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## **Research Article:**

# Comparative study of empowerment of members and non-members of SHGs in Karnataka

D.A. NITHYA SHREE, REKHA RAYANAGOUDAR AND VEENA CHANDAVARI

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Author for correspondence :

D.A. NITHYA SHREE

AICRP-H.Sc.-Extension, University of Agricultural Sciences, DHARWAD (KARNATAKA) INDIA Email : nithabhi99@ yahoo.co.in

See end of the article for authors' affiliations

**SUMMARY**: In the recent years empowerment of women has been recognized as a central issue in determining the status of women. The participation of women in SHG have made a significant impact on women empowerment both social and economic aspects. Empowerment of women is essential for development of full potential of our total human resources. Empowerment of women is therefore pressing need of the day. Various dimensions of empowerment include psychological, political, social and economic empowerment. Psychological empowerment means to establish individual identity, self image, increasing self esteem and developing capabilities. The study was conducted in Karnataka state during 2014-15. Eight districts from all four geographical divisions were selected for the study viz., Chitraduraga, Ramanagara, Chikkaballapur, Bagalkot, Belagavi, Dharwad, Koppal and Mandya. From each district 50 Self help groups formed between 2005-2010 were randomly selected. Thus the total 400 SHG's were selected for the study. From each SHG three members were taken as respondents. Against each SHG two non members were selected from the same village. Thus the total sample consisted of 2000 respondents among which 1200 were members and 800 were non-members. As the SHGs have made the women to come out of their houses, farm groups interact with members by attending meeting, hence it has given way for the improvement in their socio- life psychological attitudes thus the SHGs have helped the members to empower socio-psychologically. But the non-members have not got such opportunity and hence their empowerment level is low compared to members of SHG's. 92 per cent of the non-members have low level of economic empowerment whereas only 56.92 members are at low level, only 4 per cent of the non-members but 38.25 per cent members are at medium level of economic empowerment with regard to high level almost equal percentage *i.e.* 4.83 per cent members and four per cent non-members are at this level of economic empowerment. It is also clear that the empowerment status of members is greater than non-members in all the cases. This clearly indicates that the Self help groups have helped women to improve in all dimensions of empowerment and in turn overall empowerment which leads to development of women as well as nation. Thus Shakthi Shakthi movement has gone a long way in empowering the rural women.

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**BACKGROUND AND OBJECTIVES** Empowerment as a concept was introduced at international conference in 1985 at Nairobi. The conference defined "empowerment as a redistribution of social power and control of resources in favour of women". Women development in recent years emphasized on providing equal opportunities to women by removing gender bias, empowering women and creating selfreliance among them. In the recent years empowerment of women has been recognized as a central issue in determining the status of women. The participation of women in SHG have made a significant impact on women empowerment both social and economic aspects. Empowerment of women is essential for development of full potential of our total human resources. Empowerment of women is therefore pressing need of the day (Bharti, 2005). Various dimensions of empowerment include psychological, political, social and economic empowerment. Psychological empowerment means to establish individual identity, self image, increasing self esteem and developing capabilities. Social empowerment is to create an enabling environment through various development policies and programmes for development of women, besides providing them easy and equal access to all the basic minimum services such as the education, nutrition so as to enable them to realize their full potentials. Economic empowerment is to ensure adequate provision for training, employment and income generating activities. The provision of 33 per cent reservation in the 73rd amendment of the constitution endowed rural women with platform to enter into the preview of decision making and planning. This provides for the development of leadership quality among women which results political empowerment. All dimensions are very important for empowerment to occur in a holistic manner. Women empowerment leads to silent revolution in the socio-economic scenario of the nation. The empowered woman is able to exercise her judgement independently and correctly in democracy. Empowerment is expected to develop confidence in one self and have faith in one self. Empowerment directly affects the life of women positively. The life style, social status, struggle against injustice, opposition to various kinds of harassment in the society etc. are in built quality of women empowerment. In the light of above facts SHG plays a vital role in empowering the women in all aspects (Roul, 1996). Thus SHG in recent years are emerging as alternative credit source to the poor. In self-help groups, collective actions and solidarity is an important empowering mechanism. The empowerment of women through SHGs would lead to benefits not only to the

