



“Role of Self-help Group’s (SHG’S) for Women Empowerment in Tumkur Taluk”

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INTRODUCTION :

Self-help groups are community-based gatherings where individuals come together to support each other in addressing common challenges. These groups focus on mutual assistance and empowerment, with members working together to improve their lives and promote social change. In the development sector, self-help groups have been instrumental in poverty reduction, human development, and financial inclusion, particularly for women in rural areas. By pooling resources and sharing knowledge, members of self-help groups are better equipped to overcome obstacles and achieve their goals. Through training programs and financial education, organizations are helping self-help group members enhance their skills and decision-making abilities, leading to positive impacts on their families and communities.

OBJECTIVE OF THE STUDY: -

1. To find out the Role of self-help groups for women empowerment.
2. To study the number of women’s, participate in SHG’s.
3. To know what type of opportunities utilised by respondents.
4. To know that, how many women were interested in start-ups.

SCOPE OF THE STUDY: -

This research would help to have better understanding about the Role of Self-Help Group’s (SHG’s) for women empowerment, only aspects related to members were collected.

LIMITATIONS OF THE STUDY: -

1. Many members are not ready to give actual information.
2. Time is one of the constraints to meet more respondents
3. The study is confined to the members of the SHG’s

NEED FOR THE STUDY: -

Women are equally capable as men and play a crucial role in economic development. Self-Help Groups are key in promoting social and economic progress by empowering their members to achieve independence and increase their knowledge through education and awareness. By providing access to microfinance and building partnerships with banks and NGOs, SHGs empower women and support rural economies. It is important for SHGs to remain neutral to ensure their continued success and expansion. Ultimately, these groups offer hope and positivity to their members and communities, leading to better economic conditions and a brighter future for all.

STATEMENT OF PROBLEM: -

- The research regarding role of SHG's for women empowerment in rural area through sample survey of 40 respondents and done analysis on the basis of survey.
- How the women are utilising the opportunities provided by SHG's.
- How the women are aware of SHG's.
- There is a need to empower the women, especially in the rural and tribal areas.
- How the SHG's convey with illiterate too

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REVIEW OF LITERATURE

1. **Authors:** Narasimha B.C, Anand P, Ravish K.S, Navya S.S, Ranganath T. S.

Published: August 2016.

Title: Role of self-help groups in women empowerment and health.

The role of self-help groups in promoting women's empowerment and health in India. The study found that self-help groups have a positive impact on women's economic attainment, with the majority of respondents gaining economic help through the groups. Additionally, selfhelp groups have contributed to women's empowerment by providing leadership opportunities, reducing external threats, and enabling women to overcome the oppression of patriarchy. The study also found that self-help groups have positively impacted women's health knowledge and awareness, with increased awareness regarding health and hygiene, knowledge of contraceptive methods, and care during pregnancy. Overall, the study highlights the importance of self-help groups in promoting women's empowerment and health in India.

2. **Authors:** CMA Dr. Meenu Maheshwari, Shobhna goyal.

Published: August 2014.

Title: Role of self-help groups in socio-economic empowerment of women.

This provides an overview of the role of Self-Help Groups (SHGs) in promoting the socioeconomic empowerment of women in India. The paper reviews various studies on the impact of SHGs on poverty alleviation, financial inclusion, and women's empowerment. It discusses the evolution of the SHG program since its launch in 1992, including the challenges it has faced in spreading throughout India. The paper also highlights some notable success stories and case studies of SHGs making a significant impact on the lives of rural women in India. Overall, the paper emphasizes the importance of SHGs in promoting gender equality and inclusive economic growth in India.

4. **Authors:** Perways alam, Mohammed Nizamuddin.

Published: October-December 2012

Title: Role of micro finance & self-help groups in women empowerment.

The study focuses on the positive impact of SHGs on both the economic and social aspects of women's lives, specifically in the district of Mewat in Haryana. The data for the study was collected from both primary and secondary sources, and a multistage random sampling method was followed. The study found that the participation of women in SHGs has made a significant impact on their empowerment, and that micro finance plays a crucial role in the success of these groups. The study also highlights the challenges faced by women in accessing micro finance and recommends strategies for further improving women's empowerment through SHGs in Mewat.

