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IMPACT OF SELF-HELP GROUPS IN THE EMPOWERMENT OF MUSLIM WOMEN IN BELTHANGADY TALUK: AN EMPIRICAL ANALYSIS

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ABSTRACT
This article, "Impact of Self-Help Groups in the Empowerment of Muslim Women in Belthangady Taluk: An Empirical Analysis," examines how Muslim women in Belthangady Taluk, India, are empowered by Self-Help Groups (SHGs). The article emphasizes the importance of women's empowerment and the contribution that Self-Help Groups (SHGs) may make to the socioeconomic conditions of underprivileged and marginalized groups in society, particularly women. In order to assess different indices of women's empowerment among Muslim women in Belthangady Taluk, the study uses both primary and secondary data. The study's findings indicate that Muslim women's financial independence significantly changed when they joined SHGs. The article's conclusion is that SHGs are a useful instrument for advancing women's emancipation and raising the standard of living in underserved areas.
KEYWORDS: *Women Empowerment, Muslim Women, Self Help Group*

INTRODUCTION

India has been working towards the empowerment of women and socially deprived sections of society by introducing several welfare activities and by encouraging the involvement of NGOs and other voluntary organizations to undertake such programs. One such program initiated is Self-Help Groups (SHGs) through which women empowerment is ensured at the local, state and national levels. SHGs are the basic and informal institutions that give access to microfinance for poor and neglected sections of society to improve their socio-economic conditions and capabilities (Theresa Pereira, 2022).

The purpose of SHGs is to meet the unmet demands of the poor especially women on a large scale and to play a role in eradicating poverty. Free access to SHGs enables the poor and women to carry out their routine activities smoothly and there will not be times when there is no access to food, clothing, shelter or education. SHGs help to manage unforeseen events such as sickness, theft, or natural disasters without much shock (Bhat Sham V, 2011, Theresa Pereira, 2022). SHGs have given Indian women an opportunity to become agents of change and brought about confidence to explore new horizons and new dreams. In addition, SHGs facilitate women and poor people to move away from the exploitation of money lenders and empower them socially and economically to lead a life with dignity and pride(Somanath V S, 2009, Theresa Pereira, 2022).

Empowerment is the process of challenging existing power relations and challenging patriarchal ideology to transform the structures and institutions that reinforce gender discrimination and to gain access and control of both material and informational resources. SHGs are emerging as powerful tools for the socio-economic empowerment of the poor in rural areas (Geetha B, 2007, Pradeep M D et.al 2019). After analyzing the problems and prospects of self employed women stated that as women have to play dual roles, self-employment is better suited to them and having authority over enterprise she can maintain her timings and adjustment (Khullar Mala, 2009,Pradeep M D et.al., 2019).

SHGs are initially formed on the foundation of the accumulated endowment of bonding social capital already existing in the community. The social capital produced by these as it matures through the creation of new ties and linkages strengthens the community's cooperative capacity. (Pradeep M D et.al., 2019). It articulates the community demands as they become aware of their rights which changes the attitude of government bureaucratic officials, they become more responsive to the need of the community. The state-society relationship will build. In this way, eventually becomes an associational framework for collaborative actions that produce public good. (Pradeep M D et.al., 2019). In self-help groups, it is assumed that all poor households need to save and have the inherent capacity to save a small

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amount regularly. Easy access to credit is more important than cheap subsidized credit. Poor are the best judge of their credit needs and good users and re-payers of credit when formed in groups. Credit discipline is imbibed among the members by way of a positive impact on income, saving and self confidence. This impact is more when SHGs are linked with NGOs. (Pradeep M D et.al., 2019). SHGs provide women the opportunity to be together, identify, communicate problems, exchange experiences, and develop forums of solidarity and mutual assistance which increased their self esteem, and taught to plan, question and to organize against inequality at public and self levels (Pradeep M D et.al., 2019).

SHGs ensure economic independence through income-generating activities, regular meetings and discussions on many live issues to help women in developing communication skills and building confidence in their democratic, social and cultural spheres of life. Social development of women by creating equality of status encourages their participation, facilitates decision making and makes them self sustaining in society (Pradeep M D et.al., 2019).

