

# Collective Empowerment of Women through Self Help Groups

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**Abstract:** Economic empowerment is a major step towards the goal of equal participation of women in household and community, and to challenge socially unfair stereotype practices through women's Self Help Groups (SHGs). Economic empowerment of poor women could be achieved through improvement in their ability in accessing and controlling individual household economic resources and assets such as income, savings land, housing, and livestock. To sustain the economic empowerment it is crucial that the process of social empowerment should begin simultaneously by developing a sense of independence, self-confidence among women. Taking either individual and or group actions, to address social issues that are prevailing at household, community and institution levels, will improve capabilities in attaining education, sense of ownership, sense of belonging, leadership and their capacity to seek a better future. Collectively, women are enabled to address challenges and constraints and in the process achieve empowerment. This paper tries to examine the impact of SHGs collective with respect to empowerment of women based on the first-hand information.

The concept of community development is one of the important components of collective empowerment. Community development aims at generating sense of ownership among the people through increasing their ability to collectively discuss community issues, plan and work together to solve problems and collective decision making for social empowerment.

This research working paper attempts to find out the initiatives taken by SHGs to achieve individual and collective empowerment.

Individual social empowerment of members in SHGs is studied through indicators such as: awareness level, leadership, mobility, socialization, financial independence and security, understanding in family, improved living standard, recognition and equal status in family, support and involvement in decision making process.

Collective empowerment is examined through a list of indicators such as village development activities, mobilisation of schemes, social action programmes and political action programmes.

**Key words:** Self Help Group, Women empowerment, Scheduled caste, nonscheduled caste, Social empowerment, Economic empowerment, Political Empowerment

## **Introduction:**

Although women form nearly half of the human capital in the country, they are still the most deprived and neglected segments of society despite the constitutional guarantee for equal rights and privileges for men and women. Women continue to be victims of a process of economic, social, cultural and political marginalization. Women are viewed as homemakers and are not encouraged to undertake professions to which men have a natural access. On the other hand, half of the world's food is produced by women working in the fields and they constitute 1/3 of the world's labor force. Although a woman does double the amount of work and contributes doubly to the economy, she is considered a burden and instances of female infanticide and foeticide bear testimony of this.

Women not only face various gaps as females, but they may also belong to another disadvantaged category. Their lack of empowerment often originates within the household or family and their empowerment needs a major transformation, especially in patriarchal societies.

The low social status of women stem from the insignificant economic status ascribed to them in the rural society resulting in their continued economic dependence on the male members of the household. Therefore, there is need for economic empowerment of women.

In particular, the scheduled caste women are totally deprived of opportunities though there are provisions and allocations in job opportunities. "The Scheduled Caste is the weakest in terms of political, economic, social and cultural resources". (Status of Scheduled Caste of Karnataka.2001). As in other states of the country, 75% of the Scheduled Caste in Karnataka are in the villages and they subsist by laboring in agricultural and allied fields. "Not only do the Scheduled Castes suffer from a lack of social

resources; they have also been denied access to both material and cultural resources. They have experienced, in addition to material deprivation, social exclusion, which is manifested in their poor access to human development.”

Several economic and other social welfare measures have been taken by the government and non-government organisations. The Government of India announced a holistic programme called Swarna Jayanti, Gram Swarozgar Yojana, which is based on group approach. The rural poor are organized into SHGs which are provided micro-credit to take up viable economic activities on their own. While most of the development programmes address themselves to alleviating the condition of poor who live below subsistence levels, women, who form the single largest disadvantaged section of gender oppression are seldom given priority in such programmes. Majority of these women come from the lowest strata of the caste/class hierarchy. Their caste affiliation restricts their mobility; their class membership limits their access to productive resource, while their gender role minimizes their economic participation. As such, they are marginalized as workers and found in situations of immense exploitation and victimization and are therefore forced to a status of invisibility and powerlessness. Despite their invisibility in the labor force and their powerlessness in the family, it is their meager but substantial income that sustain and meets the needs of the family.

