

ROLE OF SELF HELP GROUPs IN ENSURING POLITICAL EMPOWERMENT OF WOMEN: A CASE STUDY OF TUMAKURU DISTRICT

*A Thesis submitted to Tumkur University
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**DOCTOR OF PHILOSOPHY
IN
POLITICAL SCIENCE**

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Chapter – V

SUMMARY OF RESEARCH, FINDINGS AND SUGGESTIONS

The last chapter deals with the summary of significant findings of the study in Tumkur district. Based on the research study, the suggestions are a mage. Finally, the directions for further research also presented.

The SHGs have been getting better consideration by all the worried like the Government, NABARD, RBI, Commercial Banks, and RRBs. This pioneering appearance of credit liberation is infectious up in an excellent method in rural areas. SHG progress is leveraging the power of the conventional banking system and suppleness of relaxed SHGs in provided that sufficient financial services to the pastoral depressed. The programme has twisted into a social association with high development rates in current years. Fuelled by capability and eagerness at all stakeholder levels, it is growing speedily right through India, counting tribal areas. It is perhaps the world's principal and the majority successful microfinance programme for the rural poor-outstanding in its weight on self-reliance and local self-sufficiency of the extremely meagre. "It is extensively felt that there has been an audible change in the livelihood circumstances of the rural poor principally on the economic side and moderately on the social side".

In this context, it is enviable to produce in sequence and examine to what coverage these Self Help Groups have been talented to decrease poverty and susceptibility by; growing resources and benefit arrangement at the household level, getting improved household and enterprise incomes, attractive the capacity of individuals and households to manage risk, mounting venture movement within house, increasing service opportunities for the poor in non-farm enterprises, empower women and recuperating the

convenience of other monetary services at the society level.

The study on “Role of SHGs in Ensuring Political Empowerment of Women: A Case Study of Tumkur District” was undertaken with the objective of examining the production and marketing of groundnut crop in the study area. The specific goals have been studied concerning the Tumakuru district in Karnataka State.

The study is presented in five chapters. Following is the chapter scheme of the study.

Chapter - I: Introduction: The first chapter deals with the nature and importance of the present study and also the specific objectives of the study, hypotheses of the study, and research methodology sample size. **Review of Literature:** To analyse the review of literature on self-help groups and political empowerment of women in India. At the end of the episode, the research gap is identified.

Chapter – II: Performance of Self Help Groups in India and Karnataka – An Analysis: The second chapter deals with the performance of self-help groups in India and the state of Karnataka. This chapter analyses the origin and progress of self-help groups in India in general and in Karnataka in particular.

Chapter – III: Tumkur District Historical Background and Evaluation of SHGs in Tumkur District: The third chapter analyses the historical background of Tumkur district and the evaluation of self-help groups in Tumkur district. It includes the progress and functioning of self-help groups in Tumkur district.

Chapter – IV: Social and Political Conditions of Women SHG Respondents in Tumkur District – Case Study Analysis: The fourth chapter deals with the social and political conditions of women self-help groups in Tumkur district. This chapter is the core chapter of the present study. A detailed field survey analysis has been presented in this chapter.

Chapter – V: Summary of Research Findings and Suggestions: The last chapter deals with the summary of significant findings of the study in Tumkur district. Based on the research study, the suggestions are a mage. Finally, the directions for further research also presented.

Major Findings of the Study

Based on the analysis and discussion on the SHGs and Political Empowerment of Women in Tumakuru District, the following findings have been drawn:

Significant Findings from Secondary Data:

The following are the significant findings from the secondary data:

- During the year 2014-15, about 2.68 lakh original SHGs were added, and the number of SHGs saving has raised to 76.97 lakh rupees. It is experiential from the table that there is an augment of 3.59% in the numeral of savings linked over the preceding years, after a dip in 2012-13. The number of loan outstanding has gone up by 20%, against a 6% decline in the previous year.
- The share of restricted women SHGs in the total number of SHGs linked to banks grew from 84% to 86%. The report also states that among the Southern region; Tamil Nadu has the maximum number (12.8%) of SHGs after the split of Andhra Pradesh.
- The above table indicates that in 2012 the number of participating banks has shown a clear marked increase of 41 per cent, similarly,

in the year 2018, there has been a noteworthy reduction in the percentage of growth to 2 per cent.