Evolution of Self Help Groups

India has adopted the Bangladesh's model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. (www.google.com)

In India, banks are the predominant agency for delivery of micro-credit. In 1970, Ilaben Bhat, founder member of 'SEWA' (Self Employed Women's Association) in Ahmadabad, had developed a concept of 'women and micro-finance'. The Annapurna Mahila Mandal' in Maharashtra and 'Working Women's Forum' in Tamilnadu and many National Bank for Agriculture and Rural Development (NABARD)-sponsored groups have followed the path laid down by 'SEWA'. 'SEWA' is a trade union of poor, self-employed women workers.(www.sewa.org)

In 1991-92 NABARD started promoting self-help groups on a large scale. And it was the real take-off point for the 'SHG movement'. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks. Facility of availing bank services was a major boost to the movement.(www.nabard.org)

Self-Help Groups or in-short SHGs are now a well-known concept. It is now almost two decades old. It is reported that the SHGs have a role in hastening a country's economic development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, the participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. (BYJU'S)

SHG is a group formed by the community women, which has a specific number of members like 15 or 20. In such a group the poorest women would come together for emergencies, disasters, social reasons, and economic support to each other to have ease of conversation, social interaction and economic interactions.

Need for Women Empowerment

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets and improve the efficiency and fairness of the organisational and institutional context which govern the use of these assets". (Iftekhar Unissa, 2018)

Women empowerment can be defined as promoting women's sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. It is closely aligned with female empowerment – a fundamental human right that's also key to achieving a more peaceful, prosperous world. (Iftekhar Unissa, 2018)

In Western countries, female empowerment is often associated with specific phases of the women's rights movement in history. This movement tends to be split into three waves, the first beginning in the 19th and early 20th centuries where suffrage was a key feature. The second wave of the 1960s included the sexual revolution and the role of women in society. Third wave feminism is often seen as beginning in the 1990s.(wikipedia)

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In recent years, women's rights and empowerment have been increasingly groundbreaking movements that are part of a larger worldwide movement. Observances such as International Women's Empowerment Day are becoming more popular. However, despite significant advancements, violence and discrimination against women and girls persist everywhere in the world.(wikipedia)

For families, communities, and nations to thrive socially and health-wise, women's empowerment is crucial. It is possible for women to realize their full potential, contribute their skills to the workforce, and have children who are happier and healthier when they lead safe, satisfied, and productive lives.(wikipedia)

Education plays a major role in this empowerment. Girls who receive an education can go on to have fulfilling careers and eventually boost the economy of their nation. After eight years of education, individuals are also four times less likely to marry young, which improves the health of both them and their children.(Nures Salam, 2017)

In our country females make up nearly 50% of India's overall population. By empowering women it will automatically strengthen the national economy. Empowerment of women is imperative as women continue to be the victims of the traditional social structure of the community.(Nures Salam, 2017)

The popular theories state that the subjugation of Muslim women by their male counterparts was mainly due to their economic dependence and lack of confidence in competition with men in society (Moghul Nurjahan Begum et.al., 2017). Educationally Muslim comprise one of the most backward communities in the country. Muslim girls and women lag behind their male counterparts and women of all other communities. Muslims have the highest dropout rate in the country. The share of Muslims in all courses is low (Firdaus Bano,2017)..
A woman can be confident through education, work, earnings and individual capacity to manage herself and her family. Education is one of the important social indicators having a bearing on the achievement and the growth of an individual as well as a community. This is apparent to be highly suitable for providing employment and thereby improving the quality of life. The educational status of Muslim women in India is worse as compared to Muslim men and women of other communities. They have the lowest work participation rate and most of them engage in self-employment activities (Firdaus Bano,2017).

The Self-Help Group (SHG) is the most appealing system for less commitment. Women's engagement in self-aid groups has had a significant effect on the way of life and the style of vulnerable people and motivated them not just as individuals but also as communities and the community as a whole at different rates. This is a medium for alleviating poverty and promoting female entrepreneurship and financial assistance in India. Women's empowerment through self-help groups constitutes an emerging and fast-growing trend toward the social and economic development of the nation. Self Help Groups (SHGs) are one of the innovative and much-needed schemes to accelerate women's entrepreneurship, women's self-employment and women empowerment (Moghul Nurjahan Begum et.al., 2017).

REVIEW OF LITERATURE

Abdul Jamal M, Amatul Khadir Ayesha Raihana and H Yasmeen Sultana (2016) explored that microfinance is the provision of small amounts of financial services to low income and self employed people. The participation of women self help groups made a significant impact on their empowerment both in social and economic aspects.

