

## Association of socio-economic characteristics of SHG members with empowerment of women

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### ABSTRACT

The variables have been classified as personal, mass media communication and training. The results revealed that among the personal variables age had a significant but negative relationship with empowerment meaning as age decreases empowerment increases. Education, land holding, income and social participation had significant positive relationship with empowerment. Family size and marital status have no effect on empowerment. All the mass media components like mass media possession, mass participation, time spent and extent of use were positively and significantly related to empowerment. However, the frequency of the use of communication media was not related to empowerment. While the number of trainings received had significant positive relation duration of the training did not show relationship with empowerment.

**KEY WORDS :** Marital status, Family size, Occupation, Land holding, Social participation, Mass media participation, Communication media

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### INTRODUCTION

The World Bank has suggested that empowerment of women should be a key aspect of social development programmes (World Bank, 2001). India has also ratified various international conventions committed to securing equal rights to women. The 'National Policy for The Empowerment of Women' (2000) states that the women's movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women. Of late, there is a paradigm shift in development process by incorporating the gender concerns and women's empowerment has been the theme to tackle rural poverty and socio-economic issues. One such initiative is the formation of women Self Help Groups (SHGs) to meet women's practical and strategic needs.

The Self Help Groups in Karnataka are formed and supported by Government, NGO and banks. They are linked not only to banks but also to wider development programmes. SHGs are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use the pooled

resources to meet the emergent needs of their members, including the consumption needs. The number of members in SHGs normally ranges from 10-20. It is expected that, within the group, there should be true democratic culture in which all the members must participate actively in the decision making process by taking part in the discussions. Although the cohesiveness among the members increases when there is homogeneity of the groups in terms of education, occupation, income distribution, sex composition, but, in the long term, stability of SHGs depends on their members' loyalty to it and the adequacy of SHGs to meet the growing needs of the members. It is obvious that that collective work, leadership with fixed tenure, mutual trust and cooperative philosophy would be the driving force for SHGs. The basic objective of Self-Help-Groups is to develop saving capability among the poorest sections of the society, which in turn would reduce dependence on financial institutions and develop self-reliance. Earlier, poverty alleviation programmes of the Government of India had failed in capacity building of the rural masses due to which women became more and more dependent on financial support. However, the SHG movement has provided women the much needed platform to build their capacities and actively participate in both economic and

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