- In 1992, taking a big leap from a pilot, SHG Bank Linkage Programme has now become the largest community-based microfinance initiative with 85.77 lakh SHGs as on 31 March 2017 covering more than a hundred million rural households. There was a net addition of 6.73lakh savings linked SHGs during 2016-17, a significant portion of 70.4% from priority States indicating the desire for joining the poor households in less advanced States with the development process through SHG-BLP.
- There was a net addition of rupees 6.73 lakh SHGs during the year increasing the number of SHGs having savings linkage to 85.76 lakh as on 31 March 2017. The savings outstanding of SHGs with banks as on 31 March 2017 has reached an all-time high of Rs.16114.22 crore.
- During the year, banks have disbursed loan of Rs.38781.16 crore, recording a 4% increase over the last year notwithstanding the impact of demonetization which slowed down loan disbursement post-October 2017. The total bank loan outstanding to SHGs also increased by 7.81% and stood at Rs. 61581.30 crores against Rs.57,119 crore as on 31 March 2016.
- The total Number of SHGs promoted under National Rural Livelihood Mission(NRLM) was 1864742 as on 31.03.2017 their number rose to 2305513 as on 31.07.2015, recording a growth of 440771 SHGs as compared to 31.03.2014, July 27th2016.
- The history of SHGs promotion started with NGOs taking the lead in the Mid-1980s and the point passing on the NABARD by the late 1980s after the SG bank linkage programme was launched in 1991-92. The very first loan's to SHGs in the country were given in Kolar district of Karnataka by the Vijaya Bank, Bangarpet

branch to Venkateshwara Mahila Sangha of Mudhuguli on December of 1991 and by the corporation bank NABARD upscaled the programme 1984 and 1985. MYRADA is non Govt. The organisation engaged in rural development in Karnataka.

- The above table clearly shows that there is a growing trend in-group formation, groups taken up economic activities and also members covered under SHGs in Karnataka since 2008 –09 to 2015-16. During the year 2008-09, there were 2007 SHGs, after 2009 groups formation was steadily improved up to 2,24,928 in 2015-16. In terms of members covered under SHGs also augmented from 10,638 in 2008-09 to 32,44,909 in 2015-16 respectively.
- It is estimated that 10,234 Stree Shakti self-help groups are functioning in Tumkur district 35,315 SC women, 15,628 ST women and other women 95,894 and it is estimated that 1,46,837 number of members are in SHGs.
- The study analyses the SHGs loan and financial aid received from the bank and the government in Tumkur district. About Rs.95.50 crores total savings accumulated and 10022 SHGs have taken a loan from the banks Rs.154.69 crores of entire investment received from the bank.

Significant Findings from the Field Survey

- ❖ Out of 500 sample respondents, 44.4% respondents belongs to the age group of 30 to 40 above, followed by 31.6% between 20 to 30 above and 24% between 40 to 50 above age group respectively. It is fascinating to say that the highest category of the respondents belongs to the age group of 30 to 40 above grade in the study area.
- ❖ According to the 2011 census, 79.8% of the population of India practices Hinduism and 14.2% adheres to Islam, while the

remaining 6% adheres to other religions (Christianity, Sikhism, Buddhism, Jainism and various indigenous ethnically-bound faiths). Christianity is the 3rd largest religion in India.

- ❖ It is found from the study that out of 500 sample respondents in the study area, 86% are Hindu, 12% are Muslim, and only 2 per cent is a Christian religion. It is understood that the significant share in the self-help group members is Hindu.
- ❖ Category of the respondents is also another criterion to analyse the active involvement in the group activities. The class is also another parameter to know about the requirement of the formation of the group. There is a common opinion that only the weaker sections of the society they need financial assistance, hence they join for the group activities. In this sense, it is necessary to evaluate the category details of the sample respondents. Out of 500 respondents, the majority respondents belong to Scheduled Caste (32%), followed by other backward classes (27%), another category (26%) and Scheduled Tribes category 15% respectively.
- ❖ Literacy in India is a key for socio-economic advancement, and the Indian literacy rate has grown to 4%, with recent reports of 0.8% literacy approaching the average world rate of 0.084%. Literacy rate in Karnataka has seen an upward trend and is 75.36 per cent as per 2011 population census. Of that, male literacy stands at 82.47 per cent while female literacy is at 68.08 per cent. In 2001, the literacy rate in Karnataka stood at 66.64 per cent of which male and female were 76.10 per cent and 56.87 per cent literate respectively. Out of 500 respondents, 87% are literates, and 13% are illiterates in the study area. The highest literates are found in Kunigal taluk, followed by Gubbi taluk, Koratagere and Madhugiri taluks respectively, and the lowest literacy ratio among the sample respondents is located in Pavagada taluk.

