

Impact of Self-Help Group – Sanjeevini in Empowerment of Women in Rural Area of Bajpe, Mangalore Taluk - A Case Study

Nikhitha M. K. ¹ & Prabhakar Neermarga ²

¹ Research Scholar, Institute of Management and Commerce, Srinivas University, Mangalore, India-575001,

Orchid ID: 0000-0001-5112-559X; E-mail: nikhithamk659@gmail.com

² Research Professor, College of Management & Commerce, Srinivas University, Mangalore, India -575001,

Orchid ID: 0000-0002-3185-3853; E-mail: pneermarga@gmail.com

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² Research Professor, College of Management & Commerce, Srinivas University, Mangalore, India -575001

Orchid ID: 0000-0002-3185-3853; E-mail: pneermarga@gmail.com

ABSTRACT

Purpose: *In the context of women's development, the purpose of this study is to define, challenge, and overcome barriers in a woman's life so that she can better design her life. This paper paints through a picture of SHG's achievements in empowering women. Women are the participants and decision makers in democratic, economic, and social realms of life are achieved by Self Help Group (SHG) members. This article also discusses some of the steps that should be followed to ensure that SHG is implemented effectively.*

Design/Methodology/Approach: *The study is based on the primary and secondary data collected through fieldwork and referring to publications, websites and other related sources. The materials are gathered from publications of NABARD and other governmental agencies which have advocated for women's empowerment. Action is also taken to refer to the various reports and services done by various government and private agencies. The primary data is collected from field visits by meeting various people involved in SHG and also meeting Panchayath officials.*

Findings: *The study helps us to know that savings habits have improved among the members of SHG. According to the study, SHG's microfinance intervention raised the level of income and assets of rural women, while poverty reduced.*

Originality/Value: *This study has social and economic implications since it shows the importance of SHGs in women's growth in terms of productive involvement and financial contribution to the family.*

Paper Type: *Case Study*

Keywords: Women Empowerment, Self-Help Group, Development, Challenges, Micro-Finance, ABCD listing

1. INTRODUCTION :

One of the most essential tools in the participatory approach to women's economic empowerment is self-help groups. It is an important institution for enhancing women's lives on a variety of levels [1]. SHGs are associations made up of people who are severely poor and have no access to formal financial institutions. It teaches its members how to collaborate and work together in a group setting. In India today, Self-Help Groups are a new type of financial intermediary [2]. In both rural and urban parts of India, the Self-Help Group movement has been successful in empowering women and eliminating poverty. Many Indian women support the movement and credit it with helping them to improve their lives. Women, on the other hand, do not have the same level of power as men [3]. Women's empowerment is a major priority for all development strategies in all countries, regardless of their economic development level. Indeed, there has been an increasing awareness among nation states to consider the gender viewpoint while implementing and evaluating the performance of developmental programs, such as 'gender budgeting'[4]. Women's empowerment can provide them with more influence over their life's circumstances. It includes enhanced self-confidence, control over resources