Moghul Nurjahan Begum and Dr. K Dhanalakshmi (2017) observed that the study is significant because it brought to light the contribution of Muslim women as they are usually stereotyped and secluded. The study was based on primary and secondary data. In this study, the researcher selected about 400 sample respondents in Guntur Andhra Pradesh using a systematic random sampling method. It was concluded that Muslim society is patriarchal and women were subjugation by male elders of the family.

Firdaus Bano (2017) found that education for women is the best way to improve the health nutrition and economic status of a household which constitutes a unit of the nation's economy.

Md Sahnewaz Sanu (2017) indicated that Muslim women in India are relatively disempowered and enjoy lower status than that men and women belonging to other communities, no matter how empowerment is measured, in terms of the indicators of the evidence, sources or setting for empowerment.

Nures Salam (2018) observed that education is the only fundamental prerequisite for empowering women in Muslim community. Equality and empowerment of women are necessary to bring about an egalitarian human society.

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OBJECTIVES

1. To study the Socio Economic status of Muslim Women in Belthangady Taluk.
2. To identify the impact of self help groups on the overall improvement of Muslim women in Belthangady Taluk.

INDICATORS OF WOMEN EMPOWERMENT

Economic empowerment- Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben,Randothers, 2008). Women have more access to financial services, employment, property and other productive assets, skill development, and market knowledge when they are economically empowered.

Social Empowerment- The societal disparities that women have experienced are discussed in this kind of empowerment. Since gaining its independence, India has advanced significantly. In certain regions, women continue to experience discrimination in relation to matters of health, family, marriage, delivery, etc. Giving women equal voice in all of these decisions can empower them socially and help them break down barriers.

Psychological Empowerment- Women can live lives free from fear when they are empowered psychologically. Creating an environment where women feel safe being who they are without worrying about their safety or wellbeing is necessary.

METHODOLOGY

The present study is both descriptive and empirical in nature of the topic and hence both primary and secondary data were collected. The primary data was collected through Field Visits and structured questionnaire. Secondary data was collected through the various published literature like articles, research papers, magazines etc. In this paper, the research investigator selected Belthangady Taluk and various indicators of women empowerment among Muslim women are analyzed by using simple statistical tools like paired sample test, T-test etc.

Table 1

KMO and Bartlett's Test for Women Empowerment		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.813
Bartlett's Test of Sphericity	Approx. Chi-Square	2262.473
	df	105
	Sig.	0.000

Source: Survey data

Table 2: Paired Sample Test Statistics

		Mean	N	Std deviation	Std. Error Mean
Pair 1	Overall spending before	1.76	100	.639	.062
	Overall spending after	2.52	100	.379	.036
Pair 2	Making large household purchase before	1.84	100	.732	.050
	Making large household purchase after	2.69	100	.772	.036
Pair 3	Making household purchases for daily needs before	4.00	100	.741	.038
	Making household purchases for daily needs after	2.04	100	.858	.043
Pair 4	Own healthcare before	3.99	100	.763	.039
	Own healthcare after	1.79	100	.680	.034
Pair 5	Visit to family or relative before	4.00	100	.796	.040
	Visit to family or relative after	2.04	100	.858	.043
Pair 6	Deciding what to do with husband's earnings before	4.00	100	.741	.083
	Deciding what to do with husband's earnings after	2.01	100	.801	.041

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Table 3: Paired Sample Test Result

		Mean	Std Deviation	Std. Error Mean	T	Df	Sig (2 Tailed)
Pair 1	Overall spending before - after	-1.76	1.26	.062	-26.27	99	.000
Pair 2	Making large household purchase before - after	-2.63	1.23	.059	-32.17	99	.000
Pair 3	Making household purchases for daily needs before - after	-1.56	1.71	.037	-16.17	99	.000
Pair 4	Own healthcare before - after	-1.37	1.62	.035	-29.18	99	.000
Pair 5	Visit to family or relative before - after	-2.66	1.77	.047	-24.17	99	.000
Pair 6	Deciding what to do with husband's earnings before - after	-1.57	1.37	.087	-36.18	99	.000

ANALYSIS

The paired t-test was conducted to analyze the impact of joining self-help groups on Muslim women. The test result proved a significant difference in the financial independence of Muslim women after joining SHGs (M=2.52, 2.69, 2.04, 1.79, 2.04, 2 and SD= .379, .772, .858, .680, .858 and .801). Compared to before joining SHGs (M= 1.76, 1.84, 4,4,4,4 and SD= .639, .732,.741, .763, .796 and .741), t (99) = -26.27, -32.17, -16.17, -29.18, -24.17 and -36.18 p<.001 (two-tailed). Therefore, the null hypothesis is rejected at the (5%) significance level and concludes that Muslim women significantly improved financial independence after joining SHGs.

