

MINOR RESEARCH PROJECT

Project Title:

“A Comparative Study on Women Empowerment through Self-Help Groups with Special Reference to Rural Districts of Karnataka”

Final Report

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“Gratitude is not only the greatest of virtues but the parent of all others”

- Cicero

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DECLARATION

We, the investigators, hereby declare that the Minor Research Project entitled **“A Comparative Study on Women Empowerment through Self-Help Groups with Special Reference to Rural Districts of Karnataka”** is a bonafide record of research work carried out by us during the years 2013-2016.

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CERTIFICATE

This is to certify that the Minor Research Project entitled “**A Comparative Study on Women Empowerment through Self-Help Groups with Special Reference to Rural Districts of Karnataka**” submitted to University Grants Commission, Karnataka by Poornima Vijaykumar (Principal Investigator), Christina Aroojis, and Preemal Maria D’Souza from the Department of Commerce, St. Joseph’s College of Commerce (Autonomous), Bangalore is a bonafide record work carried out by them.

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List of Abbreviations Used

POPIN:	Population Information Network
SHG:	Self Help Groups
NABARD:	National Bank for Agriculture and Rural Development
SHPIs:	Self-Help Group Promoting Institutions
NGO:	Non-Government Organisations
IFC:	International Finance Corporation
GEM:	Gender Entrepreneurship Markets Initiative
MPDF:	Mekong Private Sector Development Facility
AusAID:	Australian Agency for International Development
MNC:	Multinational Corporation
SEWA:	Self-Employed Women's Association
AWAKE:	Association of Women Entrepreneurs of Karnataka
FGD:	Focus Group Discussions
MFI:	Microfinance Institution
NBFC:	Non-Bank Financial Corporation
RBI:	Reserve Bank of India
PUC:	Pre-University College
ANOVA:	Analysis of Variance

CHAPTER I

INTRODUCTION

“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers” - Mahatma Gandhi

The relationship between women's empowerment and social development has been a major theme in studies of any nation's overall development. The United Nation (UN) claims that improving women's status is not only beneficial to themselves but also for overall social economic development of the nation.

"Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development" (United Nations, 1995).

Women comprise of half of the country's population, yet, they have limited control over income. Most women remain confined to a narrow range of female low-income activities resulting in gender discrimination. Poverty and unemployment are the major problems of any under-developed countries, to which India is no exception. In India, at the end of Ninth Five Year Plan, 26.1 per cent of the population was living below poverty line.

In the rural areas, 27.1 per cent of the population was living under poverty. The overall unemployment rate was estimated to be 7.32 per cent while the female unemployment rate was 8.5 per cent. Unemployment amongst women in the rural areas was 9.8 per cent. This was because of the low growth of new and productive employment. In the end of the Ninth Five Year Plan, the Government implemented various schemes to reduce poverty and to promote gainful employment. But the most effective scheme with less stress on financial expenditure was the concept of “Self-Help Group”. It is a tool to remove poverty and improve the rural development (Sabyasachi Das, 2003).

When we look into the 1990s, development programs started to notice the role of women's empowerment in economic development and human development. The term ‘Women's Empowerment’ was first defined by the United Nations after the Fourth World Conference on “Women: Action for Equality, Development and Peace” in Beijing in 1995. The United Nations identified that Women's Empowerment has five components: women's sense of self-worth, their right to have and to determine choices, their right to have access to opportunities

and resources, their right to have the power to control their own lives - both within and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (United Nations, 1995.)

Despite significant growth in agricultural production and employment over the past five decades of development planning, rural poverty continues to pose the greatest challenge in India. Despite decades of poverty alleviation efforts, the absolute number of poor has doubled since independence. About 36 per cent of the rural households are found to be outside the fold of institutional credit.

When we study the various studies, suggest that the existing policies, systems and procedures as well as the savings and loan products often are not matching the needs of the poor. “Whatever you do, be different- that was the advice my mother gave me, and I can’t think of better advice for an entrepreneur. If you’re different, you will stand out.” and “Nobody talks about entrepreneurship as a survival, but that’s exactly what it is and what nurtures creative thinking. Running the first shop taught me business is not financial science; it’s about trading: buying and selling.” – By Anita Roddick, founder of The Body Shop.

So empowerment of women involves many things- economic opportunity, social equality and personal rights. Women are deprived of these human rights, often as a matter of tradition. In rural areas, women are generally not perceived to have any meaningful income generation capacity, and hence, they are relegated mainly to household duties and cheap labour. Without the power to work and earn a good income, their voices are silenced.

Individual scholars also have their definitions of women's empowerment. The definitions of women's empowerment by scholars often belong to either category: empowerment as a process, or empowerment as a goal. In the first viewpoint, empowerment is viewed as an on-going process rather than a product; there is no final goal to it.

Empowerment is the process whereby the powerless gain control over the circumstances of their lives. It includes both control over resources and ideology (Batiwala, 1994; Sen & Batliwala, 2000). Kabeer (1999) emphasizes "power" as the ability to make choices, and "empowerment" is the process of acquiring the ability of make choices by those who are denied such ability.

In later definition of the concept, Mosadale (2005) defines women's empowerment as the process by which women redefine gender roles in ways which extends their possibilities for

being and doing. She emphasizes that empowerment has to be claimed by the group that want to be empowered, specifically by women.

Empowerment is about ability: women's ability to control individual health; the ability to control her life; and the ability to change the world (Bradley, 1995; Tenglund, 2008). Different dimensions of this also include the abilities to control their homes, work, relationships, leisure time and values. One can argue that this point of view is not much different from a general human rights perspective since it does not highlight the gender aspect of women's empowerment. Bradley (1995) for example, views empowerment as the degree to which women are social actors, and thus, able to affect their own positions. Even though some scholars view women's empowerment as an outcome or as an outcome and a process, the definition that describes women's empowerment as a process has received more agreement.

The process of women's empowerment is dynamic; it is not static over the life course but may vary over time, subject to the accumulation of experiences, resources, and achievements as well as of time-varying characteristics like age, marital status and duration (Lee-Rife, 2010).

Empowerment is also relative and contextual. People are empowered or depowered relating to other people or to themselves at a previous time (Mosadale, 2005; Tenglund, 2008). The term "empowerment" may indicate a redistribution of power to the less powered group. Odutolu, Adedimeji, Odutolu, Baruwa, and Olatidoye (2003) insist that empowerment is context-specific; it differs in different cultures, situations and stages of their life cycles. For example, the use of contraception was once considered empowering, but when more than half of the married women in rural Bangladesh have used it since 1990s, it has become normative and does not necessary imply a higher level of empowerment (Malhotra, Schuler, & Boender, 2002). Even though women's empowerment is a process, measuring the process over time is a major challenge in studies on women's empowerment. Thus, women's empowerment can only be measured as a final goal.

Despite the wide variation in the conceptualizing women's empowerment, a definition can be proposed: "Women's empowerment is a self-acquired process to achieve women's choices in all aspects of life, including decisions about their health and bodies, their education, employment, and political representation. This process should be acquired at all levels: individual, household, community, country and global. Furthermore, women's empowerment

is contextual. It should be interpreted closely with the socio-economic context and in period of time".

DEFINING WOMEN'S EMPOWERMENT

United Nations Population Information Network (POPIN) has defined women's empowerment based on five components, which are as follows:

- Women's sense of self-worth.
- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home.
- Their right to have and to determine choices.
- Their ability to influence the direction of social changes to create a better social and economic order, nationally and internationally.

From the definitions of women's empowerment, as defined in the literature, we may visualise an empowered woman. An empowered woman is confident in her ability; she is capable of leading her life independently; she is socially as well as economically independent; she is opinionated, enlightened and has freedom from all sorts of domination; and finally she is someone who is capable of standing for her own rights.

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young". – Henry Ford

Now we may formulate a new definition of women's empowerment based on the above.

DEFINITION

Women's empowerment comprises women's education and knowledge to enhance her understanding about her surroundings, her ability to control her life, freedom from domination by not depending on anyone else's income, her ability to participate in decision-making process, her capability to make independent decisions and finally her independence in terms of mobility.

For this purpose, the Self-Help Group (SHG) model was introduced as a core strategy for the empowerment of women, in the Government of India's Ninth Five Year Plan (1997–2002) and is one of the largest and fastest-growing microfinance programs in the developing world (Planning Commission 2002). Empirical evidence from earlier research substantiates that the economic and social impact of microfinance empowers women (Bali Swain and Wallentin

2009; Pitt and Khandker 1998; Pitt, Khandker, and Cartwright 2006; Aghion and Morduch 2005; Anderson and Eswaran 2005; Goetz and Gupta 1996; Dijkstra 2002; Beteta 2006; Bardhan and Klasen 1999). Investigating this further for Indian SHGs, we examine whether it is the microfinance related economic factors or the non-economic factors that are more effective in women's empowerment.

Why are we interested in investigating the disaggregated economic and noneconomic impact of microfinance on women's empowerment? As researchers note, empowering women is a multi-dimensional process (Malhotra and Mather 1997; Johnson 2005; Kabeer 1999). Some suggest that the economic impact of microfinance empowers a woman through an increase in her income, which raises her bargaining power to allocate resources within the household. Others emphasise the social impact of microfinance on greater autonomy, awareness and political and social inclusion as being more effective in women's empowerment.