and ideas, and an inner change in understanding that allows one to overcome external difficulties [5]. Women have never had the opportunity to participate in economic activity (particularly in developing nations) [6]. Microfinance empowers women with the financial resources they need to create businesses and participate actively in the economy. It improves their self-esteem, status, and participation in decision-making, promoting gender equality [7]. Self-help groups (SHGs) are becoming an important tool for empowering underprivileged women in virtually all developing countries, including India. When it comes to the importance of women’s collectives, also known by a variety of names, in the empowerment and equality of poor women, there is no exception. [8]. SHGs are a technique for promoting rural savings and employment. As a result, female family members are more cost-effective, self-sufficient, and their contribution to household income is also increased. The current research focuses on how women’s financial position improves after they join SHGs [9]. However, women have come late to the business scene, due to their orthodox and traditional socio-cultural background, even if they have a specialty in society. Today’s woman is more empowered, and they live a happy and peaceful life with the help of her spouse and family [10]. Credit is clearly important for women, and there is a link between credit availability and women’s empowerment through savings. SHGs are notable for providing emergency aid and social welfare, as well as social development and rural agricultural development such as water conservation, irrigation, and the promotion of income-generating enterprises. SHG’S provides a platform for women to pursue their goals and stand on their own. They are no longer financially or in any other way dependent on men. Women have been encouraged to leave the house and have leadership qualities instilled in them by the SHG. There is an increasing number of women leaving their homes and enter fields that were previously dominated by men [11]. SHGs were created by Bangladesh’s Grameen Bank, which was founded in 1975 by Prof. Mohammed Yunus, who experimented with a new approach to rural financing in Bangladesh. Grameen gave people loans without requiring them to put up any collateral or carry out any paperwork. The National Bank for Agriculture and Rural Development (NABARD) was the first one to establish SHGs in India in 1986-87. Following 1991-92, however, a strong attempt was made to link SHGs with banks [12].

2. RELATED RESEARCH WORK :

Given below is a table where work done by different authors. Below is a list of contributions made by different authors on this subject. A systematic literature search is conducted using Google Scholar database to review papers published from 2010-2019 with the keywords “Women Empowerment”, “Self-Help Group”, “Micro-Finance” and the key results found are listed in table 1.

Table1: The below table reviews the findings of women empowerment in SHG by different authors.

S.No.	Field of Research	Focus	Contribution	Author
1	Women Empowerment	Self-help groups have a good impact on women’s empowerment	As per the study Women’s engagement in self-help groups has undoubtedly had a significant impact on empowerment. It is a method for eradicating poverty and enhancing women’s entrepreneurship and financial assistance in India. The impact of self-help groups on women’s empowerment in Andhra Pradesh’s Gajwel Mandal of the Medak District is the main goal of this essay.	Kondal, (2014). [1]
2	Women Empowerment	Women’s Thoughts and Values Lead to the Development of	According to the study, “Women’s Empowerment is Important. The current study	Ramki, & Mayilsamy, (2019). [2]

		a Good Family, Good Society, and Ultimately a Good Nation.	shows that members' opinions on a variety of issues, including community-based development and social empowerment, are both high and moderate. As a result, the SHG program needs to be strengthened in order to increase the empowerment of women.	
3	Theoretical Perspective	Using SHGs as a tool to aid in the fight against poverty.	The author of this study discusses the impact of self-help group participation on women. The women gained more "power within," including feelings of freedom, strength, and self-identity, as well as an increase in their levels of confidence and self-esteem, in addition to having access to the market.	Pandey, (2013). [3]
4	Entrepreneurial activities of Self-Help Groups	Empowerment of women through entrepreneurial activities of self-help groups.	Based on the study, women must be given more authority through improving their awareness, education, abilities, and technology use, which will aid in the society's overall development. Self Help Groups are an idea that is proving to be a useful tool for the empowerment of women. An effective way to empower women is to encourage their development as entrepreneurs and income generators.	Sharma, & Varma, (2008).[4]
5	The role of SHG in women empowerment-	SHG's contribution to the empowerment of women.	In terms of this, the self-help group is crucial in determining how to empower women in rural areas. SHG works to strengthen the socioeconomic conditions of the society's most vulnerable members. Almost all of the research reveals that SHG members attain status equality, women participate in	Vishnuvarthini, & Ayyothi, (2016). [5]

