Journal DOI: 10.36713/epra1013 | SJIF Impact Factor (2024): 8.431 ISSN: 2347-4378
EPRA International Journal of Economics, Business and Management Studies (EBMS)
Volume: 11 | Issue: 10 | October 2024 -Peer-Reviewed Journal

SELF-HELP GROUPS: A TRANSFORMATIVE FORCE FOR WOMEN'S SOCIAL STATUS

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Article DOI: https://doi.org/10.36713/epra18673
DOI No: 10.36713/epra18673

INTRODUCTION

Women constitute around fifty percent of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe in the rural and backward areas. Women development activities must be given importance to eradicate poverty, increase the economic growth and for better standard of living. Self Help Group (SHGs)-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor ,leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country (Tiyas biswas, 2007). Investing in women brings about a multiplier effect. Stories of women who not only are better off economically as a result of access to financial services, but who are empowered as well. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities because women "tend to keep nothing back for themselves they contribute decisively to the well-being of their families"(Susy Cheston and Lisa Kuhn, 2002).SHG by mobilizing women around thrift and credit activities have resulted in economic self reliance there by changing their social attitude and status in the family and society SHG has emerged as a key programming strategy for most of the women development activities.

Key words: Bank Linkage Programme ,Empowerment, Financial Services, Self Help Group, Socio-Economic.

CONCEPT OF SELF-HELP GROUP (SHG)

Savings plus credit can then be a good starting point for group formations called Self-help Groups (SHGs).
A small homogeneous and affinity group of poor voluntarily coming together to:

- Achieve collective social and economic goals
- Have collective decision making
- Save whatever amount they can, conveniently, out of their earnings
- Mutually agree to contribute to a common fund
- Lend to the members for meeting their productive and emergent needs on such terms as decided by the group.

While forming the groups itself, it must be ensured that the members have a homogeneous background. Homogeneity would be in terms of economic status, caste, gender, occupation or commonality of interest. The crucial aspect in formation and sustaining the groups is the commonality of interest, which the members share. Theorists consider SHG as a homogeneous affinity group of poor villagers, voluntarily formed, with not less than five members. The group in its formulation does not have very strict guidelines and the decision as to the period of loan rests solely on the group members. Credit is given both for consumption and production purpose. The loan lending process would be channelized from NABARD, re-financed to banks and banks would further lend it to groups. It is assumed that groups thus formed would gradually become viable to meet credit needs of their members. Thus a SHG basically comes together to:

- Save small amounts regularly
- Mutually agree to contribute to a common fund
- Meet their emergency needs
- Have collective decision making

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- Resolve conflicts through collective leadership and mutual discussion
- Provide collateral-free loans on terms decided by the group at market rates

SHG is formed and groomed by a NGO or a bank branch or a government agency called a Self-Help Promoting Institution (SHPI). The members of the group are encouraged to collect regular thrift on a weekly or fortnightly or monthly basis and use the pooled resources to give interest bearing small loans to their members. A savings bank account is opened with a bank branch and regular thrift collection and loaning to members builds up financial discipline among the members.

IMPACT OF SELF-HELP GROUP ON THE FOLLOWING ASPECTS

- Saving and Financial Decision Making;
- Access to credit;
- Decision-making within the Household;
- Participation in Local Government;
- Communication Level of Members;
- Self Confidence among Members;
- Change in Family Violence
- Frequency of Interaction with Outsiders;
- Status of Access to Amenities;
- Community Participation;
- Increased Nutritional status; and
- SHGs and Environmental Management.

