEL OF SATISFACTION		**Total**
		Satisfied	**Not Satisfied**	
AGE_GROUP	UPTO 30 YEARS	4	2	6
	30-50	12	2	14
	50 YEARS AND ABOVE	3	2	5
Total		19	6	25

Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	1.713[a]	2	**.425**
Likelihood Ratio	1.702	2	.427
Linear-by-Linear Association	.028	1	.868
N of Valid Cases	25		
a. 5 cells (83.3%) have expected count less than 5. The minimum expected count is 1.20.			

Inference: Null hypotheses is accepted since P value i.e., Significant vale is more than 0.05

H0: There is no association between education and level of Satisfaction among SHG Members Therefore we can interpret that level of satisfaction doesn't depend upon the education of the member.

EDUCATIONAL QUALIFICATION OF THE RESPODENENTS * LEVEL OF SATISFACTION Cross tabulation				
H0: There is no significant effect of education qualification and level of satisfaction among its Members H1: There is a significant effect of education qualification and level of satisfaction among its Members				
Count				
		LEVEL OF SATISFACTION		**Total**
		Satisfied	**Not Satisfied**	
EDUCATIONAL QUALIFICATION OF THE RESPODENENTS	up to SSLC	10	3	13
	PUC	7	2	9
	Graduation	2	1	3
Total		19	6	25

Chi-Square Tests			
	Value	**df**	**Asymp. Sig. (2-sided)**
Pearson Chi-Square	.165[a]	2	.921
Likelihood Ratio	.155	2	.925
Linear-by-Linear Association	.070	1	.791
N of Valid Cases	25		
a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is .72.			

Inference: Null hypotheses is accepted since P value i.e., Significant vale is more than 0.05

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H0: There is no significant effect of education qualification and level of satisfaction among its Members.

MONTHLY INCOME GROUP * IMPACT ON HOUSEHOLD INCOME Cross tabulation H0:There is no significant impact on the household income of the SHG members H1:There is significant impact on the household income of the SHG members				
Count				
		IMPACT ON HOUSEHOLD INCOME		Total
		Increased	Neutral	
MONTHLY INCOME GROUP	0-7500	4	5	9
	7501-9500	7	4	11
	RS.9500 AND ABOVE	4	1	5
Total		15	10	25

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.801[a]	2	**.406**
Likelihood Ratio	1.861	2	.394
Linear-by-Linear Association	1.725	1	.189
N of Valid Cases	25		
a. 4 cells (66.7%) have expected count less than 5. The minimum expected count is 2.00.			

Inference: Null hypotheses is accepted since P value i.e., Significant value is more than 0.05

H0: There is no significant impact on the household income of the SHG members

Existence					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	1	20.0	20.0	20.0
	5	1	20.0	20.0	40.0
	7	1	20.0	20.0	60.0
	8	1	20.0	20.0	80.0
	10	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

Table 2.1

Inference: From the above table 2.1 it is evident that years of existence of SHG differs from each other. Some of them has been functioning for past 10 years and some in 8 years, 7 years, 5 years, and 3 years.

No of Members					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	12	2	40.0	40.0	40.0
	15	1	20.0	20.0	60.0
	16	1	20.0	20.0	80.0
	20	1	20.0	20.0	100.0
	Total	5	100.0	100.0	

Table 2.2

Inference From the table 2.2 we can identify the number of members in each SHG varies 2 of the SHG has 12 members of each that is 40% and others have 15 members that is 20% 16 members 20% and 20 members that is 20%

Time Period					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	up to 10 Months	4	80.0	80.0	80.0
	More than 10 months	1	20.0	20.0	100.0

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	Total	5	100.0	100.0	

Table 2.3

Inference: : From the above table 2.3 we can understand that in 4 out of 5 SHGs the time period for the repayment is within 10 months whereas for the other 1 SHG it is 5 years.