			decision-making, and they become decision-makers in the democratic, economic, and social realms of life.	
6	Panchayaths and women's SHG's	Seats in Panchayats for women, marking one of the most significant advances for the empowerment of women.	The study states that Indian government extended constitutional legitimacy to institutions known as Panchayati Raj, or village councils, and set aside 33% of the seats in Panchayats for women. The process of critical education must be viewed holistically as the result of empowerment in order to provide women the freedom to live independent.	Ghosh et al., (2015).[6]
7	Women empowerment	Primarily focuses on the psychological, social, and economic requirements of rural women.	The study found that self-help organizations and microfinance provide financial assistance to rural residents. It is a type of financial service that ensures better prospects for low-income, jobless people. The main goal of self-help or microfinance organizations is to empower women.	Tirkey, & Masih, (2013) [7]
8	Empowering rural women	Assess the type and scope of the effects that SHG participation has on rural women.	Self-help group was designed with the goal of utilizing rural women's empowerment as a viable instrument for reducing rural poverty. The goals evolved into a holistic development of the family, community, and society, driven by and for women. The extent of the different levels of empowerment attained by the members through their involvement in SHGs was examined.	Minimol, & Makesh, (2012). [8]
9	Rural women	Women in rural areas lead harder lives and frequently face discrimination when it comes to their rights to their land and property, their access to healthcare, and rural finance.	The Indian Government and state authorities have come to understand the impact of raising public awareness on the economic advancement of women in India. Women typically handle the heavier lifting when it comes to running a family on a daily basis, such as gathering	Venkatesh, & Kala, (2010).[9]

			firewood for cooking and bringing water for drinking. They also have lower literacy rates than men do.	
10	Women-empowerment and self-help group	Women's growth and constraints	Study in the context of a woman's development, empowerment refers to a method for finding, addressing, and eliminating barriers in order to increase her ability to have an impact on her environment and way of life. A significant issue nowadays is the wide disparities in the acceptance and dissemination of SHG formation. The focus of this study is on the obstacles to women's empowerment.	Das, (2011). [10]
11	Empowerment of Women through Economic Independency	Women play a crucial part in the social, political, religious, and economic growth.	According to the author, education can increase a person's awareness of their social standing, injustices, and economic inequalities. The goal of the current study is to examine the significance of women's decision-making in relation to freedom of movement, family issues, buying assets for the home, and family planning, among other things. According to the report, women's status is poor since they depend on men's income and have lower occupational standing than males.	Pandey, & Rai, (2017).[11]

3. RESEARCH GAP :

It is noticed that there are evident research gaps in research analysis towards beneficiaries of SHG's in women empowerment, inclusive growth in rural areas in the rural microfinance institutions. The above case study also tried to explain different aspects of women's empowerment in rural areas, leading to a rise in the standard of living of women and the all-round development of women in rural areas. It's also important to note that there's a research gap in women's groups' access to microfinance and the impact of various government programs on their income levels. On the basis of earlier studies, several components of local financial institutions, problems of women with regard to credit systems, and components of women have been discussed. Based on a review of the literature, there is a clear link between microcredit and women's socioeconomic development. However, researchers did not take into account women's participation and the establishment of government programs aimed at improving their circumstances. It was discovered that no study had been conducted at the grassroots level. The current research is being carried out in order to close this gap.

4. RESEARCH AGENDA :

The main objective of this case study is to find out how microfinance institutions preferentially target women in sanctioning loans. The analysis focuses on the design of micro-finance, in which women are becoming successful micro entrepreneurs with access to micro-credit. The study also emphasizes how women empowerment takes place with the help of Self- Help Groups and thereby eradication of poverty in rural areas. Action whether it is possible to explain different aspects of women empowerment in rural areas leading to raise in standard of living of people and thereby all round development of women through the case study. Whether research vacuum has been emphasizes in the women's group across to microfinance and influence of various government programme as their income level has to be analyzed and the various components of local financial institutions, the difficulties of women in the regard to credit system are taken into consideration. The study has to found out that whether research has taken into account of women's participation and introduction of new programmes of government to improve the situation.

5. OBJECTIVES OF THE STUDY :

- (1) To study the role of self-help groups in women's empowerment.
- (2) To determine the level of personal, social, economic, and financial empowerment achieved by members of SHGs.
- (3) To study the status of women in the study area.
- (4) To analyze the developing leadership skills in rural women and the poor, as well as encouraging women to take on more activities.
- (5) To examine the achievements of women's self-helps in order to aid rural empowerment via women.
- (6) To study the proposed ABCD Analysis of SHG.