Self-help Group serve as a platform for poor women to come together reflect on their status, analyse and take appropriate measures to improve their status, both at the individual and the collective level. Thus, Groups become empowered through collective action, and are enabled to address the constraints in the process. Empowerment is a multifaceted process encompassing aspects such as enhancing awareness, increasing access to resources – economic, social and political. It comprises an equally important component of mobilization and organization of women into groups, because it is these groups that form the basis for solidarity, strength and collective action. While economic empowerment often emphasize more at individual level the social empowerment impact at individual, family and community level

The research working paper on “Collective empowerment of women in Self Help Groups “intends to study the impact of SHGs collective action to empower scheduled caste and non-scheduled caste women who form subordinate category of people who have generally lacked access to education and societal structures of power.

#### **Review of literature:**

During the course of the research work, the study of several writers was referred to and it is vital that an abstract of the literature study is put to note and the following references are worth mentioning.

Karnataka Human Development Report (2005) describes that the SHG strategy, which has begun to emerge as the main vehicle of socio-economic development for women, offers multiple inputs and not just wages: like communication skills, vocational training, awareness about literacy and health, participation in community and political processes, all these are inputs that the Scheduled Caste need as they are poor, marginalized and voiceless. In addition, poverty reduction programmes must target the Scheduled Caste because so many other deprivations arise out of income poverty.

Sudha Rani, K., D. Umadevi and G. Surendra (2002) in their study titled “SHGs, Micro-Credit and Empowerment “observed that the participation in SHGs enhanced the empowerment of women in aspects like increase in self-confidence and decision-making power during the period of participation.

Gadekar, H.H. (2005) in their study “Women Empowerment Through Mahila SHG Industrial Society Ltd” found that because of the society’s efforts, women empowerment has become a reality. Members are becoming self-reliant. This visualizes the strength of women leadership is encouraged in the field of cooperatives, this will strengthen cooperative development in all walks of life.

Banerjee, G.D. (2002), in their Evaluation Study on Self-Help Group, observed that the participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. Most of the women were able to increase their income level manifold and contributed to the development of their family. It has enabled women’s participation in financial decisions, full satisfaction in performance in SHG activities, continuing girl child education and reduction in consumption of alcohol individually, contesting and winning in panchayat elections, liaising with government authorities to improve village basic infrastructure (laying of roads, getting electric connections and providing drainage, drilling of bore well and community hall construction).

Raghav Gaiha and Mani Arul Nandhi, (2007), in their article “Microfinance, Self-Help Groups and Empowerment in Maharashtra” states that various dimensions of empowerment were confirmed. Not only do SHGs benefit from the presence of networks, the former also contribute to trust, reciprocity and associational capital (e.g. through strengthening of local institutions). Domestic violence was reduced.

CS Reddy and Sandeep Manak, , (2005) in their study titled Self-Help Groups: A Keystone of Microfinance in India - Women empowerment and social security, observed that the status of women has generally improved as they have developed stronger

confidence which has changed gender dynamics and their role in the household. In south India, significant improvements in fertility rates, female literacy, participation in development programmes and economic independence are evident. Women are able to fight for their rights and entitlements and have emerged as a force to be reckoned with. Further, SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of society.

Lalitha, N., and B.S. Nagarajan (2002) in study on “Functioning of the SHGs in Selected Districts of Tamil Nadu” (eds.) highlighted the facts that SHGs were people’s institutions and with their support, the women could march towards empowerment and that the groups could promote individual and group ventures of income generating activities under the effective guidance of NGOs. The study also revealed that effective leadership, group cohesiveness, savings, regular meetings, peer group pressure, linkage with other institutions and effective supervision by the NGOs were the factors which contributed to the success of the groups.

### **Rationale of Study:**

The various problems related to women status are found frequently among women in general and scheduled caste population scheduled caste is one of the disadvantage sections in our society. There are inadequate studies that emphasise on collective empowerment of women in SHGs. Hence, the present study has been undertaken.

### **Objective;**

To study the collective interventions of women that impacts social and economic empowerment at family, community and village level.

### **Research methodology:**

SHGs which have been in existence for more than 3 years and with a membership of 12-20 were chosen for the subject area. Heterogeneous groups were selected where in both scheduled caste and non- scheduled caste women have taken the membership. SHGs having 1/3 of scheduled caste members were chosen. The total sample size is 28 SHGs. The study was conducted on the basis of stratified, purposive random sample technique.