REVIEW OF LITERATURE

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning. **Sundaram (2012**) the study examine the impact of Self-help Group in Socio-economic development of India. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value. It analyses what is Self-Help Group? Why the Self-Help Group is so important in India? The present status of Self-Help Group in India, impact of Self-Help Group in India, Shortcomings of Self-Help Group in India, Suggestions to improve Self-Help Group In India. **Anitha and Ashok (2007)** observed that the success of these self-help Groups not only improved the economic status of the women concerned, but there was also a drastic change in their social status. SHGs developed human dignity among the poor and women. Women were nobody earlier but somebody now. In the process of rural development SHGs certainly have a future role to play. **Tushir *et al.* (2007)** made an attempt to highlight the role of micro finance in uplifting the economic conditions of women households in Haryana district through SHGs up to March 2006. They concluded that micro credit is a powerful instrument and has improved access to rural poor, especially women. **Anitha and Revenkar (2007)** made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency-wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improved the economic status of women, but also brought lot of changes in their social status. **Waheed (2009)** examined the role of microfinance in poverty reduction. Primary and secondary data was used and 68 households were interviewed. The multiple regression analysis was used. The results showed that micro-credit improves income. **Banerjee, Duflo, Glennerster & Kinnan (2009)** the study reveals that**,** a randomized control trial of microcredit in the urban slums offering loans to randomly selected slum areas while withholding these programs from other slums of Hyderabad, India. After a year, there was no appreciable or significant effect of access to microcredit on the average monthly per capita expenditure in households, though spending on durable goods and the number of new businesses was seen to increase. The impact on other economic outcomes was also generally found to be mixed, finding differences in spending in durable and non durable goods based on the household's current ownership of or propensity to open businesses. No significant impacts were found on health, education or women's empowerment. Though this study is the first randomized study to study microcredit as it is introduced to a new area. **Wen Cong Lu and M. A. Hasan**

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(2011) this study attempts to elucidate the extent to which these microcredit programs are effective in reducing poverty and to examine the impact of microcredit in income generation and upliftment of borrowers' living standard. All the respondents of Monirampur Upazila in Jessore district were the population of the study. The estimated results show that borrowers of microcredit programs are better off in terms of food consumption and household income generation. It is recommended that the NGO should consider some important points such as a repayment system, interest rate and proper training program to generate borrowers' household income. **Rekha Goankar** (2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and the social change. **Naila kabeer** (2005) in a study apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not "automatically" empower women – any more than do education, political quotas, access to waged work or any of the other interventions. It has been observed by **M. Anjugam** (2007) that socially backward, landless and marginal farm house holds participate more in the self help group programme. Possession of livestock and consumer goods by the member households has been found to deter the joining of group. **Gladis Mary John** (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found into he attitude of relatives and friends towards the women in self help groups. **Manimekalai and Rajeswari (2002)** felt that there was no support from the members' family. The NGOs concerned might educate the men to co-operate with women for the betterment of the community and the economy as a whole. To conclude, SHG was the best experiment found successful in many parts of the country and must be encouraged and spread to all the areas where poverty persisted and this would bring women to the mainstream in the society.

NEED FOR THE STUDY

The literature review reveals that the studies on micro finance and SHG groups mainly concentrated on (i) Income impact of micro finance on the SHG groups; (ii) Role of micro finance in developing rural entrepreneurs; (iii) Inter regional performance of SHGs; (iv) Micro finance programs; (v) Micro finance programs of NGO. However, very few studies have been conducted to know the impact of SHG activities on socio-economic status of its members in different states of India. Therefore, the present study aims at to know the impact of SHG activities on socio-economic status of its members with special reference to Mysore District focusing on impact of SHG activities Taluk wise.

OBJECTIVES OF THE STUDY

The study has the following objectives:

1. To examine the impact of activities of SHG on social status of its members and
2. To compare the impact of activities of SHGs on social status its members at Taluk Level.

RESEARCH METHODOLOGY

To fulfil the above objectives, the researcher selected four Taluks of Mysore District out of six Taluks. They are T Narasipura, K.R. Nagara, H.D. Kote and Periyapatna. Both primary and secondary data were used, secondary data was used for the conceptual framework of SHG and the review of literature and the primary data was used to collect the opinion of SHG members of four Taluks. To conduct the present study, the simple random sampling technique was adopted and the opinion was collected from 30 SHG members of each Taluk comprising 120 SHG members in total. To arrive at meaningful inferences, percentage analysis and chi-square tests were used.

