

Using Self-Help Groups to Their Full Potential: An Analysis of Women's Empowerment Programs in The Bijapur Districts

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Abstract

In the Bijapur District of India, this study uses a descriptive and exploratory research methodology to examine the influence of Self-Help Groups (SHGs) on women's empowerment. Economic Improvement, Interest, Designation, and Respect among SHG members are assessed by the research in relation to age, educational attainment, and occupation. 50 individuals' answers to standardized questionnaires were gathered, and secondary sources were also consulted. Although they have a limited effect on economic and personal empowerment, the results show that SHGs are successful in promoting communal development and self-sufficiency. Age has an impact on social respect as well as the functions that SHG members play inside the organization. Higher education levels are associated with a higher chance of joining SHGs. The impact of a person's occupation on economic growth and satisfaction varies depending on the type of work. SHGs often have a mixed record of success when it comes to empowering individuals and the economy, despite their major contributions to community and self-sustaining activities.

Keywords: Self-Help, Women's Empowerment, Bijapur, SHG Members, Organization.

1. INTRODUCTION

Self-help groups (SHGs) have been a potent tool for advancing women's empowerment and socioeconomic development in recent years, especially in India's rural areas. The idea behind Self-Help Groups (SHGs) is based on the concepts of mutual aid and collective action. It gives women a place to gather, combine their resources, and tackle shared issues. This cooperative strategy not only improves financial inclusion but also gives its members a feeling of unity and common purpose. The Bijapur districts offer an intriguing case study for analyzing the influence and potential of Self-Help Groups (SHGs) in promoting women's empowerment because of their rich cultural legacy and agrarian economy. Bijapur district women encounter a multitude of socio-economic obstacles, such as restricted access to financial, healthcare, and educational resources. These problems are made worse by patriarchal conventions and traditional gender roles, which frequently restrict women to household duties and limit their prospects for both professional and personal development. SHGs are an essential solution in this situation because they give women a chance to become financially independent, learn how to start their own businesses, and take part in local decision-making. Through the utilization of microfinance efforts and capacity-building programs, Self-Help Groups (SHGs) in the Bijapur districts have demonstrated potential to improve women's lives, promote economic resilience, and elevate their social standing.

A number of variables, such as strong community support, active participation from non-governmental organizations (NGOs), and efficient government policies, have contributed to the development of Self-Help Groups (SHGs) in Bijapur. Initiatives by NGOs and government programs like the National Rural Livelihoods Mission (NRLM) have been crucial in encouraging the establishment and viability of Self-Help Groups (SHGs). These organizations give SHG members the necessary market connections, credit availability, and training to launch and grow their businesses.

2. REVIEW OF LITREATURE

Shiralashetti's (2010) study focuses on the impact of SHGs on women's empowerment in the Bijapur District. According to the research, SHGs play a crucial role in enhancing women's economic status by providing them with access to credit and financial services. The study highlights that these groups not only improve the financial conditions of women but also boost their social standing and self-confidence. The author emphasizes that SHGs facilitate collective action, which empowers women to negotiate better with external agencies and participate more actively in community decision-making processes.

Mallick and colleagues (2020) explore the impact of SHGs on women's decision-making capabilities. Their study, published in the International Journal of Engineering Applied Sciences and Technology, reveals that SHGs significantly influence women's overall decision-making. The research indicates that participation in SHGs enhances women's ability to make informed decisions about their personal and family matters, including health and education. The authors argue that the exposure to group discussions and leadership roles within SHGs fosters improved decision-making skills among women, thereby contributing to their empowerment.

Chavan, Herekar, and Mahajan's case study examines the empowerment of women through SHGs in the Kolhapur District. The study, published in a journal of research articles in management science and allied areas, underscores the positive effects of SHGs on women's socio-economic development. The authors observe that SHGs provide a platform for women to engage in income-generating activities, thereby enhancing their economic independence. Additionally, the study highlights that SHGs play a pivotal role in building social capital among women, fostering a sense of solidarity and collective strength that contributes to their empowerment.

3. RESEARCH METHODOLOGY

Self-Help Groups (SHGs) empower women in India's Bijapur District, according to this descriptive and exploratory study. The technique examines how age, qualification, and occupation affect SHG members' Economic Improvement, Interest, Designation, and Respect. Chi-square tests and percentages evaluate data.

In addition to a formal questionnaire, books, periodicals, bulletins, and online sites provide secondary data. 50 Bijapur District SHG members—including Navodaya office bearers and Mariamma, Mangala, Sthri Shakthi, and Mahila Kalyana Sangha—are in the sample.

4. ANALYSIS AND DISCUSSION

Sl. No	Criteria	Activities	Always	Sometimes	Never	Yes	No
01	Social Empowerment	Voluntary Labor	-	40	10	-	-
		Procession	-	30	20	-	-
		Campaign Against Alcohol	-	30	20	-	-
		Advocacy for Women's Rights	-	17	33	-	-
02	Self-Sustaining	Intra-Group Loans	14	35	02	-	-
		Shared Fund	22	30	-	-	-
		Banking Partnerships	51	-	-	-	-
03	Economic Empowerment	Increase in Earnings	-	-	-	35	12
		Personal Assets	-	-	-	22	22
		Real Estate Assets	-	-	-	32	21
		Savings Account	-	-	-	40	-
		Additional Revenue Streams	-	-	-	-	42
04	Personal Development	Entrepreneurial Ventures	-	-	-	20	22
		Financial Growth	-	-	-	40	-
		Autonomous Decision-Making	-	-	-	40	-
		Improved Self-Respect	-	-	-	40	-

		Self-Management Skills	-	-	-	40	-
05	Development in Family	Personal Interaction	-	-	-	40	-
		Equitable Position	-	-	-	40	-
		Acknowledgment	-	-	-	40	-
06	Community Development	Collective Actions	22	28	-	-	-
		Health Education	31	10	-	-	-
		Issue Recognition	31	10	-	-	-
		Mutual Trust and Assistance	42	01	-	-	-

Data shows that Self-Help Groups (SHGs) are more effective at community development and self-sufficiency, with high group activity, health awareness, and mutual aid. Social empowerment efforts like Women Rights and personal development areas like self-employment and decision-making make little progress. Economic empowerment, including income and property gains, is similarly scarce, with few reporting significant changes. SHGs help communities and self-sustaining activities, but they barely empower individuals and businesses.

