



Research Paper

## Socio-economic Conditions of the SHG Women- An Empirical Analysis

Dr. Yuvaraja U<sup>1</sup>

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### Abstract

The existence of SHGs is highly relevant to reduce poverty and achieve self-reliant. SHGs helps to increase their income improve their standard of living and status in society. Since independence, Indian as well as various state Governments have been implementing various poverty alleviation and rural upliftment programmes. However, rural poverty and unemployment still persist in the country. This problem is becoming severe and acute. Taking into consideration (seriousness and intensity) of the problem, many Voluntary Development Organisations (VDOs) have come frontward with different programmes for the rural poor in the country. In this regard SHGs role is very important to abate rural poverty and unemployment problems. The current study is wished to examine the socio economic condition of the SHG women in the study region.

### I. INTRODUCTION

A Self Help Group (SHG) is a village based financial intermediary committee usually composed of 10-20 local women. Here members make small regular savings contributions over a few months until there is enough money in the begin lending. In India, many SHGs are 'linked' to banks for the delivery of micro-credit. Self Help Group is a well-known concept it is now almost two-decade old. It is reported that SHGs have a role in hastening countries economic development. Mainly, members of the SHGs are women. Consequently, 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. This paper is intended to examine the socio economic condition of the SHG women in the study region.

Mahatma Gandhi states that the position of women the society is an index of its civilization. "Train a man and you train an individual, Train a women and you build a nation". The SHGs are the major resource of inspiration for women's welfare. In an attempt to uplifting the women, the government has initiated Women Welfare Programs through development centers, rural agencies, banks, NABARD etc. The SHGs in India operating from April 1999 have entered into various fields like Dairy farms, Fisheries, Ration shops, Farm cultivation etc. The concept of SHGs molds women as a responsible citizen of the country with social and economic status. It leads women to develop the habit of raising loans, form savings, inculcated with a sense of belongingness, habit of thrift and discipline among themselves. In a developed country like India, SHGs uplift the women who are mostly invisible in the social structure by creating self-confidence and Self-reliance. Empowerment would become more relevant if women are educated, economically independent, better informed and can call for rational decisions.

The activities of Shree Kshethra Dharmastala Rural Development Project (SKDRDP) are spread across Dakshina Kannada, Udupi and Uttara Kannada district. It will expand its activities to Shimoga and Chikmagalur districts, it is a charitable trust promoted by Dr.D.Verendra Heggade. SKDRDP concentrates on the empowerment of the people by organizing Self-help Groups (SHGs) on the lines of Joint Liability Groups (JLGs) and provides infrastructure and finance through micro credit for the rural people. The SKDRDP took up women empowerment programs, awareness against addiction, technology transfer programs for improving the

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<sup>1</sup> Assistant Professor, Department of PG Studies in Economic, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Belthangady Taluk, Dakshina Kannada District, Karnataka, India, [yuvarajet@gmail.com](mailto:yuvarajet@gmail.com)

farming practice among weaker sections. During the Financial year 2015-2016 SKDRDP has extended its area of operation to cover the state of Karnataka completely. This paper is intended to examine the socio economic condition of the SHG women in the study region.

### **Statement of the Problem and Research Issues:**

SHGs play a vital role in women empowerment across the country. This is the way for Empowering the rural women regarding this topic selected for the student research project is analytical nature. Issues relating to SHGs and Women Empowerment are taken for the study.

## **II. REVIEW OF LITERATURE**

In this part of the present Chapter review of literature relating to the Self Help Group have been carried out. The studies reviewed have covered different aspects of SHGs in general. The reviews have presented in chronological order. This effort certainly helps to the researcher finding out research problem and gap and provides theoretical foundation to the present study.

Shailaja, M. Let.al., (2016), in their research article on “Self Help Group-A Complete Understanding, explained about the poverty problem in India. Then, they suggested that the SHG’s can be revealed for social and political actions as well as financial intermediation. Added to this, due to adoption of SHGs Poverty has been declined from 37.2 per cent in 2004-05 to 29.8 per cent in 2009-10<sup>2</sup>. Mnjunatha S. (2013) in his research article on “The Role of Women Self-Help Groups in Rural Development of Karnataka State”, discussed about there are a very few way to eradicate rural poverty in India. Mainly in providing economic support to the rural people, particularly to the rural women, has been proved very faithful to reduce the poverty in India. And also stated that women in particular of Karnataka state and also to suggest suitable measures for the effective improvement of functioning of SHGs in improving the socio-economic conditions of the rural people.<sup>3</sup>. Akshatha and Akash (2014), in their research article on “The evaluating the Relevance of SKDRDP”, focused on evaluating the relevance of SKDRDP and the development of rural areas in Karnataka. Further, they mentioned that there were 93 per cent of labor forces constituting these are workers of the unorganized sector, and the main thing is no sort of cheating either in the minds of the staff of the organization<sup>4</sup>.