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RESEARCH METHODOLOGY**METHOD OF RESEARCH:**

The research design is descriptive in nature and data for the research is collected through the questionnaire method. For the purpose of study, the primary data were collected through the questionnaire. Secondary data collected through articles, journals relating to Role of self-help group's (SHG's) for women empowerment.

SOURCE OF DATA:

1. **Primary source:** The primary data were collected from a sample of 30 respondents selected on the basis of Convenient Sampling Method. The interview was conducted with the help of structured questionnaire.
2. **Secondary source:** Secondary data were gathered from the magazines and websites relating to Role of self-help group's (SHG's) for women empowerment.

SAMPLING DESIGN

Population of the study: The population of this study is the people who are the members in self-help groups (In Tumkur Taluk).

Sampling Technique: The sampling technique that adopted to conduct survey was convenient sampling.

Sample size: Large sample gives a reliable result than small sample. However, it is not feasible to target large population. Hence, for my project, my sample size was 30.

Area: Tumkur taluk and district.

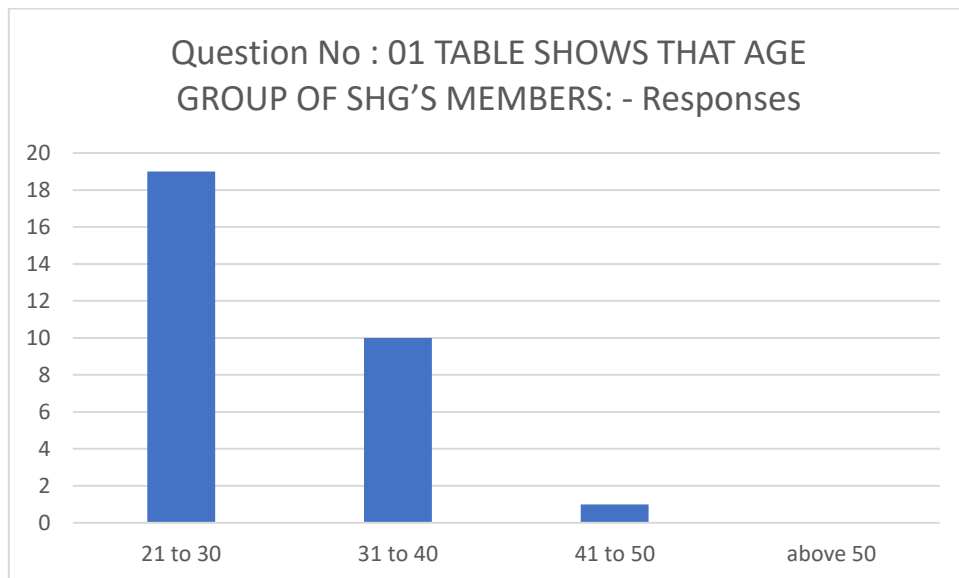
- Data Analysis:** Analysis and interpretation of data was conducted by using simple statistical tools from Microsoft excel using graphs and chart used for the comparison of different variables. Results were shown through the use of descriptive statistics tools like frequencies, percentage and uses of crosstabs as it enables further understanding.

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DATA ANALYSIS AND INTERPRETATION

Question No : 01 TABLE SHOWS THAT AGE GROUP OF SHG'S MEMBERS: -

Age	Responses
21 to 30	19
31 to 40	10
41 to 50	1
above 50	0



GRAPH 1: - AGE GROUP OF THE RESPONDENTS.

INTERPRETATION: -

Above the table and bar graph shows that age group between 21-30 (19) of people participate in Self-help group, from 31-40(10), 41-50(1) and above 50 only (0) people are participating in self-help group. This distribution suggests that the majority of the people between age of 21-30 are participating in self-help group.