- ❖ India has made headway in increasing the fulfilment rate of primary education. Approximately 75% of the population, aged between 7 to 10 years, was literate in 2011. India's improved education system is often cited as one of the main contributors to its economic development.
- ❖ Several students enrolled in a given level of education, regardless of age, expressed as a percentage of the official school-age population corresponding to the same level of education. The population used is the 5-year age group starting from the official secondary school graduation age for the tertiary level. Out of 500 respondents in the study area, 48.2% have secondary education, 37.4% have primary education, and only 14.4% of the respondents have obtained a degree and high-level training in the study area. Based on the field survey, it is found that majority of the women respondents who are engaged in self-help groups have secondary school only.
- ❖ The distinction restriction or exclusion made on the basis of sex which has the effect or purpose of impairing on notifying the recognition, enjoyment or exercise by women irrespective of their marital status on the basis of their men and women of human rights and fundamental freedom in the political, economic, cultural, civil or any other field. It is observed from the study that out of 500 sample respondents, 66.6% of the respondents in the unitary family and 33.4% are in a joint family. It can be observed that the joint family system has been gradually declining.
- ❖ There is a significant relationship between marital status and quality of life, and this relationship appeared to differ by gender and age. We have attempted to collect information about the marriage status of the sample respondents in the study area. Out of

500 respondents, 70.4% of women are married, 16% are unmarried, 13% is a widow, and only 0.6% is a divorcee.

- ❖ Family is the most intimate group to which man belongs and most active agent in the transmission of social heritage. It is their responsibility and duty to take care of their family. As far as wives and children are dependent on their life partners, the occupation of the husband is significant for the family. The information has been collected about the occupation status of the sample respondents in the study area. Out of 500 sample respondents, 73.6% are engaged in the agriculture sector, and 26.4% of the respondents are involved in labour work.
- ❖ The principles of self-help groups are social homogeneity, social support internality, experiential learning, social movement, self-determination, and active participation. So, it encourages women to organise themselves in a group for the eradication of poverty of its members. So that it uplift the status of members and it paved the way to raise the income of the family. It is exciting to note that 72.2% of the sample respondents have more than Rs.10,000 family income per month and 27.8% of the respondents have Rs.5,000 income, especially in Pavagada, Madhugiri region in Tumakuru district. These talks are very backward compared to other taluks in the area.
- ❖ The home or shelter is an essential aspect for the livelihood. Hence, we have made an attempt to collect information about the sample respondents housing facilities. Out of 500 sample respondents, 55.4% are residing in real houses, 25.2% are in huts, and 19.4% are in mud houses in the study area.
- ❖ To stabilise the individual's development, how long they have resided in one place, matters a lot. These details are necessary for the study as they have to avail the opportunities introduced for

them. If they stay in a particular place, they may not face the problem of living proof. Moreover, it is also easy to mobilise them to make them aware of developmental programmes. Out of 500 sample respondents, 83.8% have their own houses, and 16.2% of the respondents are in rented houses.

- ❖ SHG is nothing but a group of people who get their daily wages, they form a group, and from that group, one person collects the money and gives the money to the person who is in need.
- ❖ Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. Out of 500 sample respondents, 51% of the SHGs are having above ten members, and 49% of the SHGs are having above 15 members.
- ❖ Out of 500 respondents, 34.2% are involved in SHGs below five years, 32.4% of the members are engaged in SHGs between 5 to 10 years, and 33.4% are engaged in more than ten years in SHGs in Tumakuru district.
- ❖ Besides the motivating persons, there were motivating factors that caused the women to join the SHGs. The sample respondents were asked to prioritise the specific reasons for joining the groups. Sample respondents report that they had joined SHGs to support family's income, to develop social status, to improve savings level, to get a loan at a low rate of interest, to take up income generating activity and to clear off old debts. Of these reasons, to support family income is the primary reason for joining self-help groups as reported by the respondents. Out of 500 sample respondents, 52% have joined in SHGs for financial aid, 29.8% for the skill

development and 18.2% have joined for SHGs due to leadership quality development.

- ❖ It is found from the study that out of 500 sample respondents in the study area 66.00% have gathered once in a week for the meetings, 26.6% are for once in 15 days, and only 7.40% have gathered in the group earlier in a month for the meeting.
- ❖ Decision-making within the Self-help groups includes decisions on general matters, decisions on the selection of beneficiaries for loans, dealing with defaulters in loan repayment, deciding the activity, maintenance of books of accounts, etc. Out of 500 sample respondents, 53.8% of the respondents are actively involved in taking the decisions, and 46.2% of the member representatives only make decisions.
- ❖ It can be observed from the study that out of 500 sample respondents 19.6% are involved in conflict among the SHG members for various activities, but majority members are supporting for the smooth functioning of the group. This enabled the group to undertake developmental programmes in the study area.
- ❖ As far as the satisfaction of sample respondents over the functioning of the SHGs is concerned across the strata, it is revealed that out of 500 sample respondents 82.4 per cent of the respondents of the Tumkur district expressed that their functioning is satisfactory. A meagre percentage (17.6%) of the respondents of all the taluks reported bad functioning of SHGs. A few of the respondents of Kunigal, Madhugiri, Pavagada and Koratagere taluks stated that their operation is magnificent.
- ❖ Self-serving preferences for money would then have more weight and satisfaction with advantageous payoffs would be rated higher. Out of 500 sample respondents in the study area, 186(37.2%) are