ANALYSIS AND INTERPRETATION

The analysis and interpretation has been done to fulfil the objectives of the study:

(1) Impact of SHG Activities on Alcohol and Drug:

The sample respondents were asked to express their opinion about positive impact of SHG on alcohol and drug consumption (in other words does SHG activities reduce alcohol and drug consumption). Respondents expressed their opinion in terms of yes or no. Accordingly, the following section deals with opinions of respondents regarding positive impact of SHG on alcohol and drug consumption based on taluks of Mysore Distric.

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Table – 1
Impact of SHG Activities on Alcohol and Drug

Opinion	Taluk				Total
	T Narasipura	K.R. Nagara	H.D. Kote	Periyapatna	
Yes	21 (70.00)	22 (73.33)	19 (63.33)	23 (76.67)	85 (70.83)
No	09 (30.00)	08 (26.67)	11 (36.67)	07 (23.33)	35 (29.17)
Total	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**120 (100.00)**
Chi-Square Test Value: 2.106					
Degrees of Freedom: 03					
Significant at: 0.551					

Source: Field Survey.

Table 1 presents information about alcohol and drug consumption at the house-hold level. It is found that in Periyapatna, 76.67 percent of the respondents opined that SHG activities reduce alcohol and drug consumption at house-hold level when compare to other taluks. It is also found from chi-square test that the differences in opinions are statistically not significant at five percent level. Therefore, there are no differences in opinions among the selected taluks of Mysore Distric. On the whole, respondents of all taluks almost equally opined that SHG activities reduce alcohol and drug consumption at house-hold level.

(2) Impact of SHG Activities on Children Education:

The sample respondents were asked to express their opinion about positive impact of SHG credit linkage programme on children education (this includes reduction of school drop-out and increasing awareness about female literacy). Respondents expressed their opinion in terms of yes or no.

Table – 2
Impact of SHG Activities on Children Education

Opinion	Taluk				Total
	T Narasipura	K.R. Nagara	H.D. Kote	Periyapatna	
Yes	21 (70.00)	24 (80.00)	19 (63.33)	24 (80.00)	88 (73.33)
No	09 (30.00)	06 (20.00)	11 (36.67)	06 (20.00)	32 (26.67)
Total	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**120 (100.00)**
Chi-Square Test Value: 5.694					
Degrees of Freedom: 03					
Significant at: 0.127					

Source: Field Survey.

Table 2 presents information about positive impact of SHG credit linkage programme on children education. It is found that both in K.R. Nagara and Periyapatna, 80.00 percent of the respondents opined that SHG activities has positive impact on children education. It is also found from chi-square test that the differences in opinions are statistically not significant at five percent level. Therefore, there are no differences in opinions among the selected taluks of Mysore District. To conclude, respondents of all taluks atmost equally opined that SHG credit linkage programme has positive impact on children education.

(3) Impact of SHG Activities on Women Empowerment:

The sample respondents were asked to express their opinion about positive impact of SHG activities on women empowerment (this includes self-respect of women, social status, increased status at home, human security and participation in decision making process). Respondents expressed their opinion in terms of yes or no..

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Table – 3
Impact of SHG Activities on Women Empowerment

Opinion	Taluk				Total
	T Narasipura	K.R. Nagara	H.D. Kote	Periyapatna	
Yes	20 (66.67)	22 (73.33)	19 (63.33)	23 (76.67)	84 (70.00)
No	10 (33.33)	08 (26.67)	11 (36.67)	07 (23.33)	36 (30.00)
Total	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**120 (100.00)**
Chi-Square Test Value: 3.204					
Degrees of Freedom: 03					
Significant at: 0.361					

Source: Field Survey.