EMPOWERING WOMEN THROUGH SHGs (ROLE)

A Self-Help Group (SHG) is a village-based financial intermediary comprising of ten to twenty local women. There are over 1,95,585 self-help groups (SHGs) in Karnataka under various departmental programmes, majority of which are WSHGs or women's self-help groups. In the recent times, the woman has contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. In the light of the above observation, the study focuses on the awareness of functioning of registered Self-Help Groups among women in rural areas of Karnataka and such programmes being Stree Shakti and Swashakti Programme funded by the State Government of Karnataka

The SHG program emerged in the early 1990s with the Reserve Bank of India guidelines encouraging the nationalised commercial banks to lend to informal SHG groups. It has since been actively promoted by the National Bank for Agriculture and Rural Development (NABARD).

SHGs fall under the category of village banking, which includes 10 to 20 (primarily female) members. In the initial months the group members save and lend amongst themselves and thus building group discipline. Once the group demonstrates stability and financial discipline for six months, it receives loans of up to four times the amount it has saved. The bank then disburses the loan and the group decides how to manage the loan. As savings increase through the group's life, the group accesses a greater amount of loans.

The SHG program links with the poor through Self-Help Group Promoting Institutions (SHPIs), which primarily include NGOs, but also banks, and government officials. The typical program features of small loan size, regular meetings, frequent repayment instalments and savings supplemented by training from SHGs. These may include primary healthcare, basic literacy, family planning, marketing and occupational skills (Bali Swain and Varghese 2010) It is, however, important to note that empowerment is multi-location, exists in multiple domains and is multi-dimensional. Thus, women's control over a single dimension – for instance, economic decision making – does not necessarily imply the ability to make reproductive or non-financial domestic decisions (Malhotra and Mather 1997). This is why alternative development initiatives, such as political quotas, awareness generation and property rights, and so on, are as essential for empowering women (Aghion and Morduch 2005; Kabeer 2005; Deshmukh-Ranadive 2003).

It is also critical to note that due to the cultural and social constraints imposed on women in developing countries, women's autonomy or personal accumulation of resources may not necessarily result in empowering women on their own. Based on a survey of 15 different programs in Africa, Mayoux (1999) finds that the degree of women's empowerment depends on the inflexible social norms and traditions. Evidence from Bangladesh reveals that credit taken by women might be used by the male household head, with women having limited control over their own investments (Goetz and Gupta 1996). Finally, women's empowerment is not just an outcome, but a process (Johnson 2005; Kabeer 1999). Moreover, factors such as legal and regulatory framework and social norms and culture also have a significant impact on the empowerment process (Beteta 2006).

A planned economic system has been adopted by the Indian economy for its growth and development. So far, India has completed 10 Five Year Plans with some annual plans. In the 11th Five Year Plan from April 1, 2007 has no doubt, tremendous developments have been made in all sectors of the Indian economy. However, India still remains a developing economy with low per capita income, chronic unemployment, low capital formation, increasing trade deficit, considerable population below the poverty line, etc. Economic progress of a country in general and family in particular, depends on the working ability of all members of the family. Since, women constitute 48.15 per cent of the total population as per census 2001, it is very essential to make them productive by involving them in productive activities instead of confining them within the four walls of the kitchen. Of late, the role of women has changed considerably due to changing socio-cultural environment. The Self-Help

Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. However, women are still not empowered as per the expectation.

Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices.

Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making. Self-Help Group (SHG) is a homogenous group formed by 10-20 members of poor households having similar objectives, aims and aspirations. The SHGs are formed under the principle of self-help to promote individuals through collective actions in areas of augmenting income, gaining easier access to credit and other resources and increasing their bargaining power.

The SHGs may be formed either by male members or by female members or both. The SHG is a voluntary association of the poor who come together to improve their socioeconomic conditions.

Training is an essential component for producing an able corpus of entrepreneurs who not only survive but thrive and contribute to the local and ultimately, the global economy. Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. Realizing the need for training, the government has introduced several programs. Critical evaluation of the existing governmental and non-governmental efforts indicate that training and technical assistance offered are not geared to suit the individual needs. They are only 'capsule' inputs focusing on the vested interests of individual trainers and consider the training as an 'end' in itself.

After centuries of colonial rule, we started to think about ourselves as a Nation. We had made up our minds that India needs the goodness of both capitalism and socialism. Hence, we adopted a middle path called mixed economy. It was a partnership of private and government enterprises. Government concentrated on basic infrastructure, core industries and others were left to the private sector. The father of the nation, Mahatma Gandhi said that —India lives in villages. Following the vision of Ramarajya, first five-year plan was dedicated to agriculture.

From there onwards, we have not looked back. However, the pace of development was so slow up to 1980, that the Westerners termed it as the —Hindu rate of growthl.

Promoting entrepreneurship is viewed as part of a formula that will reconcile economic success with social cohesion (Organization for Economic Co-operation and Development, 1998). Raising employment levels and encouragement of new entrepreneurs were recognized as some of the main objectives of the Bank Nationalization in 1969. History has shown that societies where people had shown qualities of initiative, courage and a forward looking attitude have always been ahead of other societies.

Jagadeesan and Santana Krishnan (2008), is of the view that —the development in rural India can only be supported by the growth of rural entrepreneurship. Women have contributed significantly to the economic development of the nation at large. However, there are impediments to the growth of microenterprises owned by women.

In 2006 the International Finance Corporation (IFC), the Gender Entrepreneurship Markets Initiative (GEM) and the Mekong Private Sector Development Facility (MPDF) funded by the Australian Agency for International Development (AusAID) published a comprehensive national survey of women business owners in Vietnam (IFC, 2006). The key findings of the study suggest several needs of women business owners including access to capital and financing, lack of attention to the needs of women business owners, need more opportunities for networking and forming mentoring relationships, strong need for entrepreneurship education and training, among others. In the following sections, we review the role of microfinance in encouraging small business development, women owned businesses, and self-help groups.

MICROFINANCE

One method for encouraging entrepreneurial and small businesses in developing countries has been through micro financing. Several studies have concluded that micro financing does help bring poor people out of poverty, although not all micro financing programs are equally efficient (King, 2008; Swain, Nguyen, and Vol. 2008). Makina and Malobola (2004) found that micro-financing was especially beneficial for woman-owned businesses in rural areas where these programs have been targeted.

While important for some woman-owned businesses, micro-financing has had mixed results in other cases (McCarter, 2006). While it has helped many women in their businesses, micro-

financing has a limited effect on empowering women, creating upward mobility, and contributing to long-term economic growth. Micro-financing, however, had a positive influence on women's social capital and normative influence in India, facilitating women's collective empowerment (Sanyal, 2009).

WOMAN-OWNED BUSINESSES

Many traditional societies tend to be male-dominated, especially in the workforce. With deteriorating economic conditions, more women are seeking employment, even in rural areas. Businesses that may have been unavailable for women in the past are now more accessible due to changing attitudes and the greater availability of capital. It has been commonly thought that women were not as entrepreneurial as men, but that notion is being displaced. A recent study in China has shown the gender gap in entrepreneurship may be closing (Harris and Gibson, 2008). However, there are differences between men and women entrepreneurs. Women entrepreneurs in Vietnam were found to be more risk averse than were men (Fletschner, Anderson, and Cullen, 2010).

SELF-HELP GROUPS

Self-help groups have been studied as a way to increase effectiveness of woman-owned businesses. They are thought to increase mutual trust, a spirit of thrift, group cohesiveness, among other attributes. Self-help groups have been empirically found to increase socio-economic status in rural India (Amutha, 2011). Sanyal (2009) found economic ties among members, the structure of the group network, and women's participation in group meetings contributed to collective action in promoting social capital and normative influence. Self-help groups were found to be especially important in developing communication skills for poor women in India. Improving communication skills was related to better access to banks, to become successful micro-entrepreneurs and self-reliant successful women in all respects (Pangannavar, 2012).

OBSTACLES FOR WOMEN IN INDIA

There are myriads of barriers facing entrepreneurs in India, including traditional cultural values that may favour acceptance of one's destiny and status as opposed to trying to improve one's material situation; social structures cantering around the caste system; the history of British occupation, which has been critiqued as having forced out local businesses in favour of British business interests; and government practices since independence, which have

tended toward state dominance of business, although this has been changing somewhat in recent years (Dana, 2000; Sharma, 2003). Women entrepreneurs in India face all these barriers as well as additional obstacles directly and indirectly related to their gender.

Women's traditional roles in India have strongly constrained their activities at home, in the workplace and in the economy. They have also been disadvantaged in their access to resources, including food, transportation, education and literacy, technology, and financial resources in general, including financing for entrepreneurial activities (Beneria, 2003; Kabeer, 1996; Hymowitz, 1995).

It is increasingly evident that women's status in social, legal, educational and business / economic spheres are interconnected issues; that is, social, legal, or educational restrictions on females may be both a cause and an effect of economic restrictions. This can mean that reforms in the area of women and business can lead to improvements in women's social status, including access to resources, which in turn can lead to further improvements in women's economic position.

EFFORTS TO INCREASE ENTREPRENEURSHIP IN INDIA

1. The role of Multinational Corporations (MNCs)

A variety of institutions have addressed the need to increase entrepreneurship in India.

For many years, the lack of success of many multinational companies in countries such as India has been related to MNCs' insensitivity to host countries, including a failure to adapt products to local needs, lack of recognition of negative effects of their products on local social and economic conditions, and notably, a failure to find ways for local businesses to participate (Dawson, 1985). Some MNCs today follow a variety of practices to address these concerns, including adapting product and marketing strategies to local situations, hiring local employees whenever possible and using local enterprises as suppliers and distributors.