satisfied with their participation in the group activities. Only 04 respondents (0.8%) are not satisfied due to their reasons.

- ❖ Social activities of the women respondents in the study area have been improved after joining a self-help group. Out of 500 sample respondents in the study area, 474 (94.8%) respondents have agreed that social activities have been enhanced due to self-help groups. Before joining the self-help group, the social events were pathetic. Remaining 26(5.2%) sample respondents have not agreed with this statement due to their reasons. They have opined that social activities are continued the same, even after joining the self-help group.
- ❖ It is found from the study that SHG members have also faced problems from their family members; out of 500 sample respondents only 98 respondents have mentioned that we have met the challenge from our family members, economic and political problems for various reasons.
- ❖ There is no unity among women members due to personal reasons. In most of the SHGs, the financial assistance provided to them by the agencies concerned is not adequate to meet their actual requirements. The monetary authorities are not giving sufficient subsidy to satisfy even the labour cost requirements. It is pertinent to state that out of 500 sample respondents in the study area 19.6% of the members noted the different problems being faced, out of that the major challenge faced by the members of the group is inadequate financial assistance to meet their requirements.
- ❖ Self-help groups also have played a significant role to solve the local problems by taking the assistance from the government. There are good numbers of self-help groups in Tumkur district who have played a vital role to address the local issues. In this regard, we have gathered information from the self-help groups in

the study area. Out of 500 sample respondents, 37.00% of the groups have played a significant role, 55.6% of the groups have played a traditional character, and only 7.4% of the respondents have played a minimum role in solving the local problems from the assistance of the government in the study area.

- ❖ The main thrust area of the self-help groups is to fight against the exploitation of women in many ways to empower the women. Out of 500 sample respondents in the study area, 71% of the members are actively participated to fight against the social evils of exploitation very vigorously. This indicates that the SHGs have played their role to empower the women. And about 29.00% of the women are not so radical to fight against the exploitation; they need awareness and guidance to safeguard their interest from the exploitation.
- ❖ Out of 500 respondents, 78% are actively engaged in insanity and social welfare work through their self-help groups. Out of 390 sample respondents, the majority from Madhugiri taluk actively participate in the sanity, and social welfare work compares to other taluks followed by Koratagere, Kunigal and Gubbi taluks respectively and in the case of Pavagada 55 members are participated in this regard. It is suggested that the representatives of the SHGs should encourage the members to participate in the social welfare programmes actively.
- ❖ SHGs in the study area have played a significant role in the prohibition of alcohol, smoking and also gambling. It is found from the study that out of 500 sample respondents 68.4% of the respondents have positively and actively worked for the prohibition of alcohol, smoking and gambling in their family members and outside the family. And 31.6% of the respondents have not involved in this activity; they kept quiet.

- ❖ The Indian government gave constitutional status to village-level councils or Panchayati Raj institutions and reserved 33% of the seats in Panchayats for women. Also, women were organised into Self-help Groups to mark the beginning of an essential process of women empowerment although not much attention was paid to women's formal education. Out of 500 respondents, 92% have stressed upon the need of higher education for the empowerment of women, and only 8% have no idea about the importance of higher education for their empowerment.
- ❖ Saving is the principal activity of self-help groups. Out of 500 respondents, 71.6% have actively participated in the eradication of child marriage, dowry system and other social evils through the SHGs in the study area. In Madhigiri taluk the highest number, i.e., 80 respondents have participated in this activity followed by Gubbi taluk, Kunigal and Koratagere respectively.
- ❖ It is noted that women have contributed their role to strengthen the family after becoming a member of the SHG. They have increased their family by way of solving the problems along with their husbands. It is observed from the study that out of 500 respondents in the study area 80.8% of the women have to strengthen their family to increase the savings and capital accumulation, and 19.2% of the women have not involved in this activity due to lack of awareness.
- ❖ After the formation of SHG, employment opportunities have increased, and as a result, many family members also got employment opportunities. The SHG movement has proved more successful in providing gainful self-employment to the rural poor women both in the farm and non-farm activities thereby lending a great help in reducing intensity and volume of rural poverty. Out of 500 respondents, 86% have agreed that employment has been

generated through SHGs and only 14% of the respondents have not decided that work has not been done through SHGs, but because of other activities.