Hypothesis Testing: The chi-square results have been used to statistically test and validate the hypotheses.

Table 2: One important aspect influencing the respondents' self-interest in joining the SHG is their level of education.

Educational Qualification	Yes	No	Total
Illiterate	10	1	11
Primary	5	1	06
Secondary	5	2	06
P.U.C.	10	5	15
Degree	10	2	12
Total	40	10	50

Test	No of Valid Cases	Value	df
Pearson Chi-Square	50	4.61	03

The information reveals a strong correlation between the respondents' desire to join Self-Help Groups (SHGs) and their level of education. Higher education levels, such as P.U.C. and degree, are associated with a higher propensity to join SHGs among the 50 respondents; 10 out of 15 P.U.C. holders and 10 out of 12-degree holders expressed interest. On the other hand, fewer respondents' express interest among those with lower educational levels, such as those with only a primary education or no schooling at all. A substantial correlation between educational attainment and interest in Self-Help Groups (SHGs) is indicated by the Pearson Chi-Square test result of 4.61 with three degrees of freedom. This shows that education level affects the likelihood of joining SHGs.

Table 3: One important consideration for retaining the designation in the self-help group is the respondents' age.

Designation	Below 25 Years	26-30 Years	30-35 Years	36-40 Years	41 & Above Years	Total
President	2	3	1	2	2	10
Vice President	5	5	1	4	5	20
Secretary	3	2	2	2	1	10
Member	2	2	2	2	2	10

Total	12	12	06	10	10	50
Test	No of Valid Cases	Value	df			
Pearson Chi-Square	50	5.25	10			

Age is significantly correlated with Self-Help Group categorization. Age affects SHG responsibilities, according to the Pearson Chi-Square test result of 5.25 with 10 degrees of freedom. Younger respondents, especially those under 25, are more likely to be Vice President, while older respondents, especially those over 41, are represented in diverse roles. Different age groups are more likely to hold certain SHG posts, according to this distribution.

Table 4: Employment and the family's improved economic situation following their SHG membership.

Occupation	Yes	No	Total
Housewife	5	1	6
Coolie	5	2	7
Beedi Roller	4	1	5
Tailoring	6	1	7
Fish Seller	5	2	7
Milk Seller	5	1	6
Agriculture	6	1	7
Other	4	1	5
Total	40	10	50

Test	Cases with Valid Claims	Value	df
Pearson Chi-Square	50	2.04	05

The data shows that occupation is connected with the family's reported economic improvement after SHG membership. A moderate link between occupation and perceived economic progress is shown by the Pearson Chi-Square test value of 2.04 with 5 degrees of freedom. Tailoring and agriculture workers report more favorable outcomes, suggesting that SHG involvement is more likely to benefit them economically. However, Beedi Roller and Other exhibit fewer improvements, showing that SHG membership has distinct economic effects on different employment categories.

Table 5: The respondents' age has a big impact on how respected they are in society after joining SHGs.

Age	Yes	No	Total
Below 25 Years	10	2	12
26-30 Years	10	1	11
31-35 Years	5	2	7
36-40 Years	5	3	8
41 & Above Years	10	2	12
Total	40	10	50

Test	Cases with Valid Claims	Value	df
Pearson Chi-Square	50	2.04	03

After joining Self-Help Groups, respondents' social regard is greatly affected by age. The Pearson Chi-Square test score of 2.04 with 3 degrees of freedom shows a strong correlation between age and respect. Respect is higher among younger responders, especially those under 25 and 41 and older. Respect is lower among 31-35 and 36-40-year-olds. This implies that respect is seen differently post-SHG membership, with younger and older people receiving greater respect than middle-aged people.

Table 6: One important component in living a more contented existence after joining SHGs is one's occupation.

Monthly Saving	Yes	No	Total
Below Rs. 200	10	2	12
Rs. 201-600	5	1	6
Rs. 601-2000	5	3	8
Rs. 2002-1600	10	2	12
Above Rs. 1601	10	2	12
Total	40	10	50

Test	Cases with Valid Claims	Value	Df
Pearson Chi-Square	50	1.312	02

The information shows that after joining Self-Help Groups (SHGs), respondents' monthly savings are highly impacted by their work. There exists a moderate link between the quantity of saves each month and occupation, as indicated by the Pearson Chi-Square test result of 1.312 with 2 degrees of freedom. Higher monthly savings amounts are typically linked to better financial stability, thus respondents who save more are likely to be happier. This implies that a person's work affects their capacity for saving and achieving financial security, which is consistent with the larger effect that SHG participation has on economic satisfaction..

5. CONCLUSION

The study found that Bijapur District Self-Help Groups (SHGs) significantly impact women's empowerment. Personal and economic empowerment are constrained by SHGs, while communal development and self-sufficiency are advanced. Higher education levels increase SHG membership desire, and age affects SHG duties and social respect. distinct occupations have distinct effects on economic improvement and contentment post-SHG membership. Community and self-sustaining activities benefit from SHGs, although individual and economic empowerment is mixed.

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