6. RESEARCH METHODOLOGY :

The study is being carried out in Bajpe rural area. This study was conducted using both primary and secondary data. Interviews with members of SHGs and staff from the Panchayath office are being used to gather primary data. The secondary data is collected from the materials gathered from publications of NABARD and other governmental agencies which have advocated for women's empowerment. Action is also taken to refer to the various reports and services done by various government and private agencies. Through research methodology, the problem of women empowerment was systematically analyzed and we came to a conclusion about how the research problem is done scientifically. Quantitative and qualitative approaches have been adopted for carrying out the case study. The generation of data through rigorous quantitative analysis is done in a formal and rigid fashion. Through a survey, a sample of the women population involved in SHG, has been studied, which in respect of the qualitative approach, subjective assessment of attitude and behavioral changes, and interviews were done.

7. MICRO FINANCE :

The microcredit concept was initially established in Bangladesh in the 1950s and 1960s. However, all government attempts to empower peasant households wouldn't produce the required outcomes until the late 1970s and 1980s [13]. Because of their good economic impact and the belief that they empower women, microfinance programs in India, such as the Self-Help Bank Linkage Program, have gained popularity. [14]. Microfinance has gotten a lot of attention from academics, politicians, and financial service providers [15]. Microcredit is a good option for rural women because it provides them with the financial and social skills they need to deal with difficult situations. Microcredit for women is a common instrument that includes the provision of small loans to individuals or organizations with the goal of transforming idle women into productive employees by showing their competence [16]. Microcredit is the provision of very small loans (microloans) to low-income borrowers who do not have collateral, permanent employment, or a credit history that can be verified. Its objectives include promoting entrepreneurship, raising incomes, reducing poverty, and, in many cases, empowering women. Microcredit is a sort of microfinance that offers the poor a larger range of financial services, such as savings [17]. Self-help groups (SHGs) are small, informal, and homogeneous groups with 15 to 20 members that are funded through microfinance. Homogeneity ensures that members do not have

conflicting interests and can engage freely. Members have limited risk-taking ability, no collateral to offer, and limited earning capacity. Since its formation, the group has collected a set amount of money from each member on a regular basis [18]. In India, microfinance is stated as “the provision of low-cost savings, loans, and other financial services and products to the underprivileged in rural, semi-urban, and urban centers in order to enable them to increase their income levels and improve their living standards”[19]. However, those who favor microfinance as a tool for inclusive development believe that full access will help in poverty eradication and uniform growth [20].

8. EVOLUTION OF EMPOWERMENT CONCEPT :

According to the World Bank (2005), “Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes”. Empowered individuals have the ability to make decisions and take action. As a result, people have more control over the course of their lives and the actions that have an impact on them [21]. Empowerment is a technique for gaining control, authority, and influence over oneself, institutions, or society. Empowerment is most likely defined as a combination of or related to the following abilities:

- Having the ability to make one’s own decisions.
- Having a positive outlook about one’s ability to change.
- The ability to gain new abilities that will help one’s personal or collective power grow.
- Participating in the never-ending and self-initiated process of growth and transformation.
- Improving one’s self-esteem and combating stigma [22].

Women’s empowerment involves giving them more power. Women’s empowerment simply refers to women’s ability to govern their daily life in social, political, and economic terms, allowing them to move from the margins to the center stage [23]. The Indian government proclaimed 2001 as “Women’s Empowerment Year,” with a focus on women’s equal status with their partners. In rural economies, SHGs have evolved into an effective instrument for alleviating poverty and empowering women. They raised awareness about self-employment, entrepreneurship, and women’s well-being [24]. The principle of empowerment, and also the various aspects of empowerment, like political, legal, economic, cultural, and social empowerment. Empowerment denotes a change in attitude from welfare to skill development and decision-making ability [25].