Selvi.R and Shanmughun.R (2016), in their research article on “A Study on Women Empowerment Through Self-Help Groups in Erode District” stated that SHGs are the most recent development for them which could enable them to come forward and make them self-dependent and self-employed. Further they stated that SHGs have been playing considerable role in training Swarozgar is, infrastructure, development, marketing etc.<sup>5</sup>. Eshwar Kumar and Raghvendra (2014), in their combined paper on “Role of SKDRDP in micro finance through SHGs”, stated that SKDRDP play a vital role in helping rural women through self-help groups and they motivated women to join SHG group. Further, SKDRDP also play an important role in SHG formation, linking the group the group with banks, arranging for loans and important training to start income generating activities<sup>6</sup>.

Juja.S.V(2013), in his work on “Self Help Group a tool for sustainable Development”, suggested that Micro finance considered as a very powerful tool for uplifting economic conditions of poor .further, researcher pointed out that through SHGs has been found as the appropriate approach and effective tool for poverty alleviation and empowerment of women<sup>7</sup>. Ansuman Sahoo (2013), in her research article “Self Help Groups and Women Empowerment”, analyzed the role and performance of SHGs in promoting women’s empowerment. Further, researcher stated that the concept of SHG’s is known women participating in all productive activities and are at par with men. Finally, she stated that the monthly income of the women is in the raising trend

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<sup>2</sup> See: Shailaja, M Venkata Subrahmanyam and Nirmala.K Self Help Groups (SHGs) : A Complete Understanding, shailaja,M.L and others Quest Journals journal of Research in humanities and social science, ISSN (online)PP.31-38

<sup>3</sup>See: Mnjunatha S. The Role of Women Self-Help Groups In Rural Developmet Of Karnataka State, India. International Journal of Social Sciences.Vol No.2 (2013). PP.23-25

<sup>3</sup> See: Akshatha B.G and Akash S.B Role of SKDRDP in Micro Finance through SHGs , A Journal of Management , Vol.7 No. 2, PP.35-40

<sup>5</sup>See: Selvi.R and Shanmughun.R in their research article on “A Study on Women Empowerment Through Self-Help Groups in Erode District”(2016) International Journal of Multidisciplinary Research and Modern Education (IJMRME) ISSN (Online)2454-6119 (www.rmodernresearch.org) Volume II, Issue,PP.46-52 2016.

<sup>6</sup>See: Eswar k, Raghavendra T.S IOSR Journal of Economics and Finance (IOSR-JEF),Volume 3, Issue 2. Ver.II (2014), PP 53-59.

<sup>7</sup>Juja S.V International Journal of Business and Management Invention (2013), PP.54-61.

properly matching with their monthly expenditure<sup>8</sup>. Nandini and Sudha (2015), in their research article on “Women Empowerment through SHGs”, said that micro finance is powerful to remove the poverty in our country hence most of the developing countries have introduced this program to provide various financial service<sup>9</sup>. Dev Raj Jat R (2016), in his Research article on “Evaluation of the progress of Micro Finance through Self Help Group”, discussed about the importance of micro finance in SHGs. Further, he discussed about the contribution of financial institutions to the development of the SHGs were this commercial banks had an average outstanding loan of 1.18 lakh per SHG while RRBs had R.s 0.90lakh and cooperative banks R.s 0.53lakh<sup>10</sup>.

Anna Lungbila P (2016), in his research article on “Women Empowerment Through Self Help Group”, argued that empowerment is a process that helps people gain control over their own lives, communities and society. Added to this, it is also a process which enables one to realize his /her identity and power in all aspects of life. Finally, concluded that empowerment occurs within the factors social, economic, political, and cultural at various spheres<sup>11</sup>.

### **Scope, Relevance, Limitations**

Sample area taken up for the current study in geographically restricted to Ujire Grampanchayat of Belthangady Taluk Dhakshina Kannada District. The scope of the study is to analyze the role of SHGs in Women Empowerment in the study region. Problem identified for the study is contributing itself society at minute level.

