

Empowerment of Women through Self Help Groups in Karnataka

THE study was conducted in Karnataka state during 2014-15. Eight districts from all the four geographical divisions viz., Chitraduraga, Ramanagara, Chickballapur, Bagalkot, Belagavi, Dharwad, Koppal and Mandya were selected for the study. From each district 50 SHGs formed between 2005-10 were selected and from each SHG, one office bearer and two members were selected to assess the empowerment. Thus, the total sample consisted of 400 SHGs and 1200 respondents (400 office bearers and 800 members). Empowerment was measured with the help of scale developed for the study. The scale consisted of separate statements to measure all the three types of empowerment viz., socio-psychological, economic, legal and political empowerment.

The empowerment through SHG's was measured based on the perception of the respondents, on a three point continuum for each statement as 'no change', 'some change' or 'change to a large extent' after joining SHG's.

The level of empowerment of overall SHGs was highest in case of socio-psychological (4.14) followed by economic (3.38) and legal and political (2.72) (Table I). The overall empowerment was 3.65, which clearly indicate that SHG members are empowered to a large extent. Socio-psychological empowerment is greater than economic empowerment because all the members are almost regular in attending meetings and have started interacting with others. But cent per cent of the members have not undertaken income generating activities, hence the economic empowerment is less compared to socio-psychological empowerment. There are no specific activities undertaken by the groups which results in legal and political empowerment, hence it is low compared to other types of empowerment.

The perceived change in socio-psychological empowerment of SHG members is given in Table II. With regard to socio-psychological empowerment, economic and, legal and political, 88.75 per cent of office bearers perceived that the change was to a 'larger extent' and only 11.25 per cent of office bearers said that there was 'some change'. Whereas,

in case of members, 98.50 per cent perceived change to a 'large extent' and only 1.50 per cent of office bearers perceived 'some change'. Overall percentage shows that 95.22 per cent perceived the change to a 'large extent' and only 4.78 said that there was 'some change'. There is no much difference between office bearers and members in the extent of empowerment. The SHGs have facilitated the members to mingle and interact with other women thereby empowering them socio-psychologically. Hence, majority of SHG members have perceived that they are empowered socio-psychologically to a 'large extent'.

TABLE I
Level of empowerment of members
(N=1200)

Levels of empowerment	Mean (Range 1.00 -5.00)
Socio- psychological	4.14
Economic	3.38
Legal and political	2.72
Over all	3.65

In respect of economic empowerment, 87.75 per cent of office bearers and 93.62 per cent of members perceived the change to a 'large extent', whereas, 2.25 per cent of office bearers and 1.25 per cent members perceived that there was 'some change' and ten per cent office bearers and five of per cent of members felt that there was 'no change' in their economic empowerment after joining SHGs. The overall percentage shows that 91.67 per cent perceived the change to a 'large extent', 1.58 said that there was 'some change' and the remaining 6.66 per cent perceived as there was 'no change' due to joining SHGs.

One of the important objective of SHGs is to increase the income level of rural women by taking up income generating activities along with easy access to credit. Around 50 per cent of the women have taken up income generating activities and are earning regularly income. But, the rest of them have gained access to credit due to the savings made in the group,

TABLE II
Distribution of SHG members according to perceived change in socio-psychological, economic and legal and political empowerment

Extent of change	Office bearers (n ₁ =400)		Members (n ₂ =800)		Overall change (N=1200)	
	No.	%	No.	%	No.	%
<i>Socio-psychological empowerment</i>						
No change	-	-	-	-	-	-
Some change	45	11.25	12	1.50	58	4.78
To a large extent	355	88.75	788	98.50	1148	95.22
<i>Economic empowerment</i>						
No change	40	10.00	40	5.00	80	6.66
Some change	09	2.25	10	1.25	19	1.58
To a large extent	351	87.75	749	93.62	1100	91.67
<i>Legal and political empowerment</i>						
No change	303	75.75	600	75.00	903	75.25
Some change	10	2.50	55	6.87	65	5.4
To a large extent	87	21.75	90	11.25	177	14.75

hence they are able to help the family during financial crisis. Due to this they are feeling economically empowered. Hence, 91.67 per cent of the members have perceived economic empowerment to a large extent.