Information was collected both from primary and secondary sources. To find out the dimensions of women empowerment at collective level structured questionnaires were used in focused group discussions with SHGs. In addition separate discussion was held with SHG federation members. The primary data thus collected were tabulated and analysed. Statistical tools like; Chi square test and Karl Pearson's Coefficient of Correlation have been applied. Secondary data was gathered from SHG records and annual reports of SHG facilitating agency.

### **Scope of Study:**

The present study area is limited to the SHGs facilitated by an NGO in Mulabagilu Taluk of Kolar district. There are a total number of 325 SHGs. Only 28 Self Help Groups have been studied.

### **Null Hypothesis:**

1. H<sub>0</sub>: There is no significant difference in upliftment of scheduled caste members than the non-scheduled members (Non-SCs) through SHG formation and management
2. H<sub>0</sub>: There is no significant difference in the empowerment of women in literacy level while comparing with the performance
3. H<sub>0</sub>: There is no significant difference in taking responsibility in convening the regular meetings and deciding the agenda for the discussion in SHG meetings i.e., the staff and NGO representatives will play major role in convening the regular meetings of SHGs

### **Limitations of the study:**

The study is mainly based on the information provided by the members through focused group discussion by using structured questionnaire and not through direct observation of SHG regular meetings.

### **Research Findings and Analysis:**

#### **Part I -General profile of SHGs and function**

**Table 1.Age of Self Help Group**

Inception years of SHGs in years	Frequency	Percentage
5 to 10	5	17.86
10 to 15	9	32.14
15-20	14	50
Total	28	100

The above table shows that all SHGs covered under the study were in existence for more than five years.50 % of the SHGs were between 15 to 20 years. 32 % and 18 % was in the range of 10 to 15 years and 5 to 10 years respectively. It is shows the sustainability of SHGs

**Table 2.Caste wise analysis**

Observed			
Domination	SC	Non-SC	Total
0-50%	10	18	<b>28</b>
>50%	18	10	<b>28</b>
<b>Total</b>	<b>28</b>	<b>28</b>	<b>56</b>
Expected			
Domination	SC	Non SC	Total
0-50%	14	14	<b>28</b>
>50%	14	14	<b>28</b>
<b>Total</b>	<b>28</b>	<b>28</b>	<b>56</b>

Chi-Square P Value 4.57

Table Value at 1 degree of freedom and 95% confident level: 3.84

We reject  $H_0$  because  $4.57 \geq 3.84$ . We have statistically significant evidence at  $\alpha=0.05$  to show that  $H_0$  is false, or that the distribution of responses is not in equal proportion. The p-value is  $p < 0.005$ .

The result indicates that there is a significant difference in upliftment of scheduled caste members than the non-scheduled members (Non-SCs) through SHG formation and management. The scheduled caste members get leveraged by the involvement in the SHGs with the support of non-scheduled caste members. The caste discriminations can also be addressed in the society, at large, by such a great initiatives. This study also shows that the SHG movement has visually brought equality among the population of different categories, which has to be highly appreciable. It also proves that the SHG brings social empowerment

**Table .3 Education status of SHG Members**

F.Dist. - One tailed - Test Between the groups

Education status of SHG members						
Illiterate	Literate	Primary	Upper Primary	High School	PUC	Degree
295	5	49	48	45	8	1
F.Dist.Test P Value 0.0355						
Table Value at 6 degree of freedom and 95% confident level: 4.2839						
We accept $H_0$ because $4.2839 \geq 0.0355$ . We have statistically insignificant evidence at $\alpha=0.05$ to show that $H_0$ is true, or that the distribution of responses is equivalent between the groups (one-tailed test). The p-value is $p < 0.005$ .						
There is no significant difference in the empowerment of women in literacy level while comparing with the						

performance.

The above table shows the level of school education of the SHG members. Majority (66%) were illiterate. Rest of the members had schooling up to primary (11%), upper primary (11%), high school (11%) and graduate (1 %). Only 1 % knows to read and write through informal education.

**Table 4. Convening SHG meetings**

Convening SHG meetings				
Representatives	Members	President	Secretary	Treasurer
1	21	7	2	0
6.2	6.2	6.2	6.2	6.2
4.36129	35.3290323	0.103226	2.845161	6.2
Chi-Square P Value 48.84				
Table Value at 4 degree of freedom and 95% confident level: 9.488				
We reject $H_0$ because $48.84 \geq 3.84$ . We have statistically significant evidence at $\alpha=0.05$ to show that $H_0$ is false, or that the distribution of responses is not 0.2. The p-value is $p < 0.005$ .				

