



INTERNATIONAL RESEARCH JOURNAL OF HUMANITIES AND INTERDISCIPLINARY STUDIES

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

DOI : 03.2021-11278686

ISSN : 2582-8568

IMPACT FACTOR : 5.828 (SJIF 2022)

Empowerment of Urban Women through Self Help Groups (SHGs)

VEERESHA K. M.

Assistant Professor,
Government First Grade College,
Periyapatna, Dist- Mysore,
(Karnataka, India)

E-mail: veereshamcom.km@gmail.com

VISHWANATH C. R.

Assistant Professor,
Government First Grade College,
Periyapatna, Dist- Mysore,
(Karnataka, India)

E-mail: vishwacrv@gmail.com

DOI No. **03.2021-11278686** DOI Link :: <https://doi-ds.org/doilink/03.2022-14196132/IRJHIS2203013>

Abstract:

Empowering women means developing the value of women socially, economically, politically, and legally. Learning proper financial management is another way of developing women. SHGs have created the best awareness regarding finance. This awareness develops the habit of saving and increases the managerial ability and thinking capacity of women. Jawaharlal Nehru once said, "To awaken the people, it is the women who must be awakened. Once she is on the move, the family moves, the village moves, the nation moves." Therefore, the empowering of women, irrespective of area, is necessary. The purpose of this paper is to know the empowerment of urban women through SHGs. The authors reviewed many journals and prepared a questionnaire containing 16 questions, and direct interviews were conducted to get the right answer.

Keywords: Self Help Groups. Urban area. Women empowerment.

Introduction:

Self-Help Groups are formed by 10-20 men or women groups to address common issues. In financial problems. These groups are developed by the cooperation principle. The concept of a self-help group started in 1972. Prof. Mohammed Yunus first used the word "SHGs" in Bangladesh to promote savings habits among the poor and the successful running of Bangladesh Gramina Bank. In India, SHGs emerged in 1985 with the initiative of Mysore Resettlement and Development Agency (MYRADA). NABARD took the initiative to link SHGs with the bank in 1992 to provide microfinance to the SHG members. In South Asia and Southeast Asia, men and women's self-help groups are working, but in India, mixed groups are not preferable. Nowadays, self-help groups are

increasing rapidly, with the support of banks and non-governmental institutions. The timely availability of loans is the major key factor for developing SHGs in urban areas.

India is a developing nation, therefore. India is facing numerous problems related to politics, economics, legality, and socially. Gender equality is the most common problem in India. To reduce this problem, the government of India has introduced so many schemes in their five-year plan. Empowering women financially is the best way to decrease gender discrimination. SHGs are helping women to become financially strong, not only for themselves, but also for their families, the community, and society. Women's empowerment is not only for fulfilling economic needs but also for the overall development of women. The status and problems of women differ in rural and urban areas, but the aim of joining SHGs is common.

Features of self-help groups:

1. It is a group of ten to twenty members.
2. It is a personal group, established for savings.
3. The rate of interest is very low compared to banks and other non-financial institutions.
4. If the group is linked with a bank, it may also offer loans to SHG members.
5. Selected leaders maintain the activities of the group.
6. It creates leadership qualities among women.

Review of Literature:

Much research has been done in the area of self-help groups. The research paper presented some relevant views Mr. Kappa Kondal (2014) concluded in their study that the Self-Help group members are learning from their past experiences. Members actively participate in village affairs and run for office, instilling confidence and self-reliance in both members and villagers. Finally, he concludes that regular meetings are necessary for SHGs.

Dr. Vidya K (2017) found that all women in India are given the chance to join any SHG for training and development to acquire prospective knowledge of entrepreneurship. Married women are actively participating in SHG meetings compared to unmarried women, for the purpose of developing their nuclear family. Macroeconomic policies and poverty eradication programs, According to Jathin Pandey argue, can improve women's economic development and create a conducive environment for their social transformation. Jathin Pandey found that in his research, women are borrowing loans from the SHGs for domestic and non-productive use, but these women are well aware of government schemes.

Twinkle Verma (2019) found that the SHGs are an ability-enhancing tool for women. Members of the group feel empowered after joining SHGs. He recommended in his research paper that the government should provide financial assistance to SHGs and organize capacity-building programs.