However, the latter of these practices has often been limited in application. To the extent that India's economy since independence has been closed, there has been less involvement of MNCs than could have been the case. Some observers welcome the recent increase in the openness of the Indian economy and would like to see it become more so, while others are more critical of the role MNCs are playing in India. With respect to gender, there has been little attention paid by MNCs to the empowerment of women entrepreneurs, but MNC critics

have noted that many of the small-scale enterprises disrupted by MNC activities either often employ women or are run by women (Sharma, 2003; Shiva, 2005, 1999).

2. Role of government

The Indian government has been involved in efforts to increase local entrepreneurship since the 1950s including a government program of reservations and a subsidy system for university graduates. These efforts have been criticized as both ineffective and more concerned with patronage networks and bribery than with a strong small business sector. The government has also been criticized for the many regulatory bottlenecks and for its failure to make sufficient progress on infrastructure improvements (Sharma, 2003). More recently, the Ministry of Industry established the National Institute for Entrepreneurship and Small Business Development, which has focused on entrepreneurship development through training programs, and has produced educational manuals and videos. It is not clear if most or even many of the Indian government's effort in the area of entrepreneurship have adequately addressed the particular needs of women (Dana, 2000).

3. Microcredit programs and economic development

Microcredit programs in the economic development context refer to the extension of banking financial services to the poor, who otherwise would be unlikely to have access to services such as small loans and taking deposits (Economist, 2004). When traditional banks are involved, microcredit is typically provided in a conventional manner, with the poor becoming customers of the bank. When governments have subsidized credit programs with the goal of reaching the poor, there is evidence that such programs have been subverted, with the wealthy in the society reaping the benefits from the subsidies (Dutt, 1991). There are also some examples of foreign companies using microcredit programs for local entrepreneurs to gain access to rural markets by extending credit to small distributors of their products, which are sometimes either sold in smaller units or in simpler forms in order to increase their usefulness to poor, rural customers (Prystay, 2005; Kripalani and Engardio, 2002).

When NGOs (non-governmental organizations) are involved, the poor may participate in a revolving loan fund, where the NGO may put up the initial seed money for the loan fund, and the clients repay loans that are then re-loaned to other small entrepreneurs so that the community is essentially acting as its own bank. This has been referred to as "village banking" (Woodworth, 2000). Recently, the 2006 Nobel Peace Prize was awarded to Bangladeshi economist and banker Muhammad Yunus for his work with micro-credit in

Bangladesh and he brought nine women borrowers with him to Norway to accept the prize (Yunus, 2006).

4. Role of NGOs

Perhaps the most effective type of organization in the efforts to foster entrepreneurship in India in general, and among women especially, has been the NGO (non-governmental organization). A number of NGOs have initiated programs related to entrepreneurship, including microcredit or microfinance programs for small-scale entrepreneurs; training and technology transfer projects; and direct assistance with small business start-ups. With due respect to women, NGOs sometimes offer programs targeted specifically at women, since women may have limited or no access to more generalized development programs.

NGOs operating in developing countries such as India, whether based in India or abroad, often focus on small entrepreneurs and/or the special development needs of women by providing training, workshops, technical assistance, job opportunities and help with start-up of small businesses. Often, NGOs receive funding or other assistance from government, charitable or corporate organizations. In India, these efforts have ranged from the Indian Government's National Institute for Entrepreneurship and Small Business Development (previously mentioned) to the non-profit, locally-based Self-Employed Women's Association (SEWA) and Hindustan Lever, Ltd's corporate-based program to encourage distribution of its products through local entrepreneurs (Serril, 2005; Prystay, 2005).

Training is essential for producing an able corps of entrepreneurs who not only survive and thrive, but also contribute to the local and ultimately the global economy. Becoming an entrepreneur is a process of encountering, assessing, and reacting to a series of experiences, situations, and events produced by political, economic, social and cultural changes. Women power has become a force to reckon with world over. Developing countries have made remarkable social progress through training and empowering women, which has had enormous impact in terms of social standing, literacy, health and economic development of the nation. The self-esteem and self-confidence of women is remarkably evident and she is aware of her role in society. – Sudha Prakash, President, AWAKE, Karnataka

Defining the feature of entrepreneurship in today's global economy is to focus on the political and economic empowerment of women that translates into access to financial resources, increased opportunity for education and training, decision-making capacity and freedom of

living. An entrepreneur should possess proper knowledge and skill, right people, and adequate resources. Entrepreneurship is a highly personal and subjective process.

Becoming an entrepreneur is an evolution of encountering, assessing, and reacting to a series of experiences, situations, and events produced by political, economic, social, and cultural change. These diverse circumstances prompt individual entrepreneurs to modify their personal living conditions. An enterprise could not be run without sufficient training.

After the Second World War, concern for economic development became all-pervasive. There was a growing concern for economic development, which increased the interest in entrepreneurship with primary focus on exploring practical measures to augment the supply of entrepreneurs, i.e. persons with competence and aptitude to initiate, nurture and expand industrial enterprises. This resulted in the idea of providing education and training to inculcate and develop entrepreneurial capabilities in people to set up their own enterprises. Subsequently, programs directed towards this goal were conceptualized.

Entrepreneurship is a prerequisite for rapid industrial and economic development of the less developed and economically not self-reliant countries.

CHAPTER II

REVIEW OF LITERATURE

“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers” - Mahatma Gandhi

Selvakumar (2015) studied women empowerment through self-help groups in Krishnagiri district of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. A multistage random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Garret ranking technique was used to find the reasons for joining the Self-help group. Factor analysis was used to measure and determine the relationship between the observed variables. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Kondal's (2014) paper confines itself to study women empowerment through SHGs in Andhra Pradesh. In the study simple statistical tools are adopted. Based on the analysis of women empowerment through SHGs in Gajwel, the major finding of the study is that there is a positive impact of SHGs on women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Dhaiya et al. (2014) in their study attempt to evaluate the level of women's economic empowerment through SHG i.e., income, expenditure and saving of the member after joining SHG. The study was conducted in Sirsa district. The study is based mainly on primary data collected through well-structured scheduled and pre tested survey. For analysis of the study average and percentage method was used. The study revealed that SHGs positively improved the economic empowerment of women because of in both blocks the SHGs member's income has increased after joining the SHGs and the family expenditure of SHGs members has also increased in both blocks due to positive change in the SHG member's income.

Mishra (2014) examines the pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha. On the basis of primary data analysis, the study finds that SHGs have not only produced tangible assets and improved the living conditions of the members, but has also helped in changing much of their social outlook and attitudes. In the study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the rural poor.

Mishra's (2014) purpose of the research is to advance a new understanding of gender as a routine accomplishment embedded in everyday interaction to do so entail a critical assessment of existing perspective on gender. The present study addresses women empowerment through micro enterprises in Odisha. It based on the Condition, family background, education level, and size of the family. Descriptive Statistics including frequencies, percentage, mean and standard deviations were carried out to draw meaningful interpretation of the results and to find out the reasons for joining the micro enterprises. This paper examines the women empowerment through SHGs and also explains the current position of women empowerment in India. The result of the study revealed that micro enterprises programme have had greater impact on both social and economic aspects of the rural women in Odisha.

The paper by **Eswaraiah** (2014) is an empirical attempt focusing on women empowerment through self-help groups in drought -prone Ananthapuramu district in Andhra Pradesh. The findings of the study establish the SHGs have made a positive impact on women empowerment especially in the spheres of social status, economic empowerment and decision-making on various aspects of family matters.

Long kumer et al. (2014) makes an attempt to find out the characteristics and levels of women's empowerment through SHGs. The present study was conducted in Medziphema rural development block under Dimapur district of Nagaland. A total of twenty-one SHGs were randomly for the study purpose. A well-structured schedule was used to collect the data from the respondents by personal interview method. The study revealed characteristic features of women's empowerment which was evident in form of increase in income level, improvement in skills and knowledge and increased capacity to meet daily household expenses. Majority of the respondents exhibited medium level of empowerment.

Baily (2014) paper deals specifically with four male leaders in a village where the women had been involved in an SHG for a period for six years. The women actively engaged with the gatekeepers of the community and continued with the programme even after funding for the programme had ended. The data highlight the complex nature of male/female relationships, and the dichotomies that exist for men as they reflect on their own power within families, their perceptions of women's participation in SHGs, and their awareness of authority within their communities as it pertains to women's agency.

Munivenkatappa (2014) paper intends to study experiences of some NGOs in Mysore district of Karnataka State. This study shows that there is a relationship between women's empowerment and environmental management and how women can become agents for the promotion of environmental sustainability.

Guntaka (2014) in her study examines the socio-economic conditions of the Dalit women and their empowerment through Self-Help Groups. The study is based on primary data collected using questionnaire. 120 sample respondents are selected randomly from Mangalagiri mandal of Guntur district. It is found from the study that majority of the sample respondents are illiterates. Though vast proportion of the sample respondents are living in nuclear families, they are subject to male domination. They joined SHGs with motivation from their co-villagers. After joining SHGs, they are empowered economically to some extent only. They have no independence to spend the money earned through SHGs. Even after joining SHGs, decision making power in their families to these women is very poor. However, their awareness about various things is increased after joining SHGs. It is suggested that government should initiate steps to make it compulsory for each and every Dalit woman to enrol in SHGs. Dalit males also be encouraged to form SHGs so as to have awareness on the importance of women to the household economy.

The study conducted by **Kaur et al.** (2014) makes an attempt to explore the impact of SHGs on women empowerment. The objectives of the study are to analyse the growth pattern of the number of total and women SHGs linked to banks and to study the association between Global Gender Gap Index and the number of women SHGs. They study found that there is enough scope for improvement and intensified efforts need to be put in to bridge the gaps on both national and an international level. The study suggests that women empowerment is to be treated as a national priority, rather than an obligation to cherish the desired goal of gender equity as espoused by United Nation.