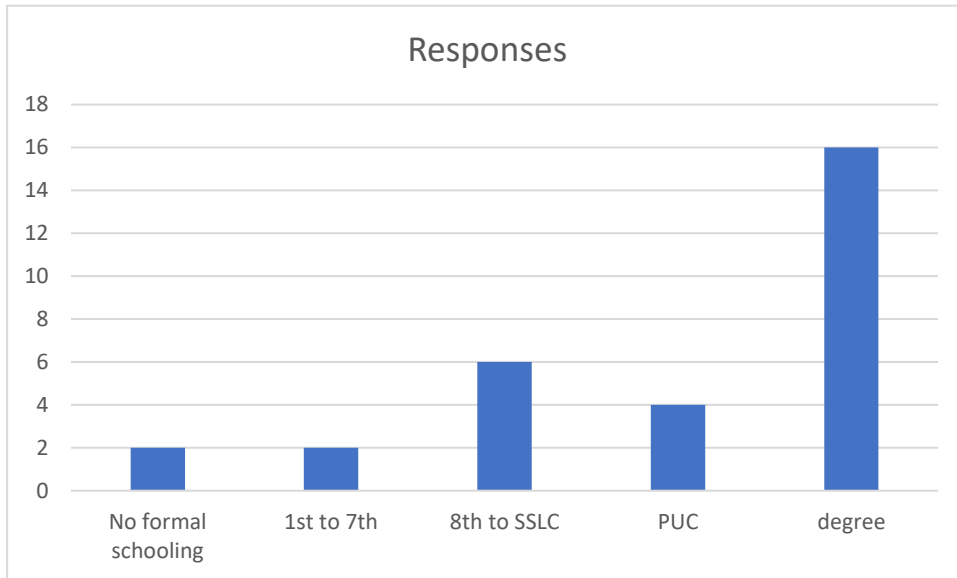
Analysis :-.

This analysis suggests that SHGs are primarily composed of younger individuals, which could have implications for the types of services and support that are most beneficial for this demographic. It may also indicate potential opportunities for outreach and engagement with older age groups to increase diversity and inclusivity within SHGs.

Question No : 02 TABLE SHOWS THAT EDUCATION LEVEL OF THE RESPONDENTS

Education level	Responses
No formal schooling	2
1st to 7th	2
8th to SSLC	6

PUC	4
degree	16



GRAPH 2: - EDUCATIONAL LEVEL

INTERPRETATION: -

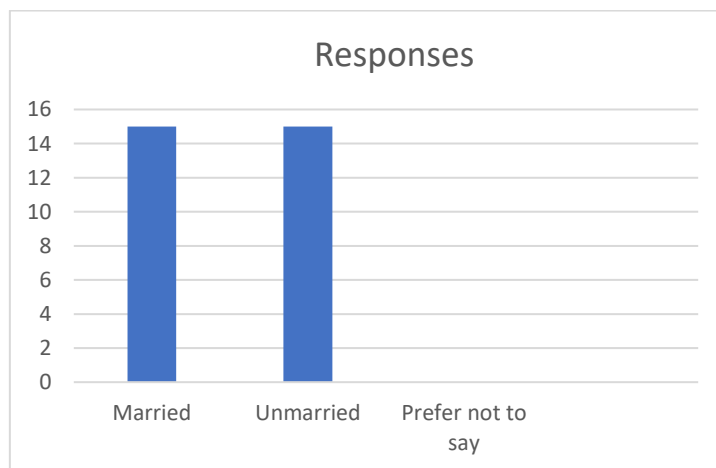
The table presents educational attainment levels, with various categories and corresponding counts. It shows that 2 individuals have had "No formal schooling," while 2 have completed education up to "1st to 7th" grade. The "8th to SSLC" category comprises 6 individuals, followed by "PUC" (Pre-University Course) with 4 individuals, and "Degree" with the highest count of 16 individuals.

Analysis: -

This data suggests a diverse educational background among the surveyed individuals, with the majority having completed at least a degree, but with smaller numbers in other educational categories.

Question No : 03 TABLE SHOWS THAT MARITAL STATUS OF SHG'S MEMBERS:

Martial status	Responses
Married	15
Unmarried	15
Prefer not to say	0



GRAPH 3: - MARITAL SATUS OF THE RESPONDENTS.