FINDINGS OF THE STUDY

1. According to the findings of the paired t-test study, Muslim women in Belthangady Taluk benefit significantly from Self-Help Groups (SHGs) in terms of their financial independence.
2. SHGs are essential to Muslim women empowerment and general well-being since they raise their socioeconomic standing.
3. The study emphasizes the significance of women's economic, social, and psychological empowerment, stressing the necessity of social fairness, equal access to financial resources, and freedom from fear.
4. The study highlights the contribution that Self-Help Groups (SHGs) make to microfinance accessibility, female entrepreneurship, and financial support in India.
5. The study highlights the growing trend of women empowerment through Self-Help Groups (SHGs), which is indicative of the country's growing social and economic development movement.
6. The paper emphasizes the value of Self-Help Groups (SHGs) as fundamental and unofficial institutions that give underprivileged groups in society—especially women—access to microfinance, thereby enhancing their socioeconomic potential.

These important findings illustrate the significance of such initiatives in fostering gender equality and social development by demonstrating the favorable impact of SHGs on the socio-economic betterment and empowerment of Muslim women in Belthangady Taluk.

SUGGESTIONS

1. Further Research: To better understand the long-term effects of SHGs on Muslim women empowerment in Belthangady Taluk, more study on this topic would be beneficial for the paper. Research with a longer time frame may shed light on the long-term impacts of SHGs on women empowerment and socioeconomic standing.
2. Comparative Analysis: A more comprehensive picture of the efficacy of SHGs in empowering women may be obtained by conducting a comparative analysis with other communities or areas. Analyzing the effects of SHGs on women from various geographic or socioeconomic origins could provide insightful comparisons.
3. Qualitative insights: By utilizing qualitative research techniques like in-depth interviews or focus groups with SHG members, it may be possible to gain a better understanding of the individual experiences and viewpoints of the women who participate in these groups.
4. Policy Implications: Addressing how the results may affect policy could increase the study's applicability in real-world situations. The paper might benefit from an examination of how the findings might inform or affect policies pertaining to microfinance efforts and women's empowerment.

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5. Community Engagement: Taking into account the role that community engagement plays in SHG performance, the paper should go over methods to improve community support and participation for these efforts, especially with regard to Muslim women in Belthangady Taluk.
6. Dissemination of Findings: Making suggestions for how the study's findings should be shared with pertinent parties, such as NGOs, legislators, and local leaders, could assist guarantee that the research results in significant action and change. These suggestions aim to enhance the depth, scope, and practical implications of the paper, ultimately contributing to the advancement of knowledge and the promotion of women's empowerment through SHGs.

CONCLUSION

This study's empirical analysis highlights the important role that Self-Help Groups (SHGs) play in Muslim women's empowerment in Belthangady Taluk. The results show that SHGs are essential to women's overall empowerment and well-being since they raise women's financial independence and socioeconomic standing. The study emphasizes how women's empowerment has several facets, including social, psychological, and economic aspects. It highlights how crucial it is to give women equal access to financial resources, advance social justice, and create conditions that allow them to flourish free from fear or restriction. Moreover, the study highlights the dynamic pattern of women's empowerment via Self-Help Groups, which mirrors an expanding national push for social and economic advancement. The study highlights the function of Self-Help Groups (SHGs) as essential and unofficial entities that give underprivileged groups in society—women in particular—access to microfinance, enhancing their socioeconomic potential. Recognizing the transforming effect of SHGs and continuing to fund programs that advance women's empowerment are crucial as we move forward. Our understanding of how to effectively empower women in marginalized communities can be advanced by delving deeper into the long-term effects of SHGs, conducting comparative analyses, and thinking through the implications for policy. In the end, this study adds to the corpus of knowledge regarding women's empowerment and emphasizes the significance of Self-Help Groups (SHGs) as a tool for promoting positive change. It is our hope that the findings presented here will inform future efforts to promote gender equality, social development, and economic empowerment for women in Belthangady Taluk and beyond.

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