Paltasingh (2014) highlights the SHG-bank linkage and bottlenecks in the implementation of such initiatives. Policy measures have been recommended in the concluding section that can contribute to women's empowerment.

Yoginder Singh (2013) paper an attempt has been made to evaluate the nature of business and its performance carried out by women through SHGs and its impact on economic empowerment in rural areas. The objective of the study is to study the pre and post-SHGs status of SHGs members and to evaluate the impact of SHGs in empowering women. The

present study is undertaken in Mandi district of Himachal Pradesh. Primary and secondary data have been used for the present study. Stratified random sampling method has been used for the selection of 150 beneficiaries from the SHGs of Mandi districts. In the study, it has been found that SHGs have served the cause of women empowerment, social-solidarity and socio-economic betterment of poor rural women. SHG serves as a democratic tool for grass-root development for women. SHG promotes self-reliance by generating its own funds. It breaks the vicious cycle of debts. It is an effective agent for change and serves as a solid platform for women empowerment.

Choudary et al. (2013), is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Kancheepuram District of Tamil Nadu. The broad objective of the study is to analyse the operating system of SHGs (Self Help Groups) for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. The study concludes that uniformity should be maintained in formation and extension of financial assistance to women by banks in all blocks. The procedure of the banks in sanctioning credit to SHG should be simple and quick.

Indumathi et al. (2013) have analysed women empowerment through SHGs. The objectives of the study are to analyse the performance of SHG members in Pollachi block, to measure the impact of SHG member on change in the level of income, expenditure and employment of the SHG member, to ascertain the problem of SHG member and to offer suitable suggestions. The study suggests the training facilities provided to SHGs should be improved and procedures in banks must be minimised. The study concludes that the success of any strategy of woman empowerment depends upon the following factors: level of education, hard work, social customs, family planning, environment and collective strategies beyond the microcredit to increase the endowments of the woman enhance their exchange outcomes vis-a-vis the socio culture and political spaces are required for the women empowerment.

Rahman (2013) in her study examines a project which was planned as a win-win partnership between HUL and rural SHGs comprising mostly illiterate women. The project helped HUL to distribute its products even to the most inaccessible rural villages in India. The paper discusses the business model adopted by HUL to empower the rural women.

Lokhande (2013) in his paper focused to find out whether micro finance really contributed to the socio-economic empowerment of the group members, if micro financing through the

groups encourage and support entrepreneurial activities and to what extent the groups could mobilize thrifts. It was inferred that micro financing through women self-help groups had brought a positive change in the lives of the members. The study concluded that poor, discriminated and underprivileged women if join the groups, can come out of poverty.

Sahoo (2013) in his study had an objective to analyse the operating system of SHGs for mobilisation of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SHG members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependants in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. The study concludes that the economic progress of India depends on the productivity of both male and female work-force. The study suggests that it is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

Pavithra et al. (2013) in her study signifies the economic relevance that are associated with the SHG and rural development. The objective of the study is to examine the socio-economic status of rural women, to bring out the progress and development of SHG in Yalagiri district and their recovery performance and to offer suitable suggestions in order to strengthen the women power. Simple random sampling and interview method was used on the SHGs. From this study it is understood that the activities of SHGs are considered more important for the upliftment of the rural folk.

Murthy (2013) in his paper attempts to evaluate the extent of women empowerment of rural women by self-help groups through micro credit. The paper suggests that Government and NGOs should look beyond credit and follow the 'credit with social development' approach. Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women.

Sharma et al. (2013) conducted a research with the specific objectives to investigate the empowerment of women through entrepreneurial activities of SHGs. Simple random sampling method was used in two districts of the state of Haryana. As per the study as women were found technologically less empowered, they are to be imposed to the technologies which are labour saving, drudgery reducing, income generating and productivity increasing.

Uma et al. (2013), in their study analyse the impact of the self-help groups on rural women in the study area of Thanjavur District, Tamil Nadu. Both primary and secondary data are used in this study. The result indicates that there has been a significant improvement in the employment, income, expenditure, and savings of the respondents. It is also observed that the level of debt has decreased.

Poornima (2013) analysed the economic empowerment of women through SHGs in some selected villages of Tumkur District 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.

Yadav (2013) is to understand women empowerment through Self-Help-Groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to make suggestions for well-functioning of SHGs of women in general and Nagthane village. It is found that income of the women has been increased after joining the SHGs. So that monthly household expenditure also has been raised considerable level. But the savings is increasing at slow rate, because the incremental expenditure is higher. Mostly they are spending for present consumption. The members should change it. The good practice of the women SHGs in the study area is repayment of the loan in time.

Sandeep et al. (2013) in their paper examine the socio-economic background of SHGs member. This study is attempted to identify awareness and problems of SHGs. Primary data were collected from 5 blocks of Jabalpur Madhya Pradesh which have used in this study. We have found that SHGs has been changing the occupation of rural peoples. It is also find that large number of SHGs has been closed. The success of SHGs depends on mutual co-operation of SHGs member, government official and Bank.

Muninarayanappa (2013) in his paper is an empirical attempt focusing on women empowerment through self-help groups in drought -prone Anantapur district in Andhra Pradesh. The findings of the study establish the SHGs have made a positive impact on

women empowerment especially in the spheres of social status, economic empowerment and decision-making on various aspects of family matters.

Sathyabama et al. (2012) in their study focuses on various dimensions of women empowerment through self-help groups in Nagapattinam district, Tamilnadu, India. Structured Questionnaires were used to elicit information regarding the performance of the members of the SHGs. Purposive Judgement and Snowball Random sampling methods were followed to select the 100 samples from the study area. SPSS is being used for analysis. Frequency analysis, Factor analysis and one-way ANOVA have been used to analyse the data. This paper discusses the impact of SHGs on Women Empowerment and the challenges faced by the SHGs and suggestions to improve the well-being of the SHG members.

Jain et al. (2012) in their study makes an attempt to do an empirical study on empowerment of women through micro finance of SHGs. The survey was conducted on around 100 respondents from various SHGs of Udaipur district, Rajasthan and the analysis was done to study the empowerment of women through microfinance. The results strongly demonstrate that on an average, there is a significant increase in women empowerment of the Self Help Groups members. However, social backwardness, indebtedness and presence of other microcredit programs in the same or nearby villages have a significant positive influence on women's participation in this program.

Gajbhiye (2012) examines the impact of SHGs on women empowerment. The objective of this research is to study the impact of SHGs on women empowerment in the Harna Hoda village and Motipura village in Gandhinagar district. The other objective of this research is to study the impact of SHGs on Socio economic, personal, and human empowerment of rural women's in the village. Stratified random sampling method was used in the study. Tabular graphical method with the help of percentage technique is used to analyse the data collected. Results show that there was a drastic reduction in dependency on moneylenders from 25 percent to 7 per cent after joining SHGs. Results also showed that there was a visible change that has occurred in the level of participation of women in the decision making process within the family.

Raheem (2012) in his book has depicted the efforts of Indian government in creating the formal opportunity structure for providing a platform to empower Indian women. The author has analysed the opportunity structure by collecting data from secondary sources and not the degree of women empowerment.

Mary et al. (2012) in their study have made a comparative analysis of women empowerment through SHGs in Maharashtra and Tamil Nadu. Their study has found out that SHGs in Tamil Nadu seem to be more successful than Maharashtra. The below poverty line people are covered to a greater extent in Tamil Nadu under this scheme. This calls for extra effort on the part of the government and the NGOs who are the trainers.

Bijli (2012) study looks at the money management practices of women SHG members, who were users of micro-credit through an MFI called Grameen Koota in Karnataka. On the basis of the findings that revealed limited knowledge of the women regarding value for savings, cash flow management, capital formation and account keeping, financial literacy modules were developed for empowerment of SHG members, one of which has been presented in this

Lopamudra et al. (2012) in their study aim to assess the role of SHGs in empowerment of women of rural Pondicherry. The paper consists of a qualitative study. Content analysis was done manually in the study. The study concluded that Self Help Groups played very important role in Women empowerment and should be promoted for economic development of the country.

Devi (2012) in her study makes an attempt to study empowerment of women in SHGs in rural part of Chennai. The objectives of the study are to analyse the economic gains derived by the members after joining the SHGs, to examine the social benefits derived by the members and to suggest appropriate policy intervention for the effective performance of SHGs. The study is based on a sample of 214 SHGs in 16 villages of two districts in four rural areas. The study found that the foremost problem felt by majority of the members has been the triple role of family group and economic activity, which made them difficult to attend fully on all affairs. The study concluded that SHGs empower women financially and helps them withstand problems in the community.

Sharma (2012) in her study makes an attempt to investigate how far self-help groups are helpful in socio-economic empowerment of women and improving their status in the society. The objectives of present study are: to investigate the social and economic status before joining the SHGs and how SHG's are helpful in socio-economic empowerment of the SHG's members. The present study is a primary study of R.S. Pura Block of Jammu district from India. Purposive sampling technique has been used for the collection of the data for 90 members of this SHG s through personal interview method on a well-structured questionnaire. After the collection of the data, it has been tabulated and analysed with simple

statistical tools such as average and percentage methods. Self-help groups have made an important contribution in socio- economic empowerment of women and poverty alleviation among its members. The millennium development goals of women empowerment, poverty alleviation and sustainable development can be accomplished through, the participation and involvement of women in the development process through Self-Help Groups.