Eligibility to obtain loan					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	yes	5	100.0	100.0	100.0

Table 2.4

Inference: From the above table 2.4 we can interpret that all the five SHG provide the provision to its member to take another loan after the complete repayments of the previous loan. And thus all the members are eligible to obtain a second loan

Diversified activities					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	no	5	100.0	100.0	100.0

Table 2.5

Inference: From the above table 2.5 we can understand none of the 5 SHGs are involved in any another business. They don't undertake any diversified activities

Interest rate					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	1.20	1	20.0	20.0	20.0
	1.50	1	20.0	20.0	40.0
	2.00	3	60.0	60.0	100.0
	Total	5	100.0	100.0	

Table 2.6

Inference: From the above table 2.6 we can see the difference the rate of interest of each SHG, the rate of interest varies from 1.20 to 2 percent per month .Out of five SHGs 3 SHGs charge rate of interest of 2%pm whereas 1 SHGs charge 1.20%pm and another SHGs charge 1.20%pm.

Hypotheses

H0: There is a relationship between SHG's Age and its Members Size

Ha: There is no relationship between SHG's Age and its Members Size

Correlations			
		Existence	**No of Members**
Existence	Pearson Correlation	1	**.502**
	Sig. (2-tailed)		.389
	N	5	5
No of Members	Pearson Correlation	.502	1
	Sig. (2-tailed)	.389	
	N	5	5

Inference: There is Positive Correlation between Existence (SHG's) Age and No of Members (Members Size)

Therefore, there is a relationship between SHGs age and its member's size that is for a time period of two years SHGs can attract one member.

FINDINGS

- From the above survey we can understand that in the 56% of members that is 14 out of 25 lies in between the age group 30-50 and 24% that is 6 members in the age group up to 30 years and 20% that is

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5 members above 50 years, thus the majority of the women who seek SHG help below to the age group between 30-50.

- It can been seen that 52% that is 13 members out of 25 has an education qualification up to SSLC and 36% that is 9 members up to PUC and the remaining 12% that is 3 members are graduates.
- Thus it can been clearly understood that the women with educational qualification up to SSLC seek the help of SHG than other groups.
- We were able to conclude that 64% of the women were into various small scale business and the remaining 36% were homemakers.
- 36% that is 11 members earn an income which is up to 7500 and 11% of them earn an income up to 9500, 20% that is 5 members earn an income above 9500
- 60% of the women got loans from SHG for their various business purpose and 28% for various family purpose an 12% for various health care purpose.
- From the survey we were able to conclude that 76% of the respondents were satisfied with service provided by the SHG and 24% not satisfied with facility and services provided.
- In is observed that 60% of the respondent had an increase in the income after obtaining the loan from SHG and 40% had neither increase nor decrease in the income.
- Different SHG has different time period for repayment of the loan out of the 5 SHGs 4 of them loan had to be repaid within a period of 10 months and for the other one it has to be repaid within 5 years
- It is observed that different SHG has different rate of interest the rate of interest for two of SHGs was 2.00%pm and for others 1.50%pm and 1.20pm%
- The major activities of most of the SHG was to help the poor, to cultivate the habit of saving among the women and to provide loan, they did not undertake any other operations or any other functions
- The SHGs provided the provision for all its members to take another loan provided that the previous loan repayments are completed, if the previous loan has been repaid the they are eligible for the second loan

SUGGESTION

0n the basis of the findings following suggestion can be given that helps the SHGs to work more efficiently:

I. More diversified services can be provided to its members apart from deposits and lending's of loans.
II. Minimum possible interest rate can be fixed.
III. There can be an increase in time period for repayment of loan.
IV. There can be a more government intervention in SHGs that helps the members to avail government facilities.
V. More awareness about SHG and microfinance scheme can be made among the individuals.
VI. Government should also motivate the SHGs members by exporting the goods manufactured by the members.
VII. SHGs should also focuses to increase in its members.

CONCLUSION

The present study is an attempt made to understand the role of women through SHG in Bengaluru central city. It can be concluded that majority of the women had a higher level of satisfaction with the facilities and services offered by the SHG. Educational qualification was neither a barrier for a women to access a loan nor it affected their satisfaction level. We are able to understand that the years of existence of Ngo had a positive impact in the terms of number of members it have. The majority of the women used the loan for the development of their own business thus helping them to become more independent and empowering

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themselves and enabling them to earn their own income. Hence self- help groups are very essential and important in strengthening and empowering the women in the Bengaluru Central City

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