individual women and women groups but also for the family and community as a whole through collective action for development. Roul (1996) stated that SHG is a group where members come together with certain objectives to manage their own funds and affairs by themselves to achieve better control over their resources and meet their credit needs. Self-help group also play a vital and crucial role towards empowering women in all the fields. The group provides women, a base for selfemployment and empowerment through group dynamics. In India the mutual help based groups are known as Selfhelp groups. Thus SHG movement was started in India by introducing Stree Shakti Programme in the year 2001 by Government of Karnataka. This programme has helped women empowerment in a large way. Keeping this in mind the present study was planned with the objective of finding the difference in empowerment status of members and non-members of SHGs. With the following objectives.

# **R**ESOURCES AND **M**ETHODS

The study was conducted in Karnataka state during 2014-15. Eight districts from all four geographical divisions were selected for the study viz., Chitraduraga, Ramanagara, Chikkaballapur, Bagalkot, Belagavi, Dharwad, Koppal and Mandya. From each district 50 Self-help groups formed between 2005-2010 were randomly selected. Thus the total 400 SHG's were selected for the study. From each SHG three members were taken as respondents. Against each SHG two non members were selected from the same village. Thus the total sample consisted of 2000 respondents among which 1200 were members and 800 were non members. Empowerment was measured with the help of scale developed for the study. The scale consisted of separate statements to measure all three types of empowerment viz., socio-psychological, economic as well as legal and political empowerment. The scale consisted of 5 point continuum that is strongly Agree, Agree, Undecided, Strongly Disagree and Disagree on which the respondents were to rate for each statement. The score ranged from 5 for strongly agree to 1 for disagree. The scores of all the statements under each type of empowerment were summed upto know the level of that particular empowerment. The score of all the types of empowerment was summed upto calculate the overall empowerment. Frequency, percentage and mean were calculated to show the empowerment level). Compared to non members the legal and political empowerment of members is not very high. The activities listed under Stree Shakthi programme do not directly lead to legal and political empowerment.

# **OBSERVATIONS AND ANALYSIS**

The results obtained from the present study as well as discussions have been summarized under following heads:

# Comparison of distribution of members and non members according to socio-psychological empowerment :

Comparison of members and non-members according to socio-psychological empowerment in Table 1 shows that majority (93%) of the non-members have low whereas only 54 per cent of the members have low level, only seven per cent of the non-members have medium level whereas 34.58 per cent of members have medium level and none of the non-members have high level whereas 11.41 per cent members have high level of socio-psychological empowerment. This clearly indicates that the socio- psychological empowerment of members is higher than the non-members. As the SHGs have made the women to come out of their houses, farm groups interact with members by attending meeting, hence, it has given way for the improvement in their sociolife psychological attitudes thus the SHGs have helped the members to empower socio-psychologically. But the non members have not got such opportunity and hence their empowerment level is low compared to members of SHG's.

## Comparison of distribution of members and non members according to economic empowerment :

Comparison of members and non members according to economic empowerment Table 2 reveals that 92 per cent of the non members have low level of economic empowerment whereas only 56.92 members are at low level, only 4 per cent of the non-members but 38.25 per cent members are at medium level of economic empowerment with regard to high level almost equal percentage *i.e.* 4.83 per cent members and four per cent non-members are at this level of economic empowerment. One of the objectives of Stree Shakthi groups is to increase the income level of rural women by engaging them in income generating activities and creating financial stability. Even through most of the members are not involved in come generating activities, all the groups are involved in saving money and internal lending. Due to this dependency on private money lenders with high rate of interest is reduced and women are able to contribute towards some emergency financial needs of the farmers. Therefore, SHG members feel that they are economically empowered. But the non-members do not

Table 1 : Comparison of distribution of members and non-members according to socio- psychological empowerment						
Members Low	No. of office bearers and members n=1200		No of non members $n = 800$			
	648	54.00	744	93.00		
(1-2.33)						
Medium	415	34.58	32	07.00		
(2.34- to 3.66)						
High	137	11.41	-	-		
(3.66 to 5.0)						

#### Table 2 : Comparison of distribution of members and non-members according to economic empowerment

Members Low	No. of office bearers and members n=1200		No of non members $n = 800$		
	683	56.92	736	92.00	
(1-2.33)					
Medium	459	38.25	32	04.00	
(2.34- to 3.66)					
High	58	04.83	32	04.00	
(3.66 to 5.0)					

have this privilege, hence their economic empowerment is lower than the members. This clearly indicates that Stree Shakthi Sanghas or SHG's have improved the economic empowerment of women.