- ❖ Women, as an independent target group, account for 495.74 million and represent 48.3 per cent of the country total population, as per the 2011 census. It is empowering women, as a process demands a life-cycle approach. Empowerment is the process that one allows gaining the knowledge, skill sets and attitude needed to manage with the changing world and the circumstances in which one lives. It is found from the study that out of 500 respondents 90.2% of the respondents have strongly agreed that economic status has been improved after joining the SHGs and only 9.8% of the respondents have not to accept one this. It can be said that SHGs have played an essential role in the improvement of the economic status of the respondents in the study area.
- ❖ Create awareness about the women empowerment schemes implemented by the government are the focal theme of the SHGs. In this regard, we have attempted to collect information about the awareness of government schemes after joining the SHGs in the study area. Out of 500 respondents in the study area, 73.2% have agreed that after entering the SHG, we have obtained the information about the government schemes and 26.8% have not to accept one this.
- ❖ Out of 500 respondents in the study area 12.4% have opined that SHGs are involved in rural development and they are doing an excellent job for the agricultural community as a whole, 64.2% have the opinion that SHGs are doing an excellent job for the rural development, 20.4% of the respondents have satisfied with the functioning of SHGs in pastoral development process and only 3% of the respondents have not met in this regard due to their reasons.

Anyhow SHGs are functioning well in the development of rural areas on their way in the study area.

- ❖ Out of 500 sample respondents in the study area, 44.8% of the respondents have awarded about the swaadhar scheme, 15.8% have got information about the swayamsiddha programme, 20.2% have granted about the swaudyogini plan, and 9.2% have got information about the sadhana programme in the study area.
- ❖ It is interesting to note that out of 500 sample respondents 88.6% have cast their vote in the election based on their own choice, and 11.4% of the respondents have not cast their votes on their personal preference, because of their husband and family members interference. But the majority of the sample respondents have their own decision independently to cast their votes to the political parties as per their interest. This is the need of the hour. It can be said that due to SHGs, the women members have empowered to cast their votes on their own choice in the study area.
- ❖ SHG members are not only significantly more likely to know about certain public entitlements, particularly those that are targeted to the household but are also more likely to avail of a higher number of federal entitlement programs. It is found from the study that out of 500 sample respondents 80.4% of the women have improved their political awareness after joining the SHG and only 19.6% of the women still have not improved due to family problems and their unwillingness.
- ❖ Empowerment needs to be seen as a holistic outcome of processes of critical education that enables women to lead independent lives and the freedom to act. Both affirmative action and training are necessary to empower women who have suffered discrimination and lack of power always. It is evident from the study that out of 500 sample respondents in the study area 65% in the Base of 50%

Quota Women Reservation SHG Members Elected, and 35% of the sample respondents have not in the Base of 50% Quota Women Reservation SHG Members Elected.

- ❖ Out of 500 sample respondents, 63.2% of the respondents in the study area knowing the schemes for women employment and 36.8% of the sample respondents have no idea about the plans for women work in the study area.
- ❖ It is exciting to note that out of 500 sample respondents 20% of the respondents have joined as a member of the party, 17% of the respondents have joined as party executive worker, and 63% of the respondents have not participated in any political parties so far. It can be said that majority of the respondents have not interested in joining the political party in the study area.
- ❖ In the recent past majority of the women are actively involved in the local politics. Self-help group members also have an attitude of participation in the local self-government. In this regard, we have attempted to collect information about the women participation in the gram sabha meeting after joining SHG. Out of 500 sample respondents in the study area, 68.6% of the respondents have actively participated in Gramasabha meeting after joining SHG, only 31.4% of the respondents have not interested in participation in gram sabha meetings. This is very much required to develop the rural areas women members should also participate in the meetings and strengthen the functioning of the panchayats.
- ❖ It is found from the study that out of 500 sample respondents majority, i.e., 80% of the respondents have politically active after joining the SHG and only 20% of the members are not active after joining the SHG in the study area.