The above result indicates that there is a significant difference in taking responsibility in convening the regular meetings in SHGs. Here, the members on their own, take initiatives and convene their SHG meeting without the support of any NGO staff or individuals. It shows that in SHGs which have been in existence for over 10 years have socially empowered women, which is highly appreciable.

**Table .5Deciding agenda for the SHG Meeting**

SHG Agenda						
Representative	Member	President	Secretary	Treasurer	Others	Total
2	25	2	0	0	1	30
5	5	5	5	5	5	30
1.8	80	1.8	5	5	3.2	96.8
Chi-Square P Value 96.8						
Table Value at 5 degree of freedom and 95% confident level: 11.070						
We reject $H_0$ because $96.8 \geq 11.070$ . We have statistically significant evidence at $\alpha=0.05$ to show that $H_0$ is false, or that the distribution of responses is not 0.17. The p-value is $p < 0.005$						
There is a significant difference in the capabilities of women in framing the SHG meeting agenda themselves.						

The above result indicates that there is a significant difference in taking responsibility while deciding the agenda for the discussion in the SHG meeting. Here, the members on their own, takes initiatives, discuss the economic and social issues and analyze the causes. It shows the socially empowered women are the result of SHGs over a period of 10 years, which are highly appreciable.

## **Part -II**

### **Collective Empowerment**

#### **Collective action for village development activities**

Self-help groups have initiated and completed activities which can benefit one individual, a group of individuals, locality or the whole village. This has led to better participation and encouraged leadership among women leading to community recognition of SHGs. Some of the activities that were initiated are given in the table below.

**Table 1. Collective action for village development activities**

Village development activities		
Name of activity	Frequency	Percentage
Road making	9	32.143
Toilet	8	28.571

Public Distribution System	13	46.429
Drainage	1	3.5714
Housing	9	32.143
Drinking water	20	71.429
Others	26	92.857

It is observed from the above table that a greater percentage of 71% of SHGs took part to improve basic facilities like drinking water facility in their villages followed by ensuring access to ration cards (46%) as per the eligibility criteria and housing (32%). The general village infrastructure such as road making (32%), sanitation facilities like drainage (3%) and toilets construction (28%) were addressed. Others (92%) included Tank/lake improvement, through Jala Samvardhana yojana, and employment generation through National Rural Employment Guarantee Scheme. In some villages SHGs were able to mobilise MLA fund for village infrastructure development. They have provided labour for construction of school building, anganwadi building and Community hall. They emphasised planting of trees for environment protection, mobilised job cards for eligible poor families.

### Collective action for mobilisation of government schemes

It is essential that the members realise that they have to ensure the government benefits earmarked for the poor and needy are mobilized. This can be achieved by establishing linkages with government departments and other institutions and organizations, etc.

**Table 2. Collective action for mobilisation of government schemes**

Mobilisation of government schemes		
Name of the scheme	Frequency	Percentage
Family pension	2	7.1429
Old-age pension	20	71.429
Widow pension	19	67.857
Ration card	26	92.857
Special assistance schemes (Women,SC,ST)	19	67.857
Housing	25	89.286
Electricity	23	82.143
Toilet	24	85.714

It is observed from the above table that the SHGs were able to access different programmes for their members who are eligible under different schemes. Availing ration card was reported to be highest (93%). Availing Housing schemes like; Indira Awas Yojana, Ashraya Yojana, Ambedkar Housing scheme Yojana, and Basava Housing was reported to be the second highest (89%) and the third highest was toilet construction (85%) through Swachh Bharat Mission and Nirmal Bharat Abhiyan. Electricity through Bhagya Jyoti was reported to be the fourth highest (82%) government benefit availed. Other social security benefits for vulnerable women included-- old age pension through Sandhya Suraksha Yojana (71%), widow pension (68%) and family pension (7%). Special assistance schemes for scheduled caste members were also mobilized (68%).