### **III. METHODOLOGY**

The present study is partially analytical and descriptive in nature. The present study is geographically restricted to Ujire Grampanchayat of Belthangadi Taluk, Dakshina Kannada district. Present study has relied on both the primary and secondary data. The secondary data required for the study have gathered from various sources namely Books, Journals, Periodicals, Government reports, Monographs, Daily news papers and so on. Further recent information about the topic has calculated through internet sources. Primary data have been planned to collect by preparing well structured interview schedules for the SHG members in Ujire Gram Panchayat of Bellthangadi Taluk. About 50 respondents (SHG Members) have been chosen for the study. While selecting the samples equal preference will be given to all the categories of women in the study region. Data gathered from primary and secondary data will be analysed through using suitable diagrams, tables, charts, graphs and so forth. Simple statistical tools like mean, median, average, growth, weight point score method and so forth also used while analyzing the data gathered.

### **SHGs and Women Empowerment in Karnataka**

Empowerment is a multi-dimensional process, which should enable the Individuals to realize their identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in making decisions or free from the shackles imposed on them by custom, belief and practices in the society. Women are mostly venerated and found valuable. Yet they are often invisible in the development scenario. Denial of access and opportunities to rightful place, possession and position to women begins from home and extends beyond to schools and other institutions of learning and work. Differences in avenues to growth and development thus, become issues. The issues become areas of concern, not just for women, but for the entire society. SHGs’ are aimed at promoting awareness among women about the on-going development programs. They also help in Women’s economic independence and improve their social status.

According to the NSSO survey (61st Round) in terms of economic empowerment of women in Karnataka, the proportion of female main workers 92 (65.88 percent) is much lower than the proportion of male main workers (91.21 percent). In addition, 489 out of 1000 usually employed rural women are self-employed while the figure in urban Karnataka is 437 out of 1000 usually employed women, making access to formal credit very essential for empowering women. There also exists significant wage gap between men and women, which increases as educational level decreases to the extent that illiterate women earn only half of what their male counterparts earn both in urban and rural areas. As many as 1.10 lakh SHGs have been promoted during 2011-

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<sup>8</sup>See: Ansuman Sahoo Self Help Group and Women Empowerment, International Journals Of Business And Management Invention. Volume 2, Issue 9, Sept(2013) ,PP.54-61.

<sup>9</sup>See: Nandini R Sudha N Women Empowerment Through Self-Help Groups ,BIMS Internal of Social Science Research (2015), PP 1-9

<sup>10</sup>See: Dev Raj Jat “Evaluation of the progress of Micro Finance through Self Help Group” (2016) , Volume 1 , Issue 1, PP 1-8.

<sup>11</sup> Anna Lungbila.P Women Empowerment through Self-Help Groups.(2016) International Journal for Innovative Research In Multidisciplinary Field, ISSN Volume-2, PP- 1-7.

12 and refinance support of Rs.419 crores was extended to banks during the year. NABFINS, a subsidiary of NABARD, has also been extended a refinance of Rs. 200 cores to provide loans to 11,000 SHGs. For the development of rural non-farm sector, apart from providing refinance support to the banks, NABARD supported 249 entrepreneurship/ skill development programs, most of them through the RUDSETIs and RSETIs. Rural artisan and SHG members were supported to participate in 21 marketing events. The following table shows the SHGs promoting institutions in Karnataka.

Stree Shakti Self Help Group programme was launched during 2000-01 and it is being implemented throughout the state to empower rural women and to make them Self-reliant. Stree Shakti groups are formed at village level to cultivate the habit of savings among the members for empowering the women economically. About 15 to 20 women members who are from below poverty line families, landless agricultural laborers, SC/ST women joining together. Streeshakti formed through anganawadi workers and taluk federations. At present, there are 1.40 lakhs groups functioning in the state. Approximately 20.00 lakhs women members were organized. The Table-1 shows the no, of Stree Shakthi Self Help Groups and members in different areas. In DK, about 3895 Stree Shakthi SHGs found registered of which highest of 1250 and 1025 SHGs were activated in the taluks of Bantwal and Mangalore respectively. Further, data also revealed that totally about 57772 women members were organized (under 3895 SHGs) in DK district of which highest of 17168 and 17716 members were found registered in the taluks of Mangalore and Bantwal respectively. Added to this about 7894 women members were organized under 522 SHGs in Belthangady taluk as per the 2016-17 report.