INTERPRETATION: -

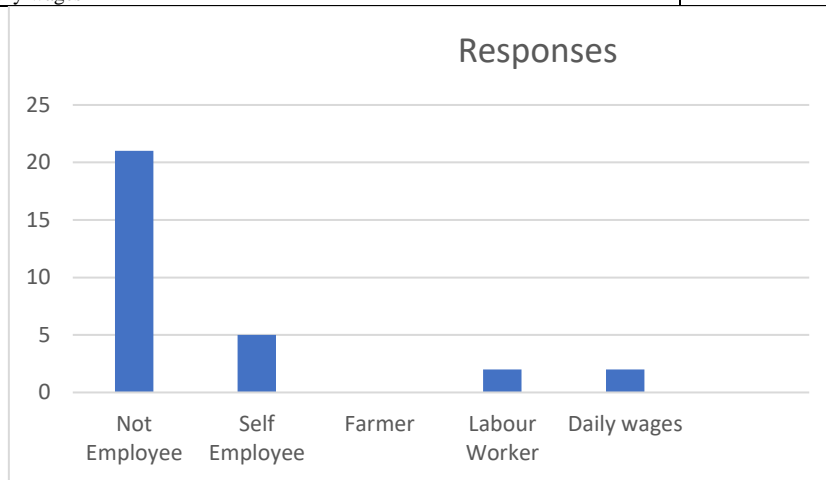
The frequency table and bar graph provide data on marital status, with 15 individuals reported as "Married," 15 as "Unmarried," and 0 individuals indicating a preference not to disclose their marital status.

Analysis:-

This indicates that the majority of the individuals surveyed are either "Married" or "Unmarried," with a very small fraction choosing not to reveal their marital status. It's essential to respect individuals' privacy when they prefer not to disclose this information.

Question No : 04:-TABLE SHOWS EMPLOYMENT PROFILE

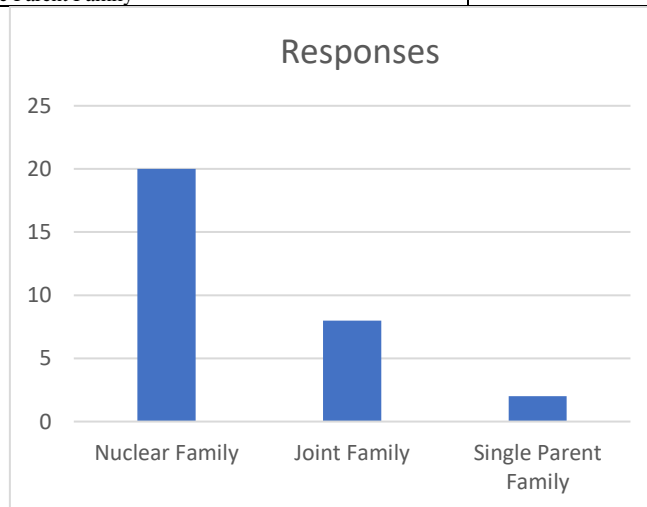
Employment profile	Responses
Not Employee	21
Self Employee	5
Farmer	0
Labour Worker	2
Daily wages	2



GRAPH 4: - EMPLOYMENT PROFILE.

Question No:05:-TABLE SHOWS THE TYPE OF FAMILY OF THE RESPONDENTS:-

Type of the family	Responses
Nuclear Family	20
Joint Family	8
Single Parent Family	2