**Table 3. Collective action for economic development activities**

Economic empowerment initiatives				
Name of the activity	SC members	Non SC members	Frequency	Percentage
Skill building	64.28	60.71	18	64.286
Group IGP	14.28	14.28	4	14.286
Alternative savings	57.14	57.14	16	57.143
Health Insurance	67.85	67.85	19	67.857
Bank linkage			20 SHGs	71.429
Equal wages			16 SHGs	57.143

It is

observed from the above table that through SHGs 64% and 60% of scheduled caste and non-scheduled caste women have got the opportunity to develop their skills to take up and manage their agri business and livestock business including dairying more efficiently. An equal percentage i.e.14% of both scheduled and nonscheduled caste members have taken up group income generation activities like silkworm rearing. In a similar manner both scheduled and non-nonscheduled caste members (57%) have been doing savings in post office and separate individual savings bank account. Health insurance from TATA AG is taken in equal percentage by 67% of both scheduled caste and nonscheduled caste members. They have encouraged women to have health insurance under SwasthBhimaYojana and helped obtain Yashasvini cards. They have ensured mothers get a kit called as “Madilu kit” under Janani Suraksha Yojana. 57% of SHGs has demanded for equal wages. They have been able to access loans by establishing SHG bank linkages (71%).

**Collective actions of SHGs to address social issues**

SHGs have become aware of the need to address the social issues that are affecting girl child and /or woman. They have been able to discuss these matters in SHG meetings and initiate steps to bring changes in the social life of SHG members. Some of the issues taken up by SHGs are: girl child education, dowry prevention, prevention of violence against women, asserting property rights for women, awareness level on legal matters, woman divorce, and others

**Table 4. Distribution of SHGs as per Collective actions to address social issues**

<b>Collective interventions to address Social issues</b>		
<b>Name of social activity</b>	<b>Frequency</b>	<b>Percentage</b>
Girl child education	25	89.286
Prevention of violence against women (VAW)	25	89.286
Legal awareness	23	82.143
Dowry prevention	19	67.857
Women property rights	19	67.857
Woman divorce	5	17.857
Others	24	85.714

It is observed from the above table that majority of 89 % of SHGs have given importance to provide school education for their girl children. They have also influenced the community by creating awareness on the significance of girl child education. They have made efforts to prevent school dropouts after attaining puberty. They encouraged girls to study up to 10<sup>th</sup> standard and beyond. Federation members have used all the possible forums like; Federation meetings, SHG annual functions, mothers meeting of anganwadis, adolescence meetings, and other to create awareness as well as to motivate girls and women. They have encouraged men in families to prevent gender discrimination in educating their children. They have mobilised Bhagya Lakshmi scheme for girl children schooling.

It can be inferred from the above table that 89 % of SHGs have tried to abolish alcoholism which are causes of poverty and violence against women. Through the gender education and legal awareness imparted by NGO they have understood that they have right over their body and none can abuse it either by using derogatory words and or violence in the form of beating and others. They have (internalized that domestic violence is violating human rights. 89 % of SHGs have addressed such issues both at family and community level collectively.

It is can be inferred from the table that 82% of SHGs have invested time in imparting legal awareness to its members. They have imparted knowledge on Human rights, reproductive rights of women, property rights, and children rights, domestic violence and others. Legal information given them confidence to address social issues and others issues which are affecting their life. The only way these scheduled women can escape the viscous cycle of poverty, abuse and oppression is through education. Through education more scheduled caste women can come to know their basic human rights and they can then raise an even stronger voice against abuse and exploitation.

The above table reveals that 67% of SHGs have initiated efforts to create awareness on the Dowry Prohibition Act. In SHG meetings they have recognized the incidence of dowry and its violent consequences. They have been able to address dowry related issues at the level of members’ households and community. Among themselves they have decided that they will not take and give dowry. They have decided to educate their children and encourage them to seek employment so that they become economically independent.

More importantly, there is no discrimination of members on caste basis. Scheduled caste members having SHG membership are not performing their conventional jobs like; manual scavenging, toilet cleaning in houses of well off and slipper making. They have been participating in SHG related activities and social functions.

**Collective actions of SHGs for Political Empowerment**

Attendance at Grama Sabha indicates rising interest in local affairs, besides widening the canvas of politically empowering women resulting in to greater participation as candidates for election to local bodies. The SHGs by virtue of their doing good for SHGs and support rendered by members towards village development activities can contest for local elections or support a woman candidate by canvassing for elections.