Kamini (2012) discusses a study on the empowerment of urban women in Coimbatore, India, through self-help groups (SHGs). The study covers the material, cognitive, social and relational dimensions of empowerment. It was found that the participation of women in SHGs has enabled them to address problems such as lack of drinking water and electricity, access to health services and children's education. The United Nations was commended for its efforts to promote gender equality in India.

Shahshikala and Uma (2011) in their study make an attempt to analyse how empowerment of women through Micro credit programme is achieved in the study area. And also the role and performance of SHGs in promoting women empowerment in Hunsur taluk of Mysore district in Karnataka. 30 SHGs with 100 members has been covered for the sake of the work. The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the formation of SHGs, credits are demanded for various purposes and different economic activities (individual business, cattle rearing, dairy etc.) is undertaken by the SHG members after joining the group. Habits of Savings, economic independence, self-confidence, social cohesion, asset ownership, freedom from debt, additional employment benefits are derived by the SHG (Self-Help Group) members. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

Janagan (2011) in his study identifies the empowerment of women through self-help groups in India. First, overviews of the effective strategy characteristics of self-help groups, socio-economic conditions of rural women were discussed. This study also highlights level of participation of rural women in self-help groups and its level of empowerment of rural women. The major focus and thrust of the study was to know the self-help groups impact on empowerment in India. This study then develops culturally sensitive programming recommendations to improve collaborative efforts between Government, social workers, and care and welfare workers to serve these groups more effectively.

Amutha (2011) aims at evaluating the entrepreneurial empowerment of rural women through SHGs in four blocks from Tuticorin District viz, Oottapidaram, Pudur, Vilathikulam and Kayathar. This study is compiled with the help of the primary data covered only three-month period (2011). Totally 185 respondents were selected from 54 SHGs (923 total members) of four blocks by using simple random sampling method. The sample size was 20 per cent of the total members in the SHGs. The present study concludes that the respondents are economically and social empowered by becoming members of SHGs in Tuticorin District. To conclude, the economic activities of SHGs are quite successful. In this way, SHGs in four blocks from Tuticorin District were very successful to develop entrepreneurial women empowerment and rural areas.

Soumitro (2011) in the paper tries to understand the role of SHGs and their impact upon the women empowerment process in the state of Jharkhand. We have relied heavily upon secondary data to gather information. The working process of SHGs, their achievements, operational difficulties etc. are analysed and finally suggestions are put forward to enhance & strengthen the role of SHGs in women empowerment.

Aparna (2011) in her paper makes an attempt to understand the impact of SHGs on women empowerment. The study also focuses on examining the role of certain factors (influencers) in affecting empowerment.

Sudipta et al. (2011) in their paper attempts to examine whether women's involvement in the microcredit programme through SHGs makes any positive change on women's empowerment. From the assessment of various criteria of empowerment (power, autonomy and self-reliance, entitlement, participation and awareness and capacity-building), the study suggests that if women participating in the microcredit programme through SHGs sustain for some longer period (eight years or more), such programme might contribute to higher level of women's empowerment than women's empowerment under all types of control group. This paper also finds that women's earnings from saving and credit have positive and significant effect on nutritional status of the children of women members of SHGs and on the protein-intake for their household compared with that of among control groups.

Manonmani et al. (2011) in their paper on women empowerment through SHGs explains the women empowerment in Kovilangulam Panchayat, Chellampatti Block, Usilampatti Taluk, Madurai District as a case study. The objectives of the study the income, expenditure and savings of the members before and after joining SHGs and to know the role of SHGs in

providing rural credit. Primary data was collected using interview schedule. The study has concluded that women after joining SHGs have become economically independent and contribute to increase their household income. The increased income not only enhances the expenditure of the family but also promote the savings of the family after they join in the SHGs.

Kotishwar et al. (2010) The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Nizamabad of Andhra Pradesh. The broad objective of the study is to analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examine the social benefits derived by the members. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local NGOs and government's grass roots level workers. The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit.

Lakshmi et al. (2010) in their study addresses women empowerment through SHGs in Dharmapuri district in Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. Garret ranking technique was used to find the reasons for joining the SHG. Factor analysis was used to measure and determine the relationship between the observed variables. The results of the study revealed that SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Venkatesh et al. (2010) study the role of SHG in South Tamil Nadu in their paper. The objective of the study is to discover the income, expenditure and savings of the members after joining SHGs and recognize the role of SHGs in providing rural credit. Primary data was collected with the help of interview schedule. Simple random sampling method was used. The paper followed a descriptive study. Percentages and averages were used to analyse the data. The study concludes that SHGs in Tamil Nadu have been victorious to extend women empowerment in rural areas.

Ramachandra et al. (2009) presents a study investigating the self-help groups (SHGs) in Bellary, Karnataka, India, with emphasis on microfinance and women's empowerment. It highlights the brief history of (SHGs), the socio-economic condition of the sangha and individual investments. It discusses the distribution of income generating strategies to

alleviate poverty. The study also provides useful information to non-government organization (NGO) leaders involved in the development of SHGs in Bellary district and other locations.

Basudev et al. (2007) have attempted to analyse in their study the role and performance of SHGs in promoting women's empowerment in Gajapati District of Orissa. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examine the social benefits derived by the members. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local NGOs and government's grass roots level workers. The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit.

Kumar (2007) reviews the scope and limitations of SHGs in improving women's health, focusing on their implementation in the State of Bihar in India. It critically assesses the extent to which SHGs can be involved in attaining better health for women and children by exploring the crucial role of caste and class in access to health services. The article concludes that solutions such as SHGs, which emanate from international policy circles, fail to capture local structural contexts such as caste and class and, as a result, developed an approaches that are unlikely to produce equitable health services provision to poor and marginalised people.

Rath (2007) are to investigate the impact of WSHGs on poverty alleviation in terms of additional income generation, saving and investment opportunities, employment generation of the households of the participants and to examine the extent of improving the quality of the members of households. In order to achieve the objectives, a standard post evaluation method of project cycle that involved developing a study design, identification of the sources of appropriate data, design of questionnaire, setting evaluation questions, identification of stakeholders, to develop method of evaluating the performance of WSHGs, selection of appropriate evaluation design, and proper analysis of both the secondary and primary data. The study has established that WSHGs in the KBK region have a good potential to improve the socio-economic conditions of the women folk and to empower them to meet the challenges in future years in and to fulfil our planned goals of gender based group as well as regional income distribution.

Swain (2007) argues that true women empowerment takes place when women challenge the existing norms and culture, to effectively improve their well-being. While doing so, it carefully interprets the World Bank's definition of empowerment within the South Asian contexts and makes comprehensible distinctions between community driven development, efficiency improving activities that are culturally considered to be women's domain and activities which truly empower women. Based on this conceptual framework the results of the Focus Group Discussions (FGD) and interviews analyse the activities through which the Self Help Groups impact the lives of women in India. It is argued that only a fraction of these activities are truly empowering for the participating women, however, drawing inference from the household data, preliminary results indicate that SHGs could be leading to empowerment of women.

Lalita (2006) in her paper has studied on the importance of SHGs, their delivery mechanisms and the problems faced. The study has found that there are two major factors threatening sustainability: damage to credit discipline because of high interest rates and political reactions to incidents of coercion.

Jerinabi (2006) in the study concentrates on the study of micro credit management by the women's SHGs. The main objectives of the study were to form SHGs in qualitative and quantitative dimensions. The findings of the study enable the government, financing agents and the NGOs to frame policies and to coordinate their activities and exchange their experiences in the area of micro finance and gender and allows for the participation of clients especially women entrepreneurs in the design and offering of financial services to micro and small enterprises.

CHAPTER III

RESEARCH DESIGN

STATEMENT OF THE PROBLEM

Poverty and Unemployment go hand in hand in most developing countries. In India, the financial institutions have not been able to reach the rural sector especially in the unorganised sector. In developing countries, women play a pivotal role as risk managers and drivers of development, particularly in regions of severe poverty. Peoples' participation in credit delivery and recovery and linking of formal credit institutions to borrowers through the SHGs have been recognised as a supplementary mechanism for providing credit support to the rural poor. Most of the SHGs members do believe that finance is their major problem. It is true that unfavourable event in business will lead to financial crisis. Women suffer from illiteracy, lack of awareness, poor healthcare and unemployment. This is particularly true in the rural areas and in cases of main weaker sections of society like scheduled caste and schedule tribes. In the recent times, women have contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them. Therefore, empowerment of women is the only remedy to the problem faced in not only India but also other developing countries.

SIGNIFICANCE OF THE STUDY

Why India is still called as a Developing Country? – Poverty, illiteracy, malnutrition, unemployment, lack of awareness in women have been the major reasons. In the recent times, the woman has contributed to a great extent towards the development of the economy but not many are aware of this that they have the potential. The recent development has been in the entrepreneurial activities undertaken by them.

In the light of the above observation, the study focuses on the awareness of functioning of registered Self-Help Groups among women in rural areas of Karnataka and such programmes being Stree Shakti and Swashakti Programme funded by the State Government of Karnataka. The proposed project is to study the proportion of women population in rural areas who have the potential to become entrepreneurs but not aware of the financial assistance provided by the Government of Karnataka through registered Self-Help Groups. This in turn would help

the Government to know the proportion of women who are already aware of the financial assistance provided by the Government, which has been their ladder to become successful in their entrepreneurial activities

OBJECTIVES OF THE STUDY

The following are the objectives which the study seeks to fulfil.

