

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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social spheres. According to Das (2003) women can therefore play a pivotal role in:

- Creating economic self-reliance of rural poor by meeting consumption and production credit needs as and when they arise. This will prevent exploitation of the poorer sections from non-institutional credit sources.
- Development of group dynamics, building leadership qualities to realize their potentiality and self-belief.
- Assisting the members to complete the formalities and documentation required to obtain credit from banks.
- Helping banks in recovery of credit by motivating members for prompt repayment of loans.
- Procurement of high cost inputs that could not be bought individually.
- Training of members in the use of extension services and government support.
- Building common infrastructure for the benefit of its members.

Thus, the SHG are the effective instruments of women empowerment.

The empowering women have become the key elements in the development of any economy. The role of micro-credit is to improve the socio-economic developing of women and improve the status of women in households and communities.

METHODS

The study was conducted in six districts of Karnataka namely, Belgaum, Bellary, Bidar, Bijapur, Gadag, and Mangalore. The districts were so selected that they were representative of the state of Karnataka. Another reason for selection of these districts was that the SHGs in these districts were more active. From these six districts seven Talukas were randomly selected for empowerment and to remove the gender inequalities. Ex-post research design was followed by the study. The main focus of this investigation was to study the role of mass media as SHG formation and empowerment of women and the impact of SHG members on empowerment. From each of the six districts selected, a sample of 90 women were randomly selected. All women respondents were members of self help groups. The total sample for the study consisted of 540 women SHG members.

OBSERVATIONS AND ANALYSIS

The results of Table 1 shows relationship between certain independent variables and empowerment of women. The variables have been classified as personal, mass media communication and training. The results

Table 1 : Association between personal characteristics and empowerment

Name of independent variables	'r' value
Age	-0.73*
Education	0.87*
Marital status	0.32 ^{NS}
Family size	0.40 ^{NS}
Land holding	0.93*
Income	0.82*
Social participation	0.78*
Mass media and communication	
Mass media possession	0.81*
Mass media participation	0.72*
Time devoted to mass media	0.93*
Extent of use of mass media for information	0.77*
Frequency of use of communication media	0.45 ^{NS}
Training	
Number of trainings	0.86*
Duration of trainings	0.33 ^{NS}

* indicates significance of value at P=0.05

NS=non- significant

revealed that among the personal variables age had a significant but negative relationship with empowerment meaning as the age decreases the 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 and the duration of the training did not show relationship with empowerment.

Age was negatively significant which means that younger women are better empowered than older women. Younger the age, women are more responsive to change and acceptance of new ideas. and are more out going than their older counter parts (Rangi *et al.*, 2002).

Education has significant positive association which means greater the education better is the empowerment. Education by itself is empowerment and where women are educated they have the capacity to think and analyze the situation and make use of the opportunities that come their way (Yadwadakar, 2010).

Family size and marital status has no significant relationship with empowerment, with regard to the land holding and income there is a significant positive relation, meaning that empowerment increases as the land holding

and income level increases. The importance of economic independence has already been highlighted and there is absolutely no doubt that income has a positive relation. Similarly with social participation as the women comes out of the four walls of her house, she can take better decisions due to her exposure to the outside world.

With regard to relationship between mass media and empowerment, the mass media possession, mass participation, time devoted and use of mass media for information are all positively and significantly associated with empowerment. When one possesses the media it is obvious that time spent and use of the media will also be high. Mass media these days relays many women related programmes. The SHG members know and understand what is happening beyond their immediate surroundings. This gives them more information and knowledge and also exposes them to success stories of other women. All these have lead to greater empowerment.

The association between numbers of trainings was positively and significantly related to empowerment. Women received trainings in their respective income generating activities. Though the type of training may not be directly impacting the empowerment, other indirect effects of training like exposure may affect the empowerment. However, the duration of training had no

significant association with empowerment.

Conclusion:

Among the personal variables age had a significant but negative relationship with empowerment of women, means younger the age more empowerment. Education, land holding, Annual income and social participation had positive and significant relationship with empowerment all mass media components have positive and significant relationship with empowerment.

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