GRAPH 5: - TYPE OF FAMILY

Intpretation: -

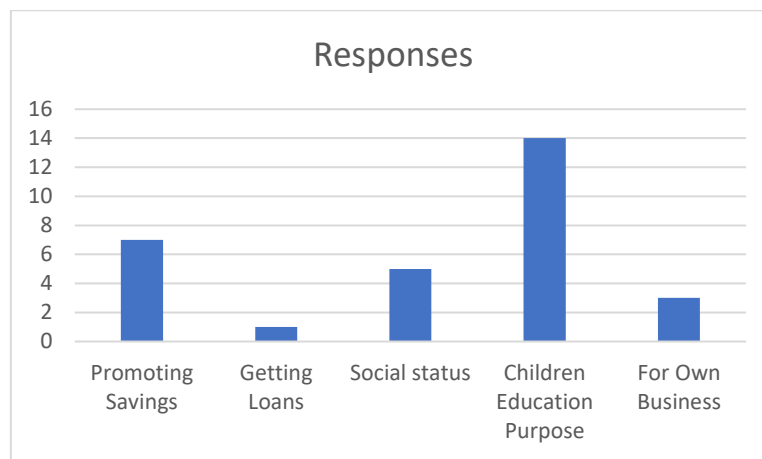
The majority of responses indicated that their family structure is a nuclear family, with 20 out of 30 participants reporting this type of family dynamic. Joint family was the second most common response, with 8 participants indicating that they live in a joint family. Only 2 responses indicated that their family structure is a single parent family.

Analysis:-

This data suggests that nuclear families are the most common type of family structure among the respondents, followed by joint families. Single parent families are less common among the participants.

Question No:06: - TABLE SHOWS THAT REASONS OF RESPONDENTS TO JOIN SHG'S

Reasons	Responses
Promoting Savings	7
Getting Loans	1
Social status	5
Children Education Purpose	14
For Own Business	3

**GRAPH 6: - Reason to Join SHG'S****Interpretation: -**

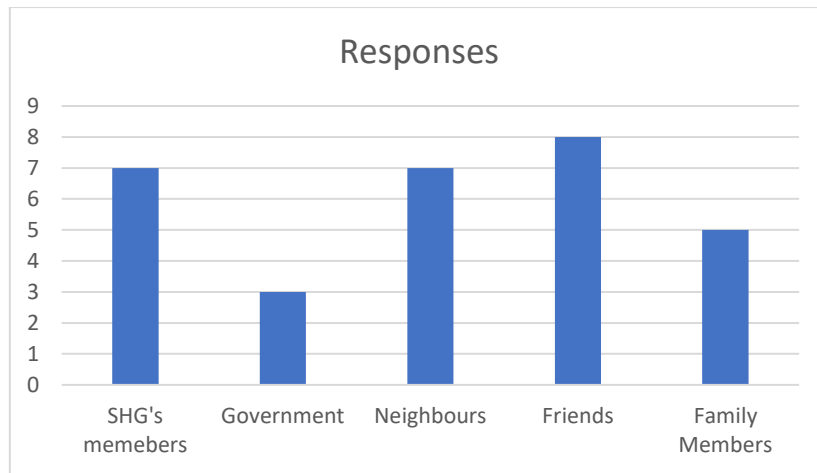
it can be seen that the main reasons for saving money are for children's education (14 responses), promoting savings (7 responses), social status (5 responses), own business (3 responses), and getting loans (1 response).

Analysis:-

This suggests that a majority of individuals are saving money with a specific goal in mind, such as providing for their children's education or improving their social status. Additionally, some individuals are saving money for personal financial investments, such as starting their own business. This indicates that saving money is a common practice for various reasons, each tailored to individual needs and goals.

Question No:07: - TABLE SHOWS THAT RESPONDENTS INSPIRATION TO BECOME A MEMBER OF SHG'S

Inspiration	Responses
SHG's memebers	7
Government	3
Neighbours	7
Friends	8
Family Members	5