1. To find the level of awareness of functioning of registered Self-Help Groups among women in rural areas of Karnataka.
2. To find out the rate of employment generated through registered Self-Help Groups in the rural areas of Karnataka
3. To find out the contribution of the women entrepreneurs towards the growth of the rural areas of Karnataka.

HYPOTHESIS OF THE STUDY

➤ H₀: There is no significant increase in income of women after joining SHGs.

H₁: There is significant increase in income of women after joining SHGs.

➤ H₀: Women are not aware of the functioning and existence of self – help groups in their districts.

H₁: Women are aware of the functioning and existence of self – help groups in their districts.

➤ H₀: There was no significant increase in the rate of employment of women even after joining SHGs.

H₁: There was a significant increase in the rate of employment of women after joining SHGs.

➤ H₀: There is no significant relationship between number of members of SHGs and Financial aid taken by them.

H₁: There is a significant relationship between number of members of SHGs and Financial aid taken by them.

CONCEPTUAL AND OPERATIONAL DEFINITION OF VARIABLES

Microfinance Institution

Microfinance institute is al known as MFI. It is a financial institution which can be a non-profit origination or a commercial bank that provides microfinance products and services to the lower income clients. These organizations provide hard-to-find financial services to local individuals and groups. MFIs aim to promote economic activity among low-income earners, for whom access to official banking services is impossible or nearly so.

NGO

A non-governmental organization (NGO) is the term commonly used for an organization that is neither a part of a government nor a conventional for-profit business. Usually set up by ordinary citizens, NGOs may be funded by governments, foundations, businesses, or private persons. These are voluntary organizations that help to provide microfinance services to the needy poor.

Self Help Groups

Self Help Group is a homogeneous group preferably from the same socio-economic background with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for meeting their productive and emergent credit needs at such rate of interest, period of loan and other terms as the group may decide.

Non-Banking Financial Corporation

A non-bank financial corporation (NBFC) is a financial institution that does not have a full banking license or is not supervised by a national or international banking regulatory agency. The separate license may be due to lower capital requirements, to limitations on financial service offerings, or to supervision under a different state agency. In some countries this corresponds to a special category created for microfinance institutions.

Empowerment

Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. Empowerment also includes encouraging, and developing the

skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively. With reference to women it means women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

SCOPE OF THE STUDY

The scope of the study is to find out women empowerment, measured by income generation, women employability and rural economic development, through Self- Help Groups within Rural Districts of Karnataka and to find out the level of awareness of these self- help groups among the rural women of Karnataka.

For this purpose, primary and secondary data was collected from members of the self-help group in Davangere, Hassan and Udupi districts of Karnataka.

RESEARCH METHODOLOGY OF THE STUDY

Type of Research

The study is descriptive in nature.

Primary Source of Data

The data was collected using a structured schedule which was given to members of the self-help groups in the districts of Hassan and Davangere in Karnataka. Interview method was also applied to gather required information regarding this study.

Secondary Source of Data

The present study also used secondary data. The required data was collected from the published annual reports of the State Planning Commission Board of Karnataka, Municipal Offices, websites of NABARD and RBI and other related books and journals for relevant articles related to the study.

SAMPLING DESIGN

Sampling Size

For the purpose of this study, the schedules were given to three hundred members of self-help groups in the three districts of Karnataka. Out of these ten questionnaires was rejected by the researchers since they were incomplete. Thus, the total sample size for the study was from two hundred and ninety respondents.

Sampling Technique

Convenience sampling technique was used in collection of data using structured schedules which was sent to the members of the self-help groups' functioning in Hassan, Davangere and Udupi districts of Karnataka.

Statistical tool analysis

The data was tabulated using percentages and the data was presented in the form of simple analytical tables for ease of analysis. In order to get a visual and clear understanding of certain data they were represented in the form of figures. MS excel and SPSS was used for tabulations and conducting the various tests. Paired T test, ANOVA and Correlation were used to test the hypothesis.

LIMITATIONS OF THE STUDY

- The study was limited to only Hassan, Davangere and Udupi districts of Karnataka.
- Out of 300 self-help group members only 290 responded to the schedules.
- It was a time consuming process as most of the respondents were illiterate and therefore questionnaires could not be used.
- Non-disclosure of accurate data on internet.

CHAPTER IV

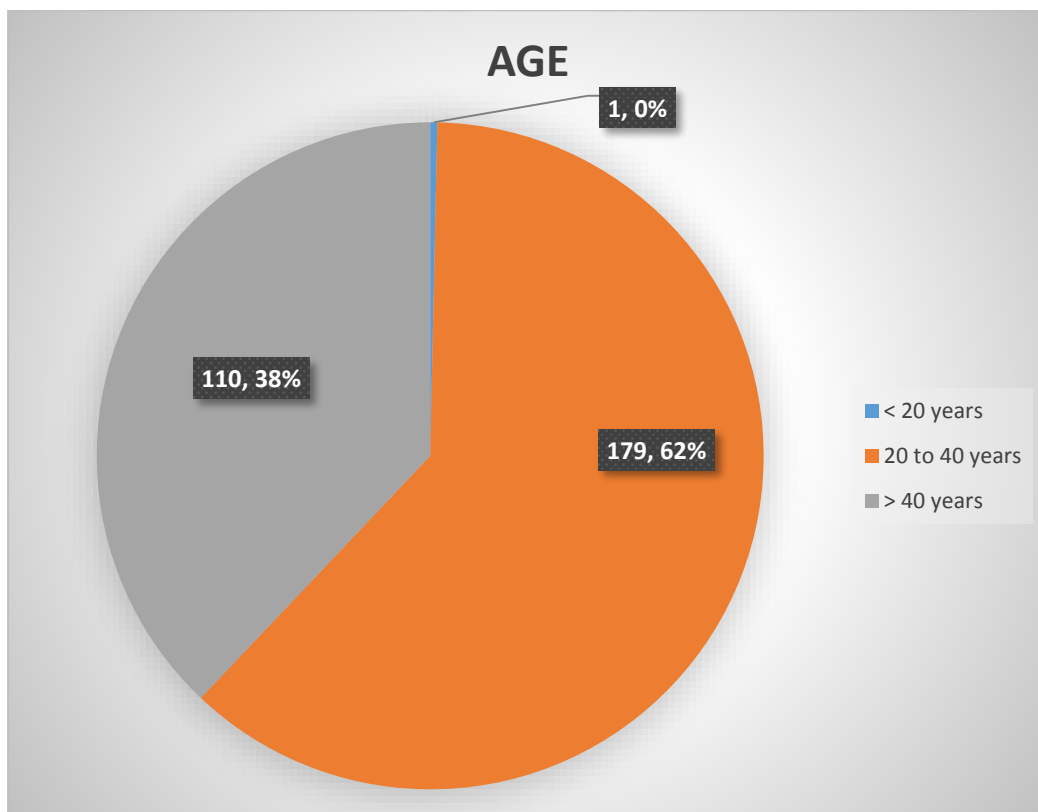
ANALYSIS AND INTERPRETATION

I. SOCIO ECONOMIC ANALYSIS

- Age

From the analysis of the data collected, it was observed that one hundred and seventy-nine respondents fall in the age group of 20 – 40 years of age. This accounts for sixty-two per cent of the population that was surveyed. Another thirty-eight per cent of the population fall in the age group of above 40 years of age. And one respondent was below the age of 20 years (Figure 4.1). From the above analysis we can conclude that majority of the women are young and wanting to be part of these self-help groups.

Figure 4.1: Graph showing Age Distribution

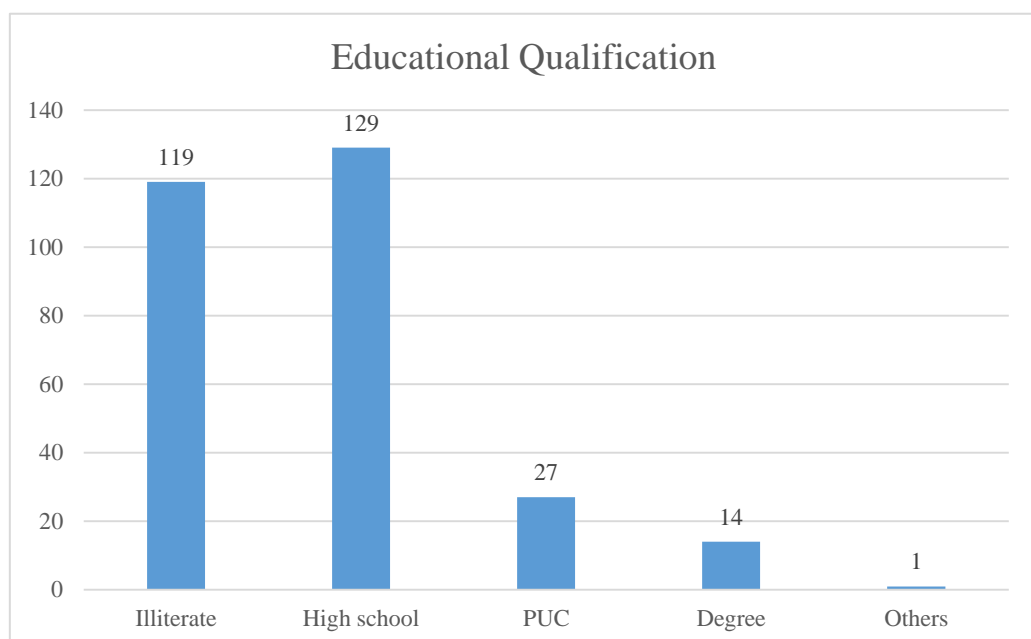


Source: Computed from Primary Data

- **Education**

The study reveals that majority of the women are educated at least completing High school, yet still there are a lot of women in these SHGs who are illiterate. In the population illiterate women accounted for one hundred and nineteen women. Women respondents who have completed High school accounted for one hundred and twenty-nine, while PUC accounts for twenty-seven, Degree stood at fourteen and one respondent had even completed her post-graduation. Figure 4.2 below shows the levels of education of the women in SHGs selected for the study.