Table 3 presents information about positive impact of SHG activites on women empowerment. It is found that 73.33 percent and 76.67 per cent of both K. R. Nagara and Priyapatna opined that SHG credit linkage programme has positive impact on women empowerment. It is also found from chi-square test that the differences in opinions are statistically not significant at five percent level. Therefore, there are no differences in opinions among the selected taluks of Mysore District. In nutshell, respondents of all taluks almost equally opined that SHG credit linkage programme has positive impact on women empowerment.

(4) Impact of SHG activities on Sanitation:

Sanitation is one of the important components of health infrastructure and hygienic environment, which protects the health of rural people and environment. Hitherto, the sample respondents were asked to reveal their opinion about positive impact of SHG activities on creating awareness about sanitation. Respondents expressed their opinion in terms of yes or no.

Table – 4
Impact of SHG Activities on Sanitation

Opinion	Taluk				Total
	T Narasipura	K.R. Nagara	H.D. Kote	Periyapatna	
Yes	23 (76.67)	22 (73.33)	19 (63.33)	19 (63.33)	83 (70.00)
No	07 (23.33)	08 (26.67)	11 (36.67)	11 (36.67)	37 (30.00)
Total	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**120 (100.00)**
Chi-Square Test Value: 3.986					
Degrees of Freedom: 03					
Significant at: 0.263					

Source: Field Survey.

Table 4 presents information about positive impact of SHG activities on creating awareness about sanitation. It is found that respondent of 76.67 per cent and 73.33 per cent of both T Narasipura and K.R. Nagara opined that SHG activities have positive impact on creating awareness about sanitation. It is also found from chi-square test that the differences in opinions are statistically not significant at five percent level. Therefore, there are no differences in opinions among the selected taluks of Mysore. Thus, respondents of all taluks almost equally opined that SHG activities have positive impact on creating awareness about sanitation.

(5) Impact of SHG Activities on Political Participation:

Empowerment of women refers to active participation of women in decision making process and active participation in political activities is one of the methods of empowerment. Hence, the sample respondents were asked to reveal their opinion about the impact of SHG activities on active political participation. Respondents expressed their opinion in terms of yes or no.

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Table – 5
Impact of SHG Activities on Political Participation

Opinion	Taluk				Total
	T Narasipura	K.R. Nagara	H.D. Kote	Periyapatna	
Yes	21 (70.00)	22 (73.33)	22 (73.33)	18 (60.00)	83 (70.00)
No	09 (30.00)	08 (26.67)	08 (26.67)	12 (40.00)	37 (30.00)
Total	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**30 (100.00)**	**120 (100.00)**
Chi-Square Test Value: 2.927					
Degrees of Freedom: 03					
Significant at: 0.403					

Source: Field Survey.

Table 5 presents information about positive impact of SHG activities on active political participation of SHG members. It is found that equal number of respondents of 22 representing 73.33 per cent of K.R. Nagara and H.D. Kote opined that SHG activities have positive impact on active political participation of SHG members. It is also found from chi-square test that the differences in opinions are statistically not significant at five percent level. Therefore, there are no differences in opinions among the selected taluks of Mysore District. To conclude, respondents of all taluks almost equally opined that SHG activities have positive impact on active political participation of SHG members.

CONCLUSION

SHG programme really plays a vital role in the lives of the unprivileged. The programme in various blocks all seem to be very successful in reaching poor clients. There is evidence of improvement in social status of members through positive impact on reduction in alcohol and drug consumption of households, improvement in children education and women empowerment, sanitation and political participation. At the individual level, there is evidence that the programme attracts already relatively empowered people and that empowerment occurs among some clients through programme participation. The process of empowerment manifests itself in increased self-esteem. Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the both urban and rural women and for empowering the women finance is required. Microfinance to the SHGs is a way to raise the income level and improve the living standards of the women. The Self Help Groups have proved the way for economic independence as well improved social status of women. Self-help Groups also have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability- financial value. Therefore we wish “long live SHG” so that the dream of many great personalities of our nation comes true because they believed in if women empowered automatically nation empowers by all means.

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