GRAPH 4.5: - INSPIRATION TO BECOME A MEMBER OF SHG'S

INTERPRETATION: -

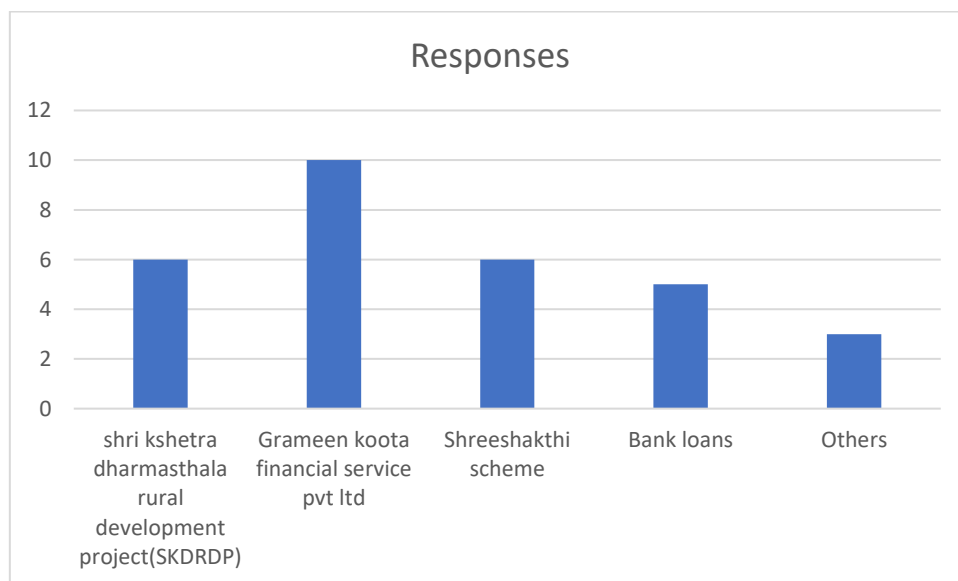
The table and graph provides insight into the sources of support and collaboration for a group of individuals. "Friends" appear to be the most significant support network, with 8 individuals relying on them. "SHG's members" and "Neighbours " are also prominent sources of support, with 7 individuals, respectively. "Family Members " and "Government" play supportive roles for 5 and 3 individuals, respectively.

Analysis:-

This data underscores the importance of a diverse network, including friends, family, self-help groups, and community resources, in the lives of these individuals.

Question No:08: - Table shows that type of self-help groups, respondents have a membership:

Type	Responses
shri kshetra dharmasthala rural development project(SKDRDP)	6
Grameen koota financial service pvt ltd	10
Shreeshakthi scheme	6
Bank loans	5
Others	3



Graph 8: - Type of self-help groups.

Intpretation:-

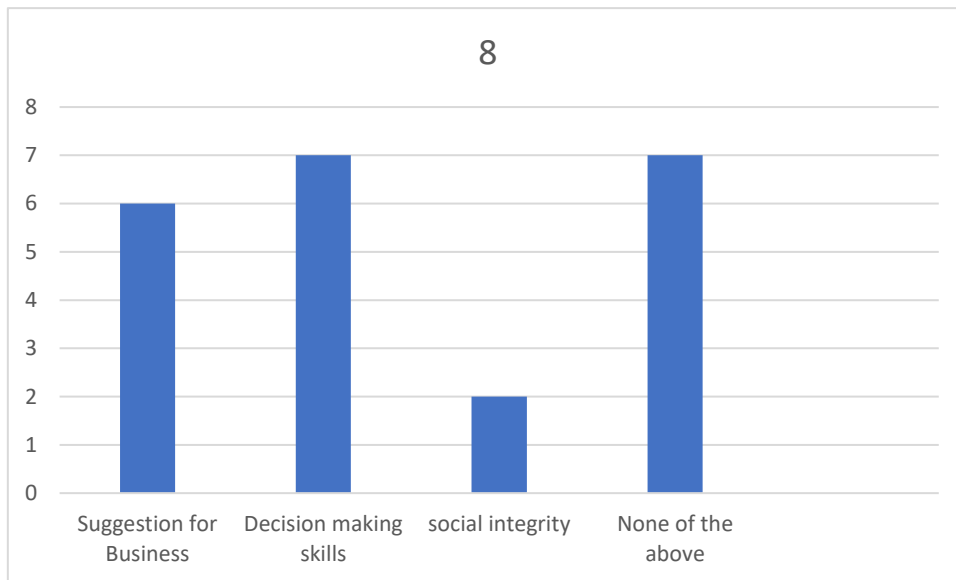
The table and bar graph summarizes financial support sources for rural development and empowerment initiatives. Grameen koota financial service pvt ltd secured the highest funding at 10 units, followed by Shri kshetra dharmasthala rural development project (SKDRDP)and Streeshakthi Scheme at 6 units. While Bank loans received 5 units of support. Additionally, 2 units of funding came from other unspecified sources.