**Table 5. Distribution of SHGs as per Collective actions for political empowerment**

<b>Political participation</b>		
<b>Name of the political action programmes</b>	<b>Frequency</b>	<b>Percentage</b>
Awareness on voting	28	100
Freedom to vote	28	100
Contesting in election	19	67.857
Canvassing in election	25	89.286
Designation in GP	10	35.714
Participation in GP meeting	26	92.857
Others	22	78.571

Democratic awareness is a vital step in progress and it is expected that training programmes and Federation and SHG meetings provide valuable inputs in this regard. It is observed from the above table that 100% of SHGs reported that members are aware of right to vote and vote in all elections. They have cast their vote in favor of the candidate of their own choice.

A total of 67 % SHGs have encouraged their members to contest in local elections and 89% of SHGs have canvassed in favor of the nominated women candidates from SHGs. 35 % of SHGs have reported that women candidates who won elections are not mere members but have attained responsible positions in Grama Panchayat. In 92 % of SHGs members have attended Grama Sabha meetings and have a say in decision making process.

**Part - III**

**1. SHGs impact on Social Empowerment**

**Table 6. Distribution of SHGs as per Collective actions for social empowerment at individual and family level**

**Karl Pearson coefficient of correlation:**

<b>Self-Development</b>					<b>Family status</b>					<b>Community</b>		
<b>Increased awareness</b>	<b>Leadership</b>	<b>Mobility</b>	<b>Socialization</b>	<b>Financial Independence</b>	<b>Understanding in Family</b>	<b>Improved in standard of living</b>	<b>Equal Status</b>	<b>Participation in Decision making</b>	<b>Financial Security</b>	<b>Recognition</b>	<b>Support</b>	<b>Involvement</b>
	0.37	0.69	0.81	0.62		0.11	-0.03	0.75	0.47		0.71	0.76

*Cut off / standard level: +0.6*

**1. Correlation between increased awareness level and leadership: +0.37**

This table indicates that the increased awareness contributed to taking leadership position to the extent of +0.37. Other criterion like ability, school education, family background etc. is forming part of leadership apart from getting awareness alone (there is no

reference to this in the table). However, it could be pointed out that getting the improved awareness would be the entry point for any leadership position in SHGs.

## **2. Correlation between increased awareness level and mobility: +0.69**

It indicates that the increased awareness also contributed to higher mobility in the social background to the extent of +0.69; hence, it is highly correlated to the standard level. It means that the increased awareness level gives is positively related to their ability to move freely and independently in the society i.e., the ability to move between different levels in society like employment, development institutions/organizations.

## **3. Correlation between increased awareness level and socialization: +0.81**

It indicates that the increased awareness contributed to the socialization process to the extent of +0.81; hence, it is highly correlated to the standard level can be inferred. It means that the increased awareness level has a positive impact on the process of learning to behave in a way that is acceptable to society. It gives higher leverage for the women empowerment.

## **4. Correlation between increased awareness level and financial independence: +0.62**

It indicates that the increased awareness contributed to financial independence to the extent of +0.62; hence, it is positively correlated than the standard level. It means that the increased awareness level has a somewhat positive impact on the financial independence. It gives higher leverage for the economic empowerment of women.

### **Family Status:**

#### **1. Correlation between understanding in family vs. standard of living and equal status: +0.11 & -0.03**

It is surprising to note that, though there is a good understanding at the family level, it did not contribute majorly to improvement in the standard of living of family and failed to provide equal status with men. A diligent effort has to be taken by the NGOs and GOIs to enhance the importance of equal status to bring women empowerment at family level.

#### **2. Correlation between understanding in family vs. participation in decision making: +0.75**

The correlation with the participation in decision making is high i.e., +0.75, which shows that women play a major role in decision making in their family. The participation in the decision making at family level is the foundation for women empowerment, which is a positive highlight of understanding in family level. Members took decisions about various important aspects of household management like expenditure on education of child, marriage of child, medical care, etc.

#### **3. Correlation between understanding in family vs. financial security: +0.47**

The correlation with the financial is moderately low i.e., +0.47, less than the standard. Hence, women can exercise their role in their family to bring financial security to a limited extent only. Men in families are supporting women to attend SHG meetings, contributing to savings, and payment of loan installments. Women get support of men in the form of children care, elderly care and household chores when they attend SHG meetings or when they travel outside villages to fulfill duties of SHG and federations.

