



# INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

( Peer-reviewed, Refereed, Indexed & Open Access Journal )

DOI : 03.2021-11278686

ISSN : 2582-8568

IMPACT FACTOR : 5.71 (SJIF 2021)

## Role of SHG's in promoting social entrepreneurship - A case study of SNEHA self help group Anjaneya Layout, Davanagere

**Dr. Ravi N**

Assistant professor  
Department of Sociology,  
Government First Grade College, Sunkalbidari (Karnataka)

DOI No. **03.2021-11278686** DOI Link :: <https://doi-ds.org/doilink/08.2021-94349182/IRJHIS2108001>

### **Abstract:**

*As a developing country India is facing the problem of poverty & unemployment like any other under developed country. With the initiation taken by NABARD in 1986-87, Self Help Group was linked with banks. Formation of SHGs to generate micro credits has become changing agents to enhance the equality of status of women as participants by empowering them and also now society is considering women as opinion leaders. NABARD & other state government have revealed the information that the present challenge is to induce SHGs & their members to graduate into matured levels of enterprise. The overall objective of the present micro level study is to analyse the economic empowerment of women through SHGs in selected SHG of Davanagere of Karnataka and to study and demonstrate that SHGs are the best formal micro level finance institutions to generate additional employment and income for needy people by involving them in planning, decision making and management of sustainable natural resource .The study showed that many members as individual & also as group are involved in entrepreneurial work .It was also observed that there is lot of scope for SHGs to take up venture.*

**Keywords:** SHG, Social Entrepreneurship, women empowerment

### **Introduction:**

Women as an independent group constitutes 50% of the countries total population. However women are treated subordinate to men in all fronts in the society. They are unprivileged in all political, social and economic fronts. She is seen by society as a reproductive being and of negative worth. The women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Women are considered as weaker sex and always made to depend on men folk in their family and outside, throughout their life. The Indian culture made them only subordinates and executors of the decisions made by other male members, in the basic family

structure. While at least half the brainpower on earth belongs to women, women remain perhaps the world's most underutilized resource. Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the strengths of the Indian women entrepreneur.

The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD had initiated in 1986-87. But the real effort was taken in 1991-92 from the linkage of SHGs with the banks.

When a women becomes a member of SHG, it enhances the status of women as participant, decision maker, and beneficiary in the democratic, economic, social and cultural spheres of life. Thus SHG can be an effective instrument to empower women. Our present study is to analyses of SHGs to women empowerment. We have taken SNEHA Self Help Group Anjaneya layout, Davanagere for our study.

#### Objectives of the study:

- To study the financial status of member before and after joining the SHG
- To analyse spending behaviour of member before and after joining the SHG
- To study the savings habit of SHG members

#### Methodology:

We have collected the information from all 14 members of SNEHA SHG .The required primary data is collected through a structured questionnaire to members. The present study is restricted to working of SNEHA SHG Anjaneya layout, Davanagere.

#### Monthly income of SHG members :

Income	Before joining SHG		After joining SHG	
	No of members	%	No of persons	%
Below 3,000	04	29	01	07
3,000- 4,000	03	21	02	14
4,000- 5,000	04	29	06	43
Above 5,000	03	21	05	36
Total	14	100	14	100

It is clear from the table that the economic position of the members was poor before they had joined the group. Income level of the respondents increased considerably after they have joined SHG. 79% of the respondents are now earning above Rs. 4,000 per month.

**Spending capacity of SHG members:**

Expenditure	Before joining SHG		After joining SHG	
	No of members	%	No of persons	%
Below 2,500	02	14	03	21
2,500-3,500	05	36	06	43
3,500- 4,500	04	29	04	29
Above 5,500	03	21	01	07
Total	14	100	14	100

The following analysis can be made from the table that there is a considerable change in the spending pattern of members before and after joining the group.

**Savings pattern of members:**

Savings	Before joining SHG		After joining SHG	
	No of members	%	No of persons	%
No savings	06	43	00	00
Below- 300	04	29	05	36
300- 600	03	21	06	43
Above 600	01	07	03	21
Total	14	100	14	100

Above table indicates that 43% of SHG members did not have any savings before joining the group. But after joining the group, all the members started to save. This table shows that monthly savings between 300-600 rupees has considerably increased (43%) after joining the group.

**Table showing assets creation capability of members:**

Assets value	Before joining SHG		After joining SHG	
	No of members	%	No of persons	%
Below 50,000	04	29	02	15
50,000- 1,00,000	05	36	06	43

1,00,000- 1,50,000	03	21	03	21
Above1,50,000	02	14	03	21
Total	14	100	14	100

There is a decline in the first category from 4 members to 2 members, there is an increase in the other categories. So it can be concluded that the asset creating capacity of the members increased after joining the group.

#### Table showing activities under taken by members

Type of activity	No	%
Tailoring	03	21
Catering	05	36
Beauty parlour	02	14
Roti making	04	29

#### Suggestions:

The following measures are suggested-

- The members of SHG should be more active, enthusiastic to mobilise their savings.
- Seminars may be organised to create awareness about various areas to conduct business.
- Trade fairs and exhibitions should be organised to help women to market their products and facilitate interaction with other members
- Members should use subsidy for productive purposes only

#### Conclusion:

SHGs have the power to create socio economic revolution. They have improved living conditions of the members. The findings revealed that the women folk who are the members of different SHGs had experienced increase in their income, expenditure, enrolment and shifting of children to better schools, purchase of new assets, improvement in health and nutritional status of the family; which is indicative of the fact that they have been empowered economically. The respondents had also experienced social empowerment through SHG which can be seen through their participation in social activities, gatherings, trainings, constant interaction with the group members, which they had not done earlier and as such they had gained higher confidence level in themselves and they can see the changes in the people's attitude towards them.

**References:**

1. New social entrepreneurs (2010) Business outlook Sept 15, Vol. 41
2. Dhavamani P., “Empowerment of Rural Women through Self Help Groups in Sattur Taluka of Virundhunagar District”, College sadhana-Journal veterinary and animal sciences, 4(2): March-April 2008.
3. Arjun and Panyannavar (2010) “Women SHG programme and rural poverty – A micro study” Southern Economist PP 47-50.
4. Kumaresan V(April 14,2012) Micro credit looking beyond group lending-The Hindu business Line P-6