9. SHG PROCESS :

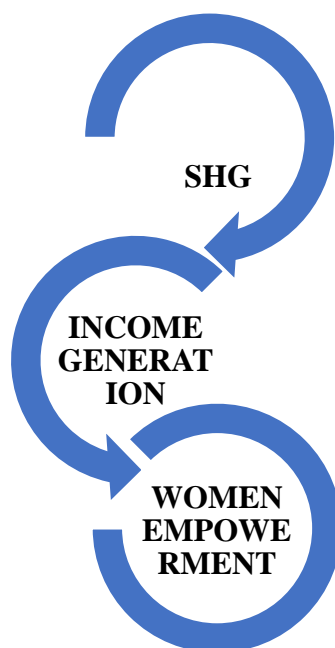


Fig. 1: SHG Process

9.1 Joining SHG:

A Self-Help Group (SHG) is a group of poor people in rural areas who have volunteered to form a group with the goal of eradicating poverty among society's members. It consists of 10-20 members who save money in the group on a regular basis. The group members agree to utilize this common fund as well as any additional funds obtained as a group through common management. The programme of linking SHGs with NABARD has been observed. It is an attempt to investigate the socioeconomic impact of microcredit financing after forming self-help organizations. The SHGs are a group of poor people that come together to help each other [26].

9.2 Skill Training:

Many Non-Governmental Organizations (NGOs) and SHGs provide self-training to members of this group in order to assist them in launching their own businesses, generating revenue, and meeting their daily requirements. Once the firm is established with this SHG member, they strive to provide employment for as many people as possible in their community, particularly women. So these women's businesses, papad making, vegetable sellers, candle making, once established, begin to earn income, allowing them to become self-sufficient.

Agriculture, horticulture, sericulture, dairying and animal husbandry, fisheries, and home-based industries like handcraft, the Beedi industry, Agarbati marking, Tailoring and Garment industry, Pottery & Blacksmith industry, Doll making, Fancy items, Beekeeping, Beauty parlour, Printing, Textile, Electronic, Chemicals, Food Processing, Nursery, Baby crèche center, and Stationery are among the most common activities of women SHG members [27].

9.3 Starting of A Business:

People acquire confidence after completing skill training, and with the support of SHGs, they can obtain a loan from a bank that is linked to the SHG group. Once they begin their business, they gradually extend their operations. In most cases, family members invest full time in their own business at first, and as the firm grows, women provide work for rural women who do not have any other source of income. As a result of the cash generated from their business, these people will endeavor to meet their basic necessities for themselves and their family members, such as food, education, and health. As a result, SHG has paved the way for women's empowerment in rural Bajpe.

9.4 Income Generation:

The main concept of SHG's is income generation through lending micro-finance loans to women members, thereby making them self-sufficient. Through loans sanctioned to women for specific purposes, by their active involvement, income is generated and that income will be utilized for future involvement.

9.5 Women Empowerment:

Self-help groups are a concept which has been around for a long time. SHGs have long been a useful tool for women's entrepreneurship. SHGs are poor rural women's participation institutions that transmit microcredit to start entrepreneurs' activities. The growth of businesses, the market system, and income-generating activities are all practical aspects of the process for women entrepreneurs [28].

Table 2: Female Participation in SHG's:

Female Participation in SHGs	No of Respondents (Percentage)
SC/ST	20%
OBC	50%
OTHERS	30%