According to Dr. C. Saraswathi's (2017) research, government and non-government organizations should take a sincere initiative to prevent constraints on women and highlight the importance of educational programmes and active participation in SHGs for their overall improvement.

The objective of the study:

1. To study the progress of SHGs
2. to learn about the issues that women face in SHGs in terms of empowerment
3. To study women's SHGs in urban areas
4. To study the importance of SHGs in women's empowerment.

Limitations of the study:

1. This study is limited to women who are members of self-help groups in urban areas.
2. This study is confined to Periyapatna SHGs in Mysuru district, Karnataka only.
3. The samples are very specific and related to women who are members of SHGs.

The study requires the following resources:

Many studies have been conducted by many researchers on the empowerment of women through SHGs in the rural areas. But some of the research conducted relates to urban SHGs. The problems and constraints facing women are different in rural and urban areas. The purpose of joining members into this group also differs between rural and urban areas. To know the effect of economic, social, political, and psychological factors on empowering urban women, this study is needed.

Methodology:

50 women samples from Periyapatna in Mysore District were chosen for the current study. The sample respondents are selected through a random sampling method. For this purpose, primary and secondary data were collected. Primary data is collected through questionnaires and personal interviews. The secondary data was collected through newspapers, journals, magazines, reports, books, and websites. The simple percentage method, charts, and other statistical techniques were adopted.

Results and Discussion:

Table 1 shows the distribution of SHGs by members' social status. It is found that a total of 8,15,10,369 members were enrolled in SHGs at the end of December 2021. On that, 22.13% are from the SC, 13.74% are from the ST, and 9.0% are from minority groups of members enrolled in the others category, i.e., 55.09%. The Karnataka state share of this distribution is 2.6% belongs to SC, 1.96% belongs to ST, 1.8% belongs to minority, and 4.08% belongs to others. 6.4% of members are PWD. In India, 1,98% of members are PWD.

Table 1
Category wise Distribution

Region	SC	ST	Minority	Others	Sub Total	PWD
Other	1,72,79,995	1,04,26,381	72,31,190	4,36,13,840	7,85,51,406	15,86,724
North west	6,75,844	60,912	69,496	10,64,517	18,70,769	22,165
North east	77,034	6,96,170	40,691	1,61,872	9,75,767	10,857
union territory	12,853	21,394	6,821	71,359	1,12,427	1,236
Total	1,80,45,726	1,12,04,857	73,48,198	4,49,11,588	8,15,10,369	16,20,982
Percentage	22.13	13.74	9.01	55.09	100	1.988
Share of Karnataka	4,84,804	2,20,076	1,34,362	18,33,106	26,72,348	1,04,008
	2.68%	1.96%	1.82%	4.08%	3.27%	6.41%

Source: Ministry of Rural Development reports.

Table 2 shows the total number of members in a group. Self-help groups are framed by a group of 10–20 women. In this research, 24% of groups are framed by 10 members. 64% of groups are running with 10 to 20 members, and 12% of groups are working with more than 20 members.

Table 2
Members in SHGs

Group members	No of members	Percentage
0 to 10	12	24
10 to 20	32	64
20 to 30	6	12
30 and above	0	0

Source: Primary data

Table 3 depicts the age range of members of an urban self-help group. 16% of members are between the ages of 20 and 30, 38% are between the ages of 30 and 40, 22% are between the ages of 40 and 50, and 24% are 50 and older.

Table 3**Age of the SHGs members**

Age	No. of members	Percentage
below 20	0	0
20-30	8	16
30-40	19	38
40-50	11	22
50 and above	12	24

Source: Primary data

Table 4 shows whether or not members of self-help groups are educated; in rural areas, 84% of group members are educated. Only 16% of female members are uneducated. Those uneducated members are over 50 years old. It shows that educated women actively participate in SHG activities.

Table 4**Education status**

Education status	No of persons	percentage
Illiterate	8	16
Literate	42	84

Source: Primary data

Table 5 describes the educational backgrounds of urban SHG members. Out of 50 members, 42 are educated. 30% of women have completed their primary and secondary school education. 38%, i.e., 17 members out of 50 have completed their secondary education. 12% of female members in urban areas are learning up to PUC. 4% of members are undergraduates, and 6% of female members of SHGs are qualified for master's degrees and other the educated members take an active role in SHG activities. These members are gathering a group of their nearby and framing SHGs and running successfully without any consequences.