Analysis:-

These allocations reflect a diverse set of funding channels contributing to rural development and empowerment efforts. This shows that Grameen Koota Financial Service Pvt Ltd is the most popular choice for membership among the options provided.

Question No:09:- TABLE SHOWS THAT RESPONDENTS USED THE OPPORTUNITIES OF SHG'S: -

opportunities	Responses
Taken Loans	8
Suggestion for Business	6
Decision making skills	7
social integrity	2
None of the above	7



GRAPH 9:- OPPORTUNITIES OF SHG'S.

Intpretation:-

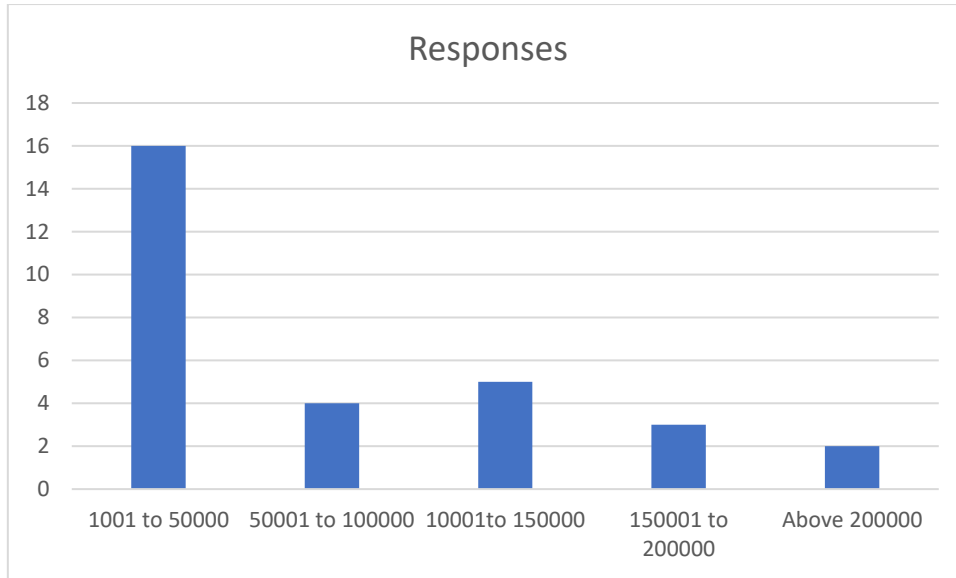
From the responses provided, it seems that most participants have taken out loans in the past to take advantage of different opportunities. This indicates that they are willing to take risks and invest in their future. Additionally, there were a few suggestions for starting a business, which shows that some participants are interested in entrepreneurship and are looking for ways to capitalize on new opportunities.

Analysis:-

The responses related to decision-making skills and social integrity are interesting as well, as they suggest that participants value ethical decision making and maintaining positive relationships with others while pursuing opportunities. This can be seen as a positive attribute in the business world, as it can lead to long-term success and sustainability.

Question No:10:- TABLE SHOWS THAT RESPONDENTS TOOK A LOAN FROM SHG'S

Loan from	Responses
10001 to 50000	16
50001 to 100000	4
10001to 150000	5
150001 to 200000	3
Above 200000	2



GRAPH 10: - LOAN FROM SHG'S.