### **Community level:**

#### **1. Correlation between community recognition and support: +0.71**

The correlation between the community recognition and support is highly positive i.e., +0.71. Since most of the SHGs were more than 10 years old, it indicates that the existence of SHGs for more number of years builds community support and thereby it results in women empowerment at society. In the society they gain respect. Community also have rendered support by participating in campaigns organised by SHGs, to name a few, Right to food campaign, Campaign on Violence Against Women, Pension campaign, Prohibition of alcoholism, campaign to assert woman's property rights, Campaign against cutting trees,

#### **2. Correlation between community recognition vs. involvement: +0.76**

The correlation between the community recognition and involvement is highly positive i.e., +0.76. This could be because the SHGs selected for the study are almost 10 years old. SHG members have been invited to participate in committees like; School Development and Betterment Committee, Village Health and Sanitation Committee, ward sabha meetings. They are also invited to participate in national and local events and are treated with respect. It indicates that the existence of SHGs for more number of years builds involvement in the community and thereby it results in women empowerment at society.

### **Major findings**

<b>Development activities of SHGs which has performance above: 90%</b>
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Sl.No	Development Activities	Performance in %
1	Awareness of voting	100
2	Freedom to voting	100
3	Participating in Gram Panchayat meeting	92.86
4	Ration card procurement	92.86
<b>Development activities of SHGs which has performance:71%-90%</b>		
1	Girl child education	89.3
2	Fighting against Prevention of VAW	89.2
3	Canvassing in election	89.2
4	Mobilising Housing for poor	89.2
5	Toilet facilities	25.87
6	Electricity facilities	82.1
7	Drinking water facilities	71.4
8	Bank linkages	71.42
<b>Development activities of SHGs which has performance : 50%-70%</b>		
1	Access to insurance; Dowry prevention; Women property rights; Contesting in elections; Widow pension; availability of special assistance schemes	67.86
2	Skill building	60-64
3	Ensuring equal wages system and alternative savings	57.14
	Development activities of SHGs which has least performance	
<b>Development activities of SHGs which has least performance:below 50%</b>		
1	Road making	32.14
2	Drainage facilities	3.57
3	Group Income Generation Activities (IGAs)	14.28
	Toilet construction	
<b>All the above results show the Overall performance of SHGs in collective empowerment is 64.796%.</b>		

### Suggestions

1. Improve literacy level of women
2. Pay attention to other diversified activities for women beyond farming.
3. Emphasize financial sustainability in SHGs.
4. Encourage members to document the details in SHG independently
5. More efforts to be taken to address dowry issues
6. Greater need to take up right based issues like; equal wages, property rights, equal status
7. Skill building to provide supplementary income generation activities
8. Gender and empowerment indicators to be developed to assess the year wise progress

9. Create more employment for women
10. Remove superstitious beliefs among women
11. Greater awareness of constraints and achievements of SHGs
12. Gender sensitization programmes for men

## Conclusions

This research study examines the effectiveness of women SHGs in collective empowerment. It conducted a significant analysis of various indicators such as; awareness level, leadership, mobility, socialization, financial independence and security, understanding in family, improved living standard and recognition and equal status in family, support and involvement in decision making process. Collective empowerment is examined through a list of indicators such as village development activities, mobilisation of schemes, social action programmes and political action programmes

The study found that older SHGs are emerging as social empowerment or social action groups for women. This is because SHGs are facilitated by NGO which organized women around multiple issues that helped them to expand into new spaces. The SHGs have the capacity to deal with Economic empowerment (access to savings and credit) Social empowerment (girl child education, dowry, violence against women), Individual empowerment (self-confidence, mobility, decision making, leadership) and Political empowerment (freedom to vote, contesting elections, canvassing, holding positions in local bodies)

The SHGs have enabled women to be assertive and facilitated the empowerment process. SHGs have been found to be a meaningful force in achieving collective empowerment. Poor women have gained voice through collective participation. Women are developing a sense of dignity, self-confidence which is powerful tool of empowerment.

This study concludes that, members of the older SHGs appear more confident, financially more secure, and in better control of their lives. Thus, we can conclude that SHGs are one of the means to achieve collective empowerment of women. Their increasing awareness has given them courage and enhanced their participation in discussions in aspects that affect their status at various levels--family, community and village level.

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