### **Research Results and Interpretation**

The current Chapter is devoted to analyse research result along with the discussion and interpretation. Self Help Groups are formed on voluntary basis, perceived as people's intuitions, providing the poor with the space and support necessary to take effective steps towards greater control on their lives in society. Totally, in the study region, 50 SHG members had been randomly chosen and interviewed. Primary data were gathered through appropriately prepared open-ended Interview Schedules to SHG members in Ujire Grama Panchayat of Belthangadi Taluk.

### **Respondents Age**

Age is determining and motivating factor that helps to analyze the respondents' interest towards joining in SHGs and their active participation. Different age group respondents have been interviewed in the study region. Detailed information about sample respondents' age is offered in Section-A of Table-2.

Majority (48%) of about 48 per cent of the respondents were belonged to the age group of above 40 years followed second high of 20 per cent of respondents were belonged to the age group 35 to 40 years in the study area. Likewise about 16 per cent of the respondents belonged to the age group of 30-35 years. Smaller percentage of about 12 and 4 per cent of the respondents were belonged to the age group of 25 to 20 years and 20 to 25 years respectively.

### **Classification of Category of Respondents**

While collecting primary level data, researcher has randomly employed different category of SHGs members. Detailed information about the interviewed sample respondents in the study region are presented in Section-B of Table-2. It is illustrated from the field survey that researcher has employed different categories of respondents for collecting primary level data. Among the three major categories of SHG members, majority of about 68 per cent of SHG members were belonged to OBC community. Further, considerable of 14 out of 50 Sample SHG members were come under SCs and ST category followed by only 2 SHG members from General Category.

### **Education Qualification**

Education is very important tool for everyone to succeed in life and get something different. It completely changes our mind and personality and helps us to attain the positive attitudes. In this respect data were collected through primary level survey regarding education level of sample respondents in the study region are presented in Section-A of Table-3.

It can be viewed from Table-3 that majority of about 38 and 34 per cent of SHG members in sample region were completed just SSLC and Primary level education. Likewise about 16 per cent of SHG members were acquired PUC level education followed by only 4 per cent obtained degree level education in the study region. Further data also finds out the truth that only 8 per cent of SHG members were illiterates in the study region. Former once again proved from the primary level survey that this region is highly literates region among the districts of Karnataka State.

### **Occupation**

The women folk are very eager to join in Self Help Groups in order to get money, to assist economic development in their family. They repay the loan very easily because here, womenfolk can stand in their own step. Complete information about sample respondents are provided in Section-B of Table-3. It is found from the field survey that in the study region, half of the (50%) SHG members were engaged in Beedi Works. Added to this, second high of about 28 per cent SHG members were remained in household works followed by 18 per cent of SHG members were busy in Agricultural works in the study region. Another 4 percent of them are engaged in the business such as tailoring, solar products.

Section-A of the table-4 shows majority (94%) of SHG members had Nuclear Family and only 6 percent of them were retained in joint family system.

### **Classification of Respondents based on APL and BPL Cards**

It can be traced out from Section-B of Table-4 that 45 out of 50 respondents (SHG members) had BPL card remaining 5 SHG members held APL card. Former shows that SHGs have been playing crucial role for uplifting rural poor and strengthening their living standard by financially helping them. Further, it is also proved from the Study that about 10 per cent of the respondents belonged to above Poverty across the SHG members they are the members of SHGs. It shows that income is not criteria for joining SHGs.

### **Housing**

Housing Play a crucial role in human life. Homelessness and insecurity of tenure are issues faced by populations around the world. It is also one of the tools for measuring the poverty. However, there are particularly destructive situation in India that lead to a large proportion of the population resorting to informal housing. Regarding this, data gathered from field survey are presented in Section-A of Table.5.

It can be viewed from that 34 out of 50 respondents, constitute of 68 per cent, have resided in the tiled houses followed by small percentage of about 12 per cent of respondents lived in Huts in the study region. Further, data also revealed that of the total respondents interviewed in the study region significant percentage, about 20 per cent, of respondents have dwelled in single stored houses in the study area. The above analysis finds out the fact that even today significant (12%) percentage of population facing the problem of lack of adequate housing in the study region.