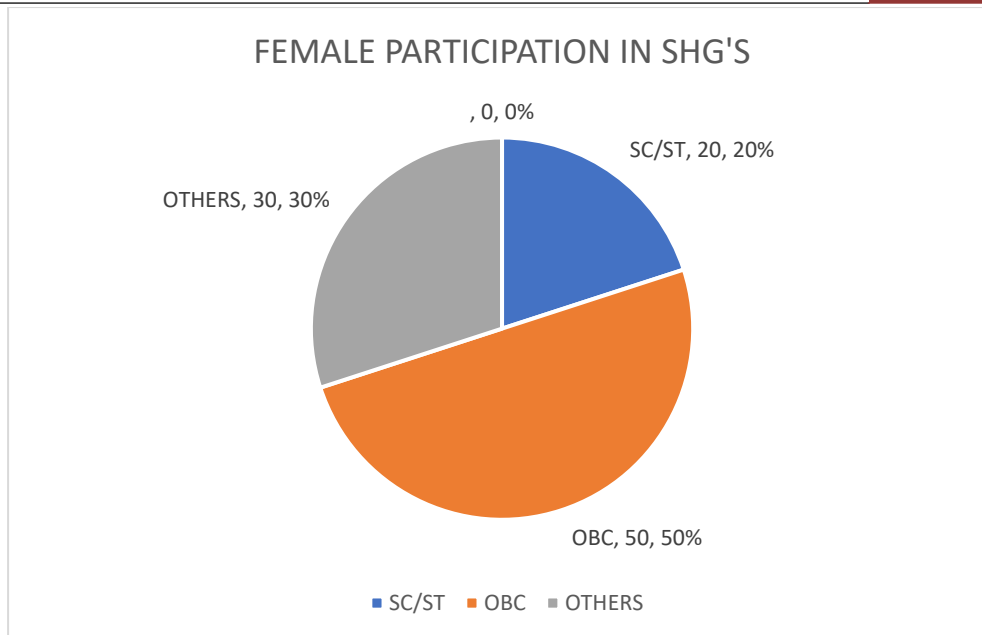


Fig. 2: Female Participation in SHGs

10. ABCD LISTING ANALYSIS :

ABCD stands for Benefits, Constraints, Advantages, and Disadvantages. The ABCD analysis generates a systematic matrix with an ordered list, and this approach takes into account all variables in significant areas by looking at the underlying problems and identifying the essential constituent elements based on four constructs: Benefits, Disadvantages, Constraints, and Advantages [29-30]. By identifying, analyzing, and evaluating the utility of a business model, strategy, concept, or system, this study aids in the study of the advantages, benefits, limitations, and downsides of several contributing factors. It is understood what makes up these qualities essential components as well as what constitutes their primary ingredients [31-32].

10.1 Advantages:

- (1) Increase in standard living of women.
- (2) An increase in income flow leads to boosting the productivity and less expenditure on cost.
- (3) The total growth of the rural area thereby provides marketing avenues for the products of SHG groups.
- (4) Women's SHGs free their members from social limitations and empower them to make their own decisions. They can even engage actively in the Gram Sabha.
- (5) Active participation in democracy: SHGs can participate in various aspects of local administration. This would involve the inclusion of society's weaker and disadvantaged sectors in local governance.
- (6) Increasing employment prospects in rural India: It encourages micro-entrepreneurship in rural areas and decreases the country's dependence on agriculture.
- (7) Easier access to government schemes: The majority of government programmes are aimed towards the most disadvantaged in society. It is quite difficult to include and identify these people. It is easier for the government to rapidly and efficiently identify those who require assistance if they are gathered together. It also prevents the government from being exploited and corrupted on the ground.
- (8) Improves the standard of living: The SHGs collaborative team effort for financial inclusion enables the underprivileged sections of society to improve their living standards, family planning, and healthcare.

10.2 Benefits:

- (1) Continuous income flows to the women members of SHG and the earnings of the members are quite high compared to wages they used to get.
- (2) SHGs promote collective efforts to eliminate dowry, alcoholism, and other harmful habits.

- (3) SHGs empower women and develop leadership qualities in them. Women who are empowered take an active role in the Gram Sabha and elections.
- (4) Their participation in the governance process allows them to bring up issues such as dowry, alcoholism, the dangers of open defecation, primary health care, and other topics that affect policy decisions.
- (5) Using social audits to improve the efficiency of government programs and reduce corruption.
- (6) It reduces dependence on agriculture by assisting in the establishment of micro-enterprises such as tailoring, grocery stores, and tool repair businesses.