Figure 4.2: Graph showing Educational Qualification

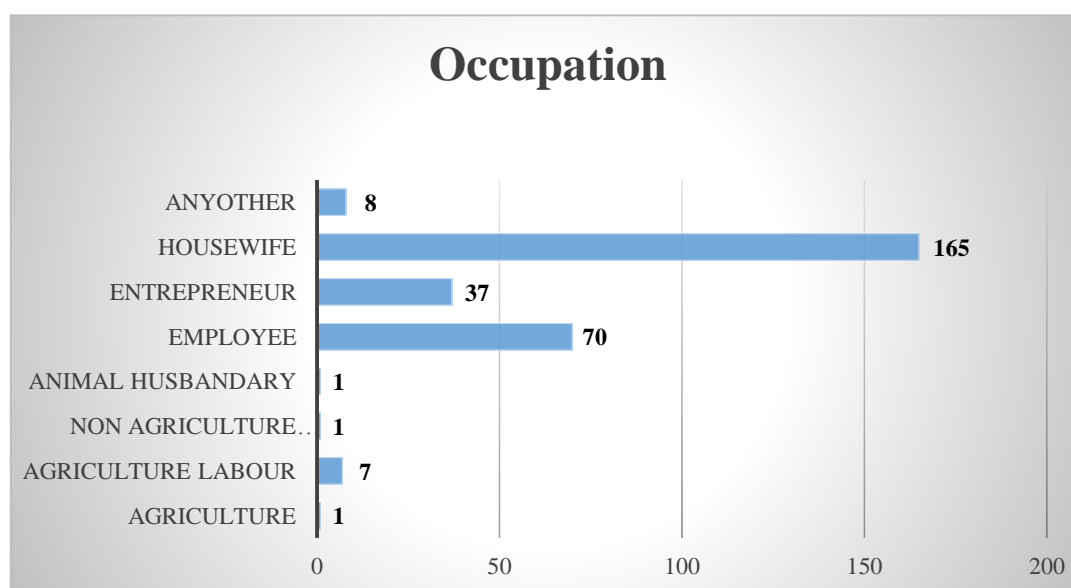


Source: Computed from Primary Data

- **Occupation**

From figure 4.3 below, we can see that one hundred and sixty-five respondents of these SHGs are housewives who have joined these groups for various reasons. Seventy members are also employees elsewhere and thirty-seven members are entrepreneurs in the group. The remaining consists of agricultural labours, non-agricultural labours, animal husbandry among others. Some respondents also have taken up two occupations such as employee and entrepreneurship, entrepreneurs and housewives, running provision stores and so on.

Figure 4.3: Graph showing Occupation of the respondents



Source: Computed from Primary Data

- **Number of Years in SHGs**

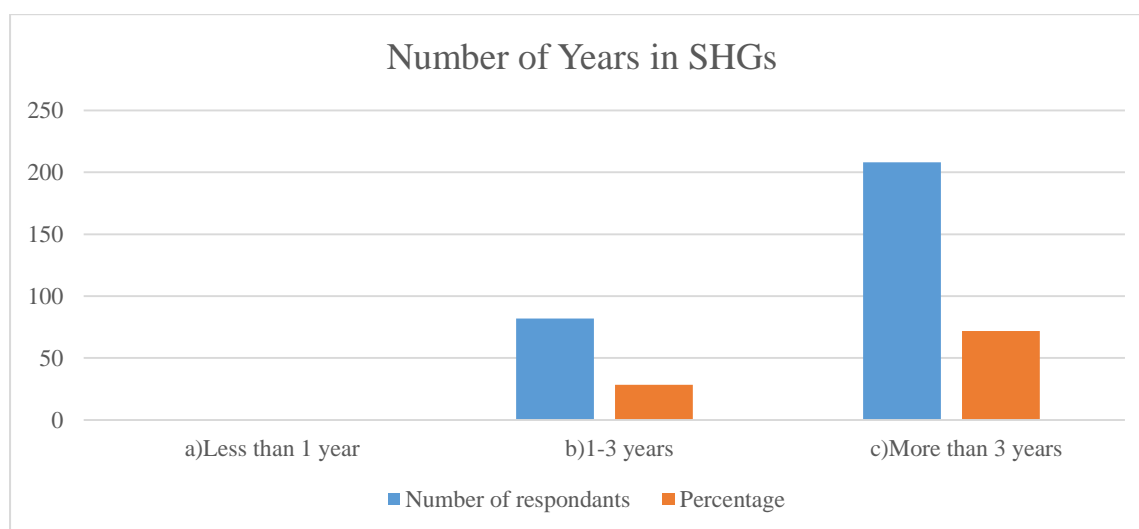
It was observed that twenty-eight per cent of the respondents were members of SHGs for one – three years and seventy-two per cent of the respondents are part of the SHGs for more than three years, no respondents have stayed for less than a year in these groups (Table 4.1 and figure 4.4). It can be concluded that the members get a wide range of benefit being a part of the SHGs for a long period of time. We also found through the study that sixty-two per cent of the respondents are in the age group of 20 – 40 years which means that many of these women join these groups at a young age and stay in these group for a long time.

Table 4.1: Table showing duration of stay in SHGs

Number of Years	Number of respondents	Per cent
a) Less than 1 year	0	0
b) 1-3 years	82	28
c)More than 3 years	208	72
Total	290	100

Source: Computed from Primary Data

Figure 4.4: Graph showing number of years of stay and percentage



Source: Computed from Primary Data

II. INCREASE IN INCOME AS A RESULT OF JOINING SHGs

One of the main reasons for women joining SHGs is because by undertaking activities through these groups, they earn a steady source of income. For some women this is the only source of their livelihood whereas for others it is an additional source of income.

In order to study the effects of income after joining SHGs, the researchers have formulated the following hypothesis and put to test using Paired t-Test.

H₀: There is no significant increase in income of women after joining SHGs.

H₁: There is significant increase in income of women after joining SHGs.

Table 4.2: Table showing Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Income before joining SHG	1.33	290	.840	.049
Income after joining SHG	1.78	290	1.428	.084

Source: Computed from Primary Data

Table 4.3: Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Income before joining SHG - Income after joining SHG	-.457	1.057	.062	-.579	-.334	-7.347	288	.000

Source: Computed from Primary Data

The standard p-value of 0.05 and the tabulated p-value is 0.000 which is less than standard value (table 4.3). Thus we can reject null hypothesis and state that there is a significant increase in the income of the women after joining SHGs. By taking up income generating activities through SHGs, the rural women in the two districts have seen a rise in their income. Increased income means more money and improvement in the standard of living of the women and their family which ultimately leads to empowerment of the women in these rural areas.

III. LEVEL OF AWARENESS OF SHG PROGRAMMES IN THE DISTRICTS

SHG schemes have been extensively used by NGOs over a long period of time to increase the level of awareness of such programmes among the rural poor. It not only includes awareness about the existence of the group and the various benefits through such groups but also includes creating awareness about self – employment, savings, health, education and family welfare thereby making these women more empowered.

To test the awareness levels, the following hypothesis was constructed and put to test.

H₀: Women are not aware of the functioning and existence of self – help groups in their districts.

H₁: Women are not aware of the functioning and existence of self – help groups in their districts.

Table 4.4: ANOVA results for levels of awareness

		Sum of Squares	df	Mean Square	F	Sig.
Awareness	Between Groups	.000	8	.000	.	.
	Within Groups	.000	280	.000		
	Total	.000	288			
Awareness through	Between Groups	8.470	8	1.059	8.506	.000
	Within Groups	34.851	280	.124		
	Total	43.322	288			

Source: Computed from Primary Data

A one-way ANOVA was conducted to find the level of awareness of functioning of registered Self-Help Groups among women in Hassan and Davangere districts. The calculated P-value is 0.000 (table 4.4) which is less than the standard P-value of 0.05. Hence the null hypothesis is rejected and alternative hypothesis is accepted stating that there is a significant level of awareness among the women about the functioning and existence of SHGs in their districts.

IV. RATE OF EMPLOYMENT THROUGH REGISTERED SHGS.

Generation of employment is the most important aspect of improving the lives of the rural poor. SHGs by providing micro finance through micro credit and bank linkage scheme with the help of various banks help the poor to uplift themselves through employment. To verify the extent of employment through SHGs, the following hypothesis was formulated and put to test.

H₀: There was no significant increase in the rate of employment of women even after joining SHGs.

H₁: There was a significant increase in the rate of employment of women after joining SHGs.