Intpretation:-

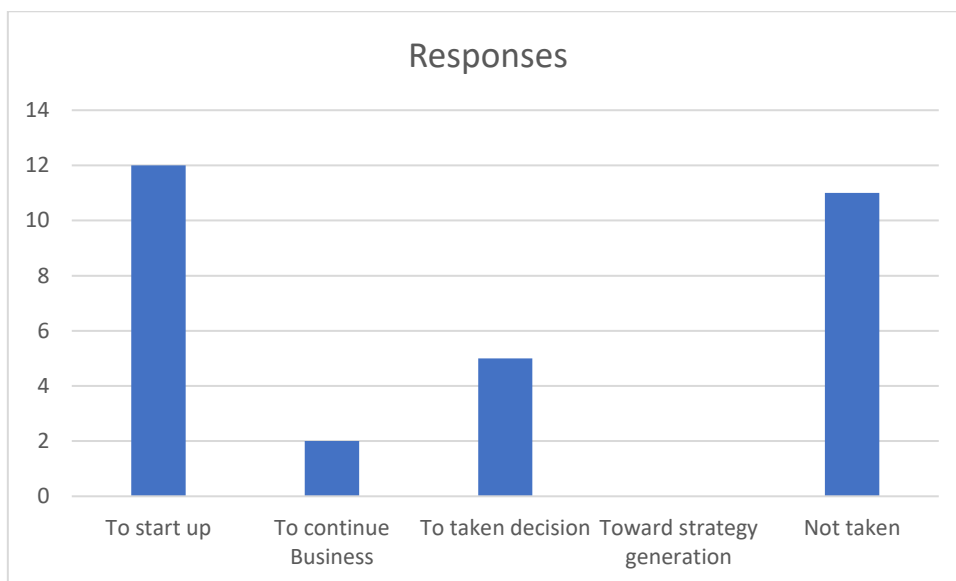
It can be seen that most respondents took a loan from SHG's in the range of 1001 to 50000, with 16 responses. This indicates that a majority of respondents took smaller loans from SHG's. There were 4 respondents who took loans in the range of 50001 to 100000, 5 respondents in the range of 10001 to 150000, 3 respondents in the range of 150001 to 200000, and 2 respondents who took loans above 200000.

Analysis:-

The data suggests that SHG's play a significant role in providing financial assistance to individuals, particularly those who require smaller loan amounts.

Question No:11:- TABLE SHOWS THAT REASONS FOR TRAINING FROM SHG's

Reasons	Responses
To start up	12
To continue Business	2
To taken decision	5
Toward strategy generation	0
Not taken	11



GRAPH 11 : - TRAINING FROM SHG's.

Intpretation:-

The table outlines the reasons behind specific actions, possibly related to business or decision making. It indicates that 12 individuals are motivated "To start up," suggesting a significant interest in entrepreneurial endeavors or new initiatives. Additionally, 2 respondents are focused on "To continue business," highlighting a commitment to ongoing operations. "To take decision" is a priority for 5 respondents, while 0 respondents are inclined "Towards strategy generation," emphasizing strategic planning. Notably, 11 respondents have not taken any action.

Analysis:-

The data suggests that SHGs are primarily sought out for training in order to start up a business, indicating the important role they play in supporting entrepreneurship and economic development.

FINDINGS AND SUGGESTIONS :**FINDINGS: -**

1. It is observed that majority of respondents were age group of 21 to 30.
2. Majority of respondents were inspired by SHG members and friends to join self-help group.
3. Majority of respondents were joined Friends . SHG's Neighbours because of Children Education Purpose..
4. More number of respondents recommend others to join SHG's .
5. More number of respondents were taken a loan of rupees 10001to 50000 from self help groups.
6. From the analysis it's reveals that most of the women were used a Grameen koota financial service pvt ltd Scheme
7. More number of respondents were not employed.

SUGGESTIONS: -

1. Proper encouragement and training should be given to them.
2. There is no doubt that, many schemes and programmes fail to found because of the lack of awareness among people for the different schemes, so that awareness generation programmes organised on regular basis.
3. Self-help groups provide a platform for women to build financial independence through savings and microcredit initiatives.
4. These groups promote skill development and entrepreneurship, enabling women to explore and expand their economic opportunities.
5. Emotional and Psychological Support.
6. Increased Confidence and Self-esteem.
7. Skill Enhancement and Employment Opportunities.

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CONCLUSION :

Self-help groups are a key factor in empowering women by promoting financial independence, boosting confidence, providing a supportive network, and enhancing skill development. These groups help break down traditional barriers and enable women to participate more actively in their communities and economies. It is crucial to continue investing in self-help groups to further women's empowerment and create a more inclusive and equitable society. By equipping women with the tools and support they need, self-help groups play a vital role in challenging gender disparities and advancing progress towards a more balanced and fair world.