### **Nature of the Ownership of Agricultural Land**

Ownership of property may be private, collective, or common, and the property may be of objects, land or real estate, or intellectual property. Determining ownership in law involves determining who has certain rights and duties over the property. Individuals may own property directly. In some societies only adult men may own property. In other societies, property is matrilineal and passed on from mother to the offspring. In most societies both men and women can own property with no restrictions and limitations at all. In this respect, data were gathered from the field are presented in Section-B of Table-5. Data reveals the fact that majority (74%) of SHG members were cultivated in their own land followed by 16 per cent was taken land for rent to cultivate. Further, about 10 per cent of the SHG members, of the total SHG members interviewed, were not had land in their name. Here researcher clarified that ownership of land is not restricted to SHG members but also considered nature of ownership of land of their family.

### **Purpose of Joining SHGs**

It is proved from the earlier Table-4 that in the district as well as study region most of the women belong to the 'Below poverty line' category (i.e. 45 out of 50 SHG members held BPL card). That indicates that such SHG members' income is very low. These women are from different caste groups such as Scheduled Caste (SC), Scheduled Tribes (ST), and Other backward Caste (OBCs). If they need money, they cannot go to a bank to get a loan, so often their only choice is to get a loan from a local money-lender, who usually charges outrageous interest rates. The situation is especially poor for women, because they have often little or no economic status, and especially when their husband is working elsewhere, they have to face severe financial hardship. These women and men can be organized into Self-Help Groups (SHG). The goal of this organization is to promote savings- and credit activities, and to promote micro-enterprise development. Information gathered regarding purpose of Joining of women to SHGs is presented in Section-A of Table-6.

From the table-6., it can be viewed that the maximum number 54 percent of respondents have joined the SHG group with the intention of contributing to household income. Further, considerable percentage (32%) of SHG members have joined to save their income for future development purposes and only 14 per cent of SHG members have intended to do self employment by taking help of SHGs in the Study region.

### **Details of the SHG members' Household Income**

Household income is a measure of the combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, agriculture income, income of business and so forth. Average household income can be used as an indicator for the monetary well-being of citizens. Mean or median net household income is good indicators of standard of living. Data regarding income Status of SHG members in the study region are presented in Section-B of Table-6. It is find out from study that about 38 per cent of the SHG members' household income was range between Rs. 5000 to Rs.6000 per month in the study region. Similarly about 34 per cent of SHG members' per month income was range between Rs. 4000 to Rs.5000. Further, about 18 per cent and 10 per cent SHG members were found registered lowest of Rs.3000 to Rs.4000 and Rs.6000 and above income per month in the study region.

### **Influencing Factors for joining SHGs**

In the field survey questions pertaining to the factors influencing to Join SHGs in the study region were asked pointing to:

- a). to Start Self Employment
  - b). to generate Income
- c). to solve Personal Problems
  - d). to get Credit Support
  - e). to take benefits from government Schemes

Detailed information, gathered through field survey, regarding this is presented in Table-7.

It is clear from the estimation that the favorable to access credit support and to earn income have scored the points of 214 and 181, respectively, and are ranked at I and II in order. Thus, it can be inferred that, in the region, with a score of 152 weight points, the factors to take benefit from government support has influenced the people to join SHGs and placed at third rank among the five in the study region. Further, based on the inference it has proved from the field study that the factors like to start self employment and to resolve personal problems have registered lesser weight and stayed in fourth and fifth Place among the five factors which are influencing people to Join SHGs in the study region.

### **Sources of Credit**

Credit is an important prerequisite for all side of growth. Policies have been reviewed from time to time to provide adequate and timely availability of finance to the rural people. Rural credit system assumes importance because for most of the Indian rural families, savings are inadequate to finance farming and other economic activities. And most of the rural people not have in position to pledge property in institutions to accomplish credit needs. On the other hand, money lenders have been charging high rate of interest on credit, this causes for debt trap of rural poor. In this respect, SHGs help the rural poor to get easy credit. Data regarding credit sources for rural poor /SHG members /are presented in Section-A of Table-8.

From the table (8) it is illustrated that majority of about 66 per cent of SHG member was relied on SHGs for Credit requirements followed by 26 percent relied on only bank credit. Further, data also proved that significant percentage of about 38 per cent of respondents have relied on informal credit sources for fulfilling their credit needs in the study region. Thus, in the field SHG members orally said that SHGs imposing nearly 10 per cent to 14 per cent of Interest on credit per year. But the rate of interest on credit is very high in informal credit system. It is also viewed from the study that the credit taken from the different sources used for both the personal and other economic activity.

### **Impact SHGs on income of the SHG members**

Section-B of Table-8 explains that majority 80 percentages of them were stated that there has been improvement in their household income after becoming the member of SHGs. Further, about 20 per cent of them opined that there has been fairly increase in their family financial position after becoming the member of SHGs in the study region.