Table 5**Education qualification of SHG members.**

Education qualification	No. of persons	Percentage
bellow SSLC	15	30
SSLC	19	38

PUC	6	12
DEGREE	2	4
DEGREE and more	3	6

Source: Primary data

Table 6 explains the family structure of SHG members in urban areas. Research shows that 80% of the families are nuclear, with only 20% of the members living in joint families.

Table 6

Family structure

Family structure	No of Persons	Percentage
Joint	10	20
Nuclear	40	80

Source: Primary data

According to Table 7, the family income of SHG members is less than 25,000 Rs. It is very hard for the women to maintain their families on this small income, but these women are maintaining their families, supporting their children's education, and running their own small business. 18% of members' family income is in the Rs 25,000 to 50,000 ranges, and only 2% of members' income is more than 50,000 Rs.

Table 7

Family income

Family income	NO of Persons	Percentage
below 25000	40	80
25000-50000	9	18
50000-75000	1	2
75000 and above	0	0

Source: Primary data

Table 8, explains the purpose of joining the women in the group. Savings, loans, or both are the primary reasons for women joining SHGs; no one joins for leisure or any other reason. In this study, 28% of members join the group to save their small amount. 58% of the members are required to take a loan from the group to maintain the family and business and fulfill their requirements. 14% of women are joining the SHGs with the motive of saving their money and procuring loans from SHGs.

Table 8
Purpose of joining SHG

Purpose	No of Persons	percentage
savings	14	28
loan	29	58
loan and savings	7	14
time pass	0	0

Source: Primary data

Findings:

1. Most of the urban SHG members are literate.
2. In urban areas, self-help groups consist of 10 to 20 members.
3. Some of the women have joined two groups, increasing their savings and credit limits.
4. Educated women are taking the initiative to create, manage, and control self-help group activities.
5. Weekly or monthly meetings are organized in SHGs.
6. Urban self-help groups are linked with nationalized banks and NGOs.
7. Banks are providing financial assistance to urban self-help groups.
8. Urban self-help groups' members come from nuclear families.
9. The family's total income per month is below Rs. 25,000.
10. The major purpose of joining SHGs is to increase your savings habit and take a loan from it.

A business loan is utilized by the members to run their own business or to support their family business, to clear a family debt, or fulfill their children's education needs.

Conclusion:

In India, in every village or in every city, SHGs are working. SHGs increase the savings habit in the minds of women. SHGs empower women socially, politically and economically. People who are financially strong get respect in society. Therefore, they compete with others. There is a necessity for providing more financial assistance from the government and banks. If the government is launching any new schemes relating to women's empowerment, those schemes must be reached directly to SHGs and the government must conduct proper training and awareness programmes for SHG members regularly with the help of NGOs.

References:

1. Koppa Kondal. (2014). Women empowerment through self-help groups in Andhra Pradesh, India. International Research Journal of Social Sciences.

2. Dr. Vidya K. (2017). Self help groups in Karnataka: A microscopic study on SHGs in Shivamogga city. IJETSR.
3. Jathin pandey and Rini Robert. (). A study on empowerment of rural women through self help groups. www.abhinavjournal.com
4. Dr. Athik -Ur- Rahaman. (2017). Women's self-help groups in rural areas of Kalburgi District. RJPSS.
5. Emmanuel JANAGAN Johnson. (2011). Empowerment of women through self help groups. Cauvery Research Journal.
6. Twinkle Verma. (2019). Role of self-help groups in women empowerment. IJRAR.
7. E. Shreesha. (2019). Empowerment of women through self help groups. IJSDR.
8. Tekale V S. (2014). Empowerment of rural women through self-help groups. International J. of Exten. Edu.
9. Pawanjoth kaur. (2015). Empowering rural women through self help groups in India, gian jyoti e-journal.
10. R Mayakanan. (2019). Empowerment of urban women through self-help groups. Journal of advanced research in dynamical and control system.
11. Dr. C Saraswathy. (2017). Empowerment of women through self help groups. JARDCS.
12. www.nitti.gov.in
13. www.panchatantra.kar.nic.in
14. Self Help Groups in Periyapatna.