10.3 Constraints:

- (1) SHG members lack the necessary information and direction to pursue successful and profitable livelihood opportunities.
- (2) Women's participation in SHGs is discouraged by primitive thinking and social responsibilities, limiting their economic advantages.
- (3) There are about 6 lakh villages and 1.2 lakh bank branches. However, many public sector banks and microfinance institutions are unable to provide financial services to the poor due to the high cost of servicing.
- (4) The SHG's long-term survival and the quality of their operations have been fiercely disputed.
- (5) The SHGs rely on the members' mutual trust and confidence. The SHGs deposits are not secure or safe.
- (6) Only a few numbers of Self-Help Groups are successful in moving from microfinance to micro-entrepreneurship.

10.4 Disadvantages:

- (1) Members of a group do not usually come from poorer families.
- (2) While the poor have gained social empowerment, the economic benefits have not resulted in a qualitative change in their lives.
- (3) Many of the SHGs activities, particularly those related to primary sector enterprises are still based on fundamental skills. Due to low value addition per worker and the presence of a minimum wage, such activities rarely result in a significant increase in group members' income.
- (4) There is a scarcity of trained resource persons in rural areas who can assist group members in upgrading or gaining new skills. In addition, institutional frameworks for capacity development and skill training are inadequate.
- (5) Inadequate accounting practices and instances of financial misappropriation.
- (6) A scarcity of resources and methods for marketing their goods.

11. FINDINGS :

- (1) According to the study, as a result of SHGs microfinance intervention, rural women's income and assets have increased, while poverty has decreased.
- (2) It is noticed that almost 90% of women in SHG have availed loan facilities provided by SHG.
- (3) Nearly 40% of women have used these loan amounts to start their own business.
- (4) The main findings of research are that savings habits have improved among the members of SHG.
- (5) And during research it was found that in Bajpe, the rural area has no defaulters and nearly 50% of people who took loan used it for their children's education and their marriages and in return their children help their parents with all their financial needs.
- (6) SHG has assisted many rural women in starting their own businesses, allowing them to become entrepreneurs.

12. SUGGESTIONS :

- (1) The majority of women are unaware of advanced technologies and marketing knowledge due to a lack of proper education. Further, lack of knowledge and experience affects the effective functioning of business.
- (2) Since the women are involved because they have a seasonal selling habit, urban SHG Women Entrepreneurs are more adaptable and dynamic than rural community SHG women entrepreneurs.
- (3) The interest rates should be decreased so as to encourage non-members to join Self Help Groups.

- (4) Lack of skill and education in the business activities of the women leads to loss of income.
- (5) Women must be trained in such a way by government agencies that it should lead to the success of their business.
- (6) Women entrepreneurs must be encouraged to provide suitable marketing avenues to sell their goods.
- (7) Periodical visits and proper guidance by government agencies as well as banking agencies shall be taken to promote women entrepreneurs.

13. CONCLUSIONS :

Most studies on Self-Help Groups' impact on women's empowerment have shown a positive trend. Women who worked in SHGs had greater health care, socioeconomic development, and decision-making autonomy. The disadvantages of SHGs, on the other hand, have not yet been well investigated. According to some reports, the SHG has the potential to disrupt India's social and cultural equilibrium. Overall, however, the benefits of SHG outweigh the drawbacks. Finally, it is clear from all aspects that both male and female entrepreneurs must work in order to develop, and that when both are working, the family situation as well as the economic situation of the country will improve. It is also clear from this paper that after engaging in entrepreneurial activities, women entrepreneurs earn for their families, participate in society activities, and make decisions on behalf of their families. Self-help organizations, on the other hand, play a significant part in women's empowerment.

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