- ❖ It is found from the study that out of 500 sample respondents in the study area 67.6% of the respondents have agreed with the statement of Collectively Involving Creating Awareness of Voting in the Local /State/Central Elections through SHGs in the study area, and 32.4% of the respondents have not agreed with this opinion.
- ❖ It is pertinent to say that out of 500 sample respondents in the study area 14.6% of the respondents have agreed that SHGs involvement of local lawmaking process and about 85.4% of the respondents have not decided on this statement. Hence, it is indicated that SHGs have not been actively involved in the local lawmaking process in the study area.
- ❖ It is found from the study that out of 500 sample respondents 50% have adopted only one good practice, 36% of SHGs have adopted two good practices, and 14% of the SHGs have adopted three good practices in the study area.
- ❖ The formation of an SHG is aimed at improving the financial status of its members, and its political participation will further empower the members socially. The objective of SHGs is to enable the poor, and their involvement in politics should be seen as an opportunity for them to get close to power or be a part of it. It is observed from the study area that out of 500 sample respondents, only 10.6% have opined that SHGs have converted to a political party and 89.4% of the respondents have not agreed with this opinion.
- ❖ Liberty to women in the household and outside the house is an essential instrument of empowerment. The main goal of the SHG is to provide liberty to women in all spheres of life. In this regard, we have attempted to collect the information from the SHG members in the study area. It is found that out of 500 sample

respondents in the study area 66.8% of the members have agreed that we feel got satisfied liberty due to SHG membership and 33.2% of the women have not happy. Still, they have no freedom to take any decision without their husband or family member's permission in the study area.

- ❖ It is found from the study that out of 500 sample respondents 22% have agreed that we have excellent liberty in our life, 59% have decided that we have proper right to express our views in all respects, and 18.6% have said that not so good but it is reasonable and 0.4% said that we have not yet impressed our liberty to take any decision in the household sector.
- ❖ The exploitation of women in patriarchal societies is a common phenomenon. But under globalisation, we are looking at changes in all sphere of life. Hence even in women also the exploitation has been gradually declined. SHGs have also played a commendable role in the protection of the interest of the women in all respects. It is found from the study that out of 500 sample respondents, 80.4% of the respondents have agreed that we have played a remarkable role in protection against women exploitation through the SHGs. And about 19.6% of the respondents have not participated in this issue; they opined that because this is a social evil, so we keep quiet, we have not entered into that issue.
- ❖ It is observed that in the study area out of 500 sample respondents, 52% have elected the representatives individually, and about 48% have elected by collectively.
- ❖ It can be said that the preponderance of scholars do agree that SHGs are the grass root channels of political empowerment of women. In this regard, we have gathered information from the SHG members in the study area. Out of 500 sample respondents, 86% have strongly agreed, and only 14% have not accepted,

because they still do not have any idea about this. Hence it is suggested that the government should create awareness in this regard.

- ❖ Self Help group members have also offered constructive suggestions for political empowerment of the SHG members in the study area. Out of 500 sample respondents, 76% of the respondents have strongly suggested the need of political empowerment of women through SHGs, and 24% of the respondents have not recommended about the political empowerment of women, it seems they have not interested in governmental issues.

Testing of Hypotheses

Hypothesis – I:

H₀: Political Awareness among the Women has not improved After Joining SHGs.

H₀: Political Awareness among the Women has improved After Joining SHGs.

We find that, compared to non-SHG members, SHG members are more likely to know and interact with other women, even those outside their locality, are more likely to vote and to vote according to their own choice, and are more likely to attend village meetings. SHG members are not only significantly more likely to know about certain public entitlements, particularly those that are targeted to the household but are also more likely to avail of a higher number of federal entitlement programs. It is found from the study that out of 500 sample respondents 80.4% of the women have improved their political awareness after joining the SHG and only 19.6% of the women still have not improved due to family problems and their unwillingness.

**Distribution of the Respondents about the Political Awareness
Improved After Joining SHG**

Name of the taluks	Political Awareness Improved After Joining SHG		Total
	Yes	No	
Gubbi	97	03	100
Kunigal	85	15	100
Koratagere	80	20	100
Madhugiri	70	30	100
Pavagada	70	30	100
Total	402(80.4%)	98(19.6%)	500(100%)
Chi-Square Test for Equal Opinions	Chi-Square Value: 184.832, df: 01, Sig: 0.000		

Source: Field study data and values are computed by the researcher.

The chi-square test of unbiased opinions has conducted to find the skewness in the views. The chi-square test is statistically significant at one per cent level. Accordingly, the ideas are significantly skewed towards YES for the question 'Is **Political Awareness Improved after Joining SHG**'. **Hence, the null hypothesis is rejected, and the alternative hypothesis is accepted.**

Hypothesis - II

H₀: Economic Status of Women has not improved after Joining SHGs.

H₀: Economic Status of Women has improved after Joining SHGs.