Table 4.5: ANOVA table showing employment generation

		Sum of Squares	df	Mean Square	F	Sig.
Standard of living before joining	Between Groups	.449	1	.449	.712	.400
	Within Groups	181.830	289	.631		
	Total	182.279	290			
Occupation	Between Groups	.169	1	.169	.157	.692
	Within Groups	309.500	289	1.075		
	Total	309.669	290			
Occupation after joining SHG	Between Groups	1.414	1	1.414	10.726	.001
	Within Groups	37.969	289	.132		
	Total	39.383	290			

Source: Computed from Primary Data

A one-way ANOVA was conducted to study the rate of employment generated through registered Self-Help Groups in the rural areas of Karnataka. The results showed that calculated P- value for Standard of living and occupation before joining SHGs is greater than the standard P-value of 0.05, just stating that the employment generation and standard of living was low. After joining SHGs the p-value is 0.01 which is less than the standard P-value of 0.05 (table 4.5). Thus we can accept the alternative hypothesis stating that the rate of employment has increased significantly after the women have joined SHGs to enhance employment opportunities. It was also found in the study that around twenty women who were housewives initially, after joining SHGs took up employment generating activities such as tailoring, cattle rearing, animal husbandry among others.

V. CONTRIBUTION OF ENTREPRENEURSHIP TOWARDS RURAL DEVELOPMENT

SHGs help the rural women to earn their own income along with participating in the process of development. Its goal includes enabling members with no educational, industrial or entrepreneurial background to become self-dependent and self-reliant by developing and

improving the decision-making capacity of members and inculcating in them the strength and confidence for solving their problems. A typical rural women’s self-help group is a good example of capacity building for prospective entrepreneurs. In the study we found that thirty-seven (12.8 per cent) (table 4.6) of the total respondents have undertaken entrepreneurial activities. Most women have started their own business or food catering, while others have taken up tailoring and a few have even started provision stores in their locality. We could see a trend that many of the housewives are coming up and taking up income generating activities through SHGs as a source of additional income to the family. This income was used for educational purpose of their children and repayment of any debts whatsoever. These entrepreneurial activities have not only improved and empowered the individual women but also indirectly have contributed to the upliftment of the rural community as a whole.

Table 4.6: Occupation of Respondents

Occupation	Respondents	Per cent
Agriculture	1	0.3
Agriculture labour	7	2.4
Non agriculture labour	1	0.3
Animal Husbandry	1	0.3
Employee	70	24.1
Entrepreneur	37	12.8
Housewife	165	56.9
Any other	8	2.8
Total	290	100

Source: Computed from Primary Data

VI. CORRELATION BETWEEN NUMBERS OF MEMBERS AND FINANCIAL ASSISTANCE TAKEN BY ITS MEMBERS

To verify there exists a correlation between the financial assistance to its members and the number of member who has taken such assistance, the following hypothesis was formulated and put to test.

H₀: There is no significant relationship between number of members of SHGs and Financial aid taken by them.

H₁: There is a significant relationship between number of members of SHGs and Financial aid taken by them.

Table 4.7: Correlation between Members and Financial Aid taken from SHGs
Correlations

		Members	Financial aid
Members	Pearson Correlation	1	.494**
	Sig. (2-tailed)		.000
	N	290	288
financial aid	Pearson Correlation	.494**	1
	Sig. (2-tailed)	.000	
	N	288	288

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Computed from Primary Data

The correlation coefficient value between members and financial aid taken from SHGs is 0.494. This value shows that there is a moderate degree of relationship between members and financial aid taken (Table 4.7). The calculated P- value is equal to 0.000 which is more than the standard P-value of 0.05, thus, we accept the alternative hypothesis and reject the null hypothesis which signifies that there is a significant relationship among the members of SHGs and financial assistance taken from these groups by its members. Thus we can conclude that the members of these groups take financial help for various from the SHGs to which they belong.

CHAPTER V

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

Some of the major findings through this study are as follows:

- The majority (62 per cent) of the respondents are in the age group of 20 – 40 years of age.
- Even though a sizable number of the population have at least had basic education, still a large number of members are illiterate, i.e.; they have not even had basic high school education.
- Seventy-two per cent of the respondents have been members of the SHGs for more than three years.
- Of the surveyed respondents, seventy of them are employed and another thirty-seven have taken up entrepreneurial activities as their main occupation.
- Many of the housewives have joined SHGs mainly because it acts as an additional source of income to the family and being part of the group they can receive financial assistance faster and at cheaper rates.
- Sixty-four respondents stated that the reason for joining SHGs was to raise their income levels, while fifty-three respondents stated that it was for taking financial assistance of educating their children and another forty-eight replied stating to improve their standard of living.
- The study also showed that there was a significant increase in income of women after joining SHGs.
- It was also seen that the women in these districts were aware of the existence and functioning of SHGs and the benefits of these groups.
- We can also conclude that there was a significant increase in the rate of employment of women after joining SHGs.
- Over ninety per cent of the women have agreed that their stand of living has improved after joining the SHGs.
- Some of the women also said that they feel empowered not only economically but also socially. They have more self-esteem and know more about the issues happening around the world.

- There also exists a significant relationship between the members of the group and taking financial assistance from the groups.
- By having bank linkage programmes, these SHGs have inculcated the habit of savings among its members. On an average they are able to save around Rs. 300- 500 on weekly basis.
- As many as thirty-seven entrepreneurs have come up through these SHGs. They are not only empowering themselves but also the community at large and there by being role models for others in the community.

SUGGESTIONS

- As majority of the members of the self -help groups are illiterate, these SHGs can take up the initiative to give minimum education to uplift their state.
- In order to increase employment government and NGOs should come up with self-help group programs to inculcate entrepreneurship among the rural women of Karnataka.
- As per the analysis SHGs have led to increase in employment as well as income among the rural women. These programs have to be expanded to cover illiterate women in the urban areas.
- Only fifty-three respondents stated that financial assistance was taken for educating their children. The financial schemes should be made easier so that many rural women can take it up for educating their children. This way illiteracy can be eradicated.
- Self-help groups should take up the initiative to educate the rural family members as to how women contribute equally to the family income and they should not be confined to the house.
- Based on the analysis the members of the self-help groups have contributed towards the rural development. Therefore, the level of the awareness of the working of self-groups should be increased among the rural population.
- SHGs should also promote the products manufactured by its members by conducting exhibitions in rural and urban areas. This initiative will increase the awareness level as well as give the rural women member a wider exposure
- This in turn will increase the employment, income and economic development of the rural areas thereby reducing the regional imbalance of income and wealth in the country.

CONCLUSION

The core SHG philosophy is in women empowerment through increasing employability, self-sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it used for income generating microenterprise development. Self Help groups as per the research is successful in rural areas, especially among women. These programs have uplifted the rural woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the women contributors and their well-being in the society.

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74. <http://connection.ebscohost.com/c/articles/56471263/self-help-groups-bellary-microfinance-womens-empowerment>

ANNEXURE

Pictures of enumerators administering the schedules among the members of self-help groups in their homes.





ST. JOSEPH'S COLLEGE OF COMMERCE (AUTONOMOUS)

#163, Brigade Road, Bangalore – 560025

**Title: A COMPARATIVE STUDY ON WOMEN EMPOWERMENT THROUGH
SELF-HELP GROUPS WITH SPECIAL REFERENCE TO RURAL DISTRICTS OF
KARNATAKA**

This information is being collected in compliance with the requirements of Minor Research Project approved by the University Grants Commission. All information collected will be kept confidential.

QUESTIONNAIRE

1. Name:

2. Age:

a. Less than 20 years

b. 20 to 40 years

c. Above 40 years

3. Qualification:

a. Illiterate

b. High School

c. PUC

d. Degree

e. Others

4. Occupation:

Agriculture Agricultural labour Non- agricultural labour

Animal husbandry Employed Entrepreneur

Housewife Any others.....

5. Do you know about SHG?

a. Yes b. No

6. If Yes, how did you come to know about SHG?

a. Word of mouth

b. Government advertisements

c. Government personnel

d. Banking individual

e. Others: Please specify

7. Family size:
- a. Less than 4 members
 - b. 4 to 8 members
 - c. More than 8 members
8. Number of income earners:
- a. One
 - b. Two
 - c. Three
 - d. More than three
9. Are you part of the SHG?
- a) Yes b) No
10. How long have you been part of an SHG?
- a. 0 to 6 months
 - b. 6 Months to 1 year
 - c. 1 year to 2 years
 - d. 2 years and above: Mention the number of years
11. Was your Occupation different before joining SHG?
- a) Yes b) No
12. If yes, state your previous occupation?
13. How many women are part of your SHG?
14. Primary motive of joining SHGs:
- a. To develop saving habits.
 - b. To get access to credit facilities
 - c. For achieving self-reliance
 - d. For socio economic empowerment and sustenance
 - e. Others
15. Period of functioning of SHGs:
- a. Less than 1 year
 - b. 1 -3 years
 - c. More than 3 years
16. Frequency of group meeting:
- a. Weekly once
 - b. Fortnightly once
 - c. Monthly one
-

17. Income before SHG (per week)

18. Income after SHG (per week)

19. Saving amount per meeting:

- a. Less than 100
- b. Rs. 100 – 300
- c. More than 300

20. Credit facilities availed after joining SHGs:

- a. Yes
- b. No

21. If Yes, amount of loan availed:

- a. Less than 3,000
- b. Rs. 3,000 – 10,000
- c. More than 10,000

22. Purpose of loan:

- a. Education of their dependents
- b. Household consumption and improvement
- c. Acquire assets
- d. Self-employment
- e. Medical treatment
- f. To repay the debts
- g. Others

23. How many members of the SHG have taken financial help from the SHG

.....

24. Impact of joining SHGs:

- a. Rise in income
- b. Education of dependents
- c. Improved nutrition of household
- d. Self-employment
- e. Social awareness or participation
- f. Political awareness or participation
- g. Others

25. On a scale of 1 to 5 (1 not at all satisfied and 5 being extremely satisfied) rate your level of improvement in standard of living.

- 1 2 3 4 5
-