In respect of legal and political empowerment, the results reveals that 75.75 per cent of office bearers and 75.00 per cent of members perceived that there was 'no change', 2.5 per cent of office bearers and 6.87 per cent of members felt that there was 'some change', and 21.75 per cent of office bearers and 11.25 per cent of members perceived that there was change to a 'large extent' with regard to legal and political empowerment after joining SHGs. The overall percentage show that 75.25 per cent perceived 'no change', 5.4 per cent perceived 'some change' and 14.75 per cent perceived change to a 'large extent' with regard to legal and political empowerment.

Thus, the results shows that majority had 'no change' in legal and political empowerment. Economic empowerment is a base for all other types of

empowerment, hence economic empowerment is given more importance in self help groups. As majority who felt that they are economically empowered. In case of legal and political empowerment the percentage is low. Groups as such are not taking up any activities related to legal and political empowerment. Hence, the legal and political empowerment is low compared to socio-psychological and economic empowerment. Higher percentage of office bearers (21.75%) have gained legal and political empowerment to larger extent as compared to members (11.25%). The reason behind this may be the office bearers are more active in solving group problems and attending all outside activities on behalf of members.

Comparison of mean score of change in empowerment of office bearers and members in Table III shows that there was significant difference between the socio-psychological empowerment of office bearers (2.89) and members (2.86). The change was grater in case of office bearers than members because the office bearers were involved in organizing

TABLE III
Comparison of change in empowerment of office bearers and members after joining Self Help Groups

(N=1200)

Type of empowerment	Mean Score (Range 1.00 -5.00)		't' test
	Office bearers	Members	
Socio-psychological	2.89	2.86	7.32 **
Economic	2.31	2.49	2.32 *
Legal and political	1.36	1.19	5.34 **
Overall	2.40	2.37	4.58 **

*Significant at 5% level, **Significant at 1% level

more meetings and activities of the Self Help Groups. Due to greater involvement their empowerment is also high. In case of economic empowerment also, there was significant difference between office bearers (2.31) and members (2.49), but the members extent of change in economic empowerment of members was higher than the office bearers. The reason behind this may be more of members have taken up income generating activities than the office bearers. Similarly in case of legal and political empowerment also, there is significant difference between the extent of empowerment of office bearers (1.36) and members (1.19), which indicates that the office members were empowered more in case of legal and political than the members. Office bearers represent actives of

groups, hence they also participate in other village activities as well as go out of the groups in solving problems faced by the groups, hence they are more empowered than members.

The findings of the study clearly shows that the extent of empowerment in case of socio -psychological and economic is to a 'large extent' as perceived by the members due to joining SHG's. This shows that the SHG's have really worked in empowering rural women to a 'large extent'. But the level of change in case of legal and political empowerment is low compared to socio-psychological and economic empowerment. Hence, the activities of SHGs should focus towards increasing the legal and political empowerment. So that it can bring out all round development in rural women. As the SHGs have helped to empower rural women to a large extent, efforts could be increased towards making all the rural women joining SHGs compulsorily so that they get empowered and in turn help in rural development.

AICRP on Home Extn. D. A. NITHYA SHREE
Universioty of Agril. VEENA CHANDAVARI AND
Sciences, Dharwad-5 REKHA RAYANAGODAR

REFERENCE

- RAMESH AJMEERA., 2014, Self Help Groups in Empowering Women : A study in Warangal district, Telangana State Iracst International. *J. Commerce, Business and Management*, 3 (5) : 2319 - 282.

(Received : August, 2016 Accepted : November, 2016)