The status of women in India has changed from time to time. The efforts are being taken to address these issues and improvement in the state of women. The transformation is needed in social and economics and ethics. Women's status in society was not satisfactory. The credit facilities were not extended to women. They have been invisible contributors to the production process. They were uneducated and had to depend upon their parents and husbands. Women's participation in economic activities ensures economic independence and social status of women. Ultimately it leads to the future economic prosperity of the nation. Women, as an independent target group, account for 495.74 million and represent 48.3 per cent of the country total population, as per the 2011 census. They are empowering women, as a process demands a life-cycle approach. Empowerment is the process that one allows gaining the knowledge, skill sets and attitude needed to cope with the changing world and the circumstances in which one lives. It is obtained from the study that out of 500 respondents 90.2% of the respondents have strongly agreed that economic status has been improved after joining the SHGs and only 9.8% of the respondents have not to accept one this. It can be said that SHGs have played an essential role in the improvement of the economic status of the respondents in the study area.

**Distribution of the Respondents by Economic Status Improved After
Joining SHGs**

Name of the taluks	Economic Status Improved After Joining SHGs		Total
	Yes	No	
Gubbi	98	02	100
Kunigal	90	10	100
Koratagere	98	02	100
Madhugiri	80	20	100
Pavagada	85	15	100
Total	451(90.2%)	49(9.8%)	500(100%)
Chi-Square Test for Equal Opinions	Chi-Square Value: 323.208, df: 01, Sig: 0.000		

Source: Field study data and values are computed by the researcher.

The chi-square test of unbiased opinions has conducted to find the skewness in the views. The chi-square test is statistically significant at one per cent level. Accordingly, the ideas are significantly skewed towards YES for the question ‘Is **Economic Status Improved after Joining SHGs**’. **Therefore the null hypothesis is denied, and the alternative hypothesis is accepted.**

Hypothesis – III

H₀: SHGs have not played a significant role in the reduction of exploitation.

H₀: SHGs have played a significant role in the reduction of exploitation.

SHG give assistance to women those are Under BPL, and it fights against oppression of women, it is scheme for rural poverty eradication and prevent the credit from moneylenders, SHGs are being excellent performance to give assistance to women, it develops the, we feeling, and self-esteem, will power, self-confidence to SHG member.. "Self-help groups

are voluntary, small group structure for mutual aid and the accomplishment of social purpose; they are usually formed by peers who have come together for mutual assistance in satisfying a common handicap or life-disrupting problem and bringing about desired social and or personal change. The initiators of such groups emphasise face to face of personal responsibility by members as well as emotional support; they are frequently "cause" oriented, and promulgate an ideology or values through which members may attain an identity".

The main thrust area of the self-help groups is to fight against the exploitation of women in many ways to empower the women. Out of 500 sample respondents in the study area, 71% of the members are actively participated to fight against the social evils of exploitation very vigorously. This indicates that the SHGs have played their role to empower the women. And about 29.00% of the women are not so radical to fight against the exploitation; they need awareness and guidance to safeguard their interest from the exploitation.

Opinion on SHG Fight against the Women Exploitation

Name of the taluks	SHG Fight Against the Women Exploitation		Total
	Yes	No	
Gubbi	70	30	100
Kunigal	65	35	100
Koratagere	70	30	100
Madhugiri	85	15	100
Pavagada	65	35	100
Total	355(71.00%)	145(29.00%)	500(100.00%)
Chi-Square Test for Equal Opinions	Chi-Square Value: 88.200, df: 01, Sig: 0.000		

Source: Field study data and values are computed by the researcher.

The chi-square test of unbiased opinions has conducted to find the skewness in the views. The chi-square test is statistically significant at one per cent level. Accordingly, the ideas are significantly skewed towards YES for the question '**Is SHG Fight against the Women Exploitation**'. **Therefore the null hypothesis is rejected, and the alternative hypothesis is accepted.**

Hypothesis - IV

"SHGs have actively involved in Rural Development Activities in the Study Area."

SHGs is one of the most successful panaceas for all the ills of the rural community as of now; it may create a socioeconomic revolution in the rural areas of the country. Self-help groups must be prepared to undertake entrepreneurial activities at a smaller level with minimum capital requirements (Gurumoorthy, 2002). It allows the members to lead their lives in a healthy hygienic environment, pursue a better living, making decisions regarding their child education, investment of the family, managing the financial assets of the family and bringing up union among the members of the family and others for a better living standard by creating socio-economic awareness. Out of 500 respondents in the study area 12.4% have opined that SHGs are involved in rural development and they are doing an excellent job for the agricultural community as a whole, 64.2% have the opinion that SHGs are doing an excellent job for the rural development, 20.4% of the respondents have satisfied with the functioning of SHGs in the agricultural development process and only 3% of the respondents have not met in this regard due to their reasons. Anyhow SHGs are functioning well in the development of rural areas on their way in the study area.