# Comparison of distribution of members and nonmembers according to legal and political empowerment :

Comparison of members and non-members according to legal and political empowerment shows that cent per cent of the non-members are at low level whereas 92.58 per cent of members are at low level and 7.42 per cent are at medium level of empowerment (Table 3). Compared to non members the legal and political empowerment of members is not very high. The activities listed under Stree Shakthi programme do not directly lead to legal and political empowerment. But still due to the various types of activities undertaken by SHG's 7.42 per cent of the members are able to move to medium level of legal and political empowerment because of joining SHG's.

## Comparison of distribution of members and overall empowerment :

Table 4 shows the comparison of distribution of members and non-members according to overall level of empowerment. It is clear that in case of members 67.50 per cent have low level whereas 95 per cent non-members have low level, only four per cent non-members but 27.25 per cent members have medium level and 5.25 per cent members have high level compared to one per cent of non members have high level of empowerment. This clearly indicates that the overall level of empowerment of members is high compared to non-members which means that the Self-help groups have been a means of empowerment of women.

# Comparison of mean scores of empowerment of members and non-members :

Comparison of mean score of members and non members with regard to various types of empowerment (Table 5) shows that with reference to psycho-social empowerment members have a mean score of 4.41 but the mean score of non-members is 2.24, in case of economic empowerment the mean score of members is 3.38 and non-members is 2.24, the legal and political empowerment of members is 2.72 and non-members is 1.72. In all the three types the mean of members is higher than non members thus the overall mean score of members is 3.65 and non-members is 2.41. The't' test clearly shows that there types of empowerment viz., socio-psychological, economic, legal and political and

No. of office	Percentage of members (office bearers and members)			No. of non-	Percentage of non-members		
bearers and members	Low (1-2.33)	Medium (2.34- to 3.66)	High (3.67 to 5.0)	members	Low (1-2.33)	Medium (2.34- to 3.66)	High (3.67 to 5.0)
1200	1111(92.58)	89(07.42)	-	800	800(100)		
Table 4 : Comp	arison of distributi	on of members and o	verall empower	ment			
Members				Low (1-2.33)	Mediu (2.34- to 2		High (3.67 to 5.0)
Percentage of members (off. Bearers and members of sustaining			ining	810(67.50)	327(27.25)		63(05.25)
groups)							
Percentage of no	on-members			760(95)	32(4)	)	08(01)
Table 5: Compa	arison of mean scor	es of empowerment o	f members and 1	ion-members			
Type of empowe	erment		Mean score (Range 1.00 -5.00)			't' test	
SHG Mem			G Members	Nor	n SHG Members		
Socio-psycholog	tical		4.14		2.24		66.32**

2.24

1.76

2.41

22.18\*\*

27.76\*\* 72.22\*\*

3.38

2.72

3.65

\*\* indicates significance of value at P=0.01

480

Overall

Economic

Legal and political

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overall empowerment. It is also clear that the empowerment status of members is greater than nonmembers in all the cases. This clearly indicates that the self help groups have helped women to improve in all dimension of empowerment and in turn overall empowerment which leads to development of women as well as nation. Thus Shakthi Shakthi movement has gone a long way in empowering the rural women.

## **Conclusion :**

The findings of the study clearly shows that the there is significant difference between the empowerment of members and non-members in all dimensions empowerment *viz.*, socio-psychological, economic, legal and political and overall empowerment. In all the cases the empowerment of members is higher than the non members. This indicates that the self-help group has really helped in empowering women. The Government can think of introducing programmes to bring the entire rural women population under Stree Shakthi programmes thus helping in their empowerment and in turn development of the nation.

#### Authors' affiliations :

**REKHA RAYANAGOUDAR AND VEENA CHANDAVARI**, AICRP-H.Sc.-Extension, University of Agricultural Sciences, DHARWAD (KARNATAKA) INDIA

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