Distribution of the Respondents by SHGs Involving in Rural Development

Name of the taluks	SHGs Involving in Rural Development				Total
	Excellent	Good	Satisfied	Unsatisfied	
Gubbi	10	55	31	04	100
Kunigal	15	61	24	-	100
Koratagere	15	75	07	03	100
Madhugiri	12	80	05	03	100
Pavagada	10	50	35	05	100
Total	62 (12.4%)	321 (64.2%)	102 (20.4%)	15 (3.0%)	500 (100%)
Chi-Square Test for Equal Opinions	Chi-Square Value: 440.112, df: 03, Sig: 0.000				

Source: Field study data and values are computed by the researcher.

The chi-square test of unbiased opinions has conducted to find the skewness in the views. The chi-square test is statistically significant at one per cent level. Accordingly, the views are significantly skewed towards the positive side of the question '**Is SHGs Involving in Rural Development**'. **Hence, the null hypothesis is rejected, and the alternative hypothesis is accepted.**

Suggestions

- The members of the SHGs should be confident to create a "Brand Name" of their product with the quality standard so that they can compete with the competitors at least in the regional market.
- The SHGs can also be groomed as centres of Business Process Outsourcing. The opportunities should be explored with companies dealing with agro-products, forest-based products etc. Like Hindustan lever, Indian Oil in collaboration with district

social marketing scheme.

- The SHGs can also develop linkage with the agri-corporate sector - like ITC, Mahindra, Reliance, on contract farming on a commercial basis. The same may also be applied to livestock and fisheries sector. A food supply chain mechanism can be established like NDDDB/AMUL.
- The SHGs should also be given some recognition in the form of the award at the regional level for their performance. This will create a healthy competitive environment.
- NGOs should nurture the SHGs till they are infants. Once they reach adolescence, the NGOs should start withdrawing from the role of guide and allow them to operate independently.
- In the group lending situation where the business of the individual member exceeds their investment and working capital requirement, it may be complicated than on the part of SHGs to provide. In such a situation, the individual members should try to establish a direct link with the banks.
- It was reported that the percentage of the election of leaders or their rotation is meagre in the sample SHGs. Slight rotation of leadership is an area of concern. The second line of administration should be groomed, or else the sustainability of the group may be endangered.
- In the absence of a joint meeting place, a typical community hall should be constructed in every Panchayat headquarters where the SHGs can meet and transact their business.
- It was also strongly felt that the SHPIs should encourage more activity based SHGs with various forward and backward linkages, which can create more employment days.
- For that matter, a database of SHGs, the skill and resources available and a suitable Management Information System (MIS)

should be developed at the district level.

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Conclusion

Based on the study, it can be concluded that the most critical change was observed in their behaviour and attitude. There was a noteworthy change in their attitude towards drinking and gambling. Before the formation and operation of SHGs drinking and gambling was like a religion to these people. But education and awareness through SHG helped them to quit this habit, and some 70 per cent members objected to such practice. The other social inhibition which restricts the women to work outside has also been removed to a large extent, as it can be well judged from the percentage change in the outlook of members, 37.12% to 89.39% during the post-SHG period. The most remote cable thing that happened during Post-SHG period was the inculcation of work culture among the members. Before the SHG, the members (some) were not as engaged in their economic activity as these were not generating enough profit. During post SHG period the engagement and

attitude towards work moved astronomically, i.e., it moved from 37.12% to 89.39% per cent.

Some members, when asked to speak in a congregation, they lack assurance. Even though all that, it can be concluded that the SHGs have been in operation only for a short period that too the area is backward in all parameters. It can thus be said that these are on a take-off stage and in future, these will materialise strong, sufficient to modify the power of equations in the family as well as in the society.

Directions for Further Research

Also, the pioneering and explorative studies may be undertaken by the researchers in future in the following unexplored virgin fields in Political Empowerment of Women through SHGs.

- ❖ A comparative study on SHGs and Political Empowerment may be carried out in Tumkur and Bangalore Rural Districts.
- ❖ A comparative study of Women SHGs and Men SHGs functioning and style of working in Tumkur and other districts.
- ❖ A comparative study on Social and Political Conditions of Women SHGs in Tumakuru and Chitradurga districts in Karnataka.
- ❖ A study on resources management practices and awareness in the SHGs.