### **Impact of SHGs association and Decision Making of SHG members**

Primary level information regarding impact of SHGs membership on decision making in the family are presented in Table-9

**Child Bearing Decision:** Primary level data revealed that of the total SHG members interviewed about 26 per cent of SHG members had command in Child bearing. Thus, even though the member of SHGs, high of about 74 per cent of members even today depended the family members decision to have Children in the study region.

**Education of Children:** This is proved form the study that of the total SHG members interviewed very high of about 90 per cent of members had the power to take ultimate decision in their children education.

**Marriage of Their Children:** Marriage is matter of life, and more complex issue in India. Usually head of the family has the enormous power to take decision, he/she taken the decision with consultation of family members.

Supporting the above lines, about 92 per cent of SHG members were not ready to take decision about their children marriage singly in the study region.

**Shopping:** In this regard, about 70 per cent of SHG members were had the liberty to shop items they wanted in the study region. And remaining 30 per cent made the discussion with the family members while shopping.

**Savings:** It is revealed from the study that after joining SHGs, saving habit of the SHG members has increased in the study region. Statistical data from field study realized the fact that 37 out of 50 SHG members saving habit has increased after becoming the member of SHGs in the study region.

**Interaction with outsiders:** Even today, there is a practice of restriction for the women interaction with the out sides. Due the joining of SHGs, about 38 per cent of SHG members were socially mingle with the outers; it is proved from the Table-9.

#### **Findings of the study**

Based on the 4<sup>th</sup> Chapter, findings of the present micro level study have listed as follows.

1. Majority of about 68 per cent of SHG members were belonged to OBC community. Further, considerable of 14 out of 50 Sample SHG members were come under SCs and ST category followed by only 2 SHG members from General Category.
2. Majority of about 38 and 34 per cent of SHG members in sample region were completed just SSLC and Primary level education in that order. Likewise about 16 per cent of SHG members were acquired PUC level education.
3. Half of the (50%) SHG members were engaged in Beedi Works. Added to this, second high of about 28 per cent SHG members were remained in household works followed by 18 per cent of SHG members were busy in Agricultural works in the study region.
4. About 68 per cent SHG women have resided in the tailed houses followed by substantial percentage of about 12 per cent of respondents lived in Huts in the study region.
5. The majority (74%) SHG members have owned the cultivable land in their name/household name followed by 16 per cent was taken land for rent to cultivate. Further, about 10 per cent of the SHG members have not availed agriculture land in the study region.
6. Maximum of about 54 percent of respondents have joined the SHG group with the intention of contributing to household income. Further, considerable percentage (32%) of SHG members have joined to save income for future development purposes and only 14 per cent of SHG members have intended to do self-employment by taking help of SHGs in the Study region.
7. About 38 per cent of the SHG members' household income was range between Rs. 5000 to Rs.6000 per month in the study region. Similarly about 34 per cent of SHG members' per month income was range between Rs. 4000 to Rs.5000.
8. Majority of about 66 per cent of SHG member was relied on SHGs for Credit requirements followed by 26 percent relied on only bank credit the study that the credit taken from the different sources used for both the personal and other economic activity.
9. Total SHG members interviewed more than half (52%) of the SHG members have saved their income regularly in SHGs in the study region. Further, reaming percentage (48) of SHG members were also banked their income in SHGs but not regularly.
10. Majority 80 per cent of them were stated that there has been improvement in their household income after becoming the member of SHGs. Further, about 20 per cent of them opined that there has been fairly increase in their family financial position after becoming the member of SHGs in the study region.

#### **IV. SUGGESTIONS**

Researcher has traced out some important findings of the study earlier. To increase the profit of Areca nut production and resolve the cultivators' problems in the field, researcher has offered some suggestions as follows.

1. It is traced out from the study that of the total SHG members interviewed about 94 per cent of them belonged to BPL families in the study region. Former means that huge percentages of poor were Joined SHGs in the Study region. Keeping this in mind government has to encourage SHGs by providing huge financial assistance which will intern help to abatement of rural poverty and empowerment of rural women.
2. SHGs through Microfinance institutions, banks or NGOs have to develop Association with agriculture, horticulture department, or dairy or poultry research centers to know the latest technology and skills so that women can adopt in their activities which will help to increase their productivity of women.
3. Huge proportion of SHG members in the study region agreed that there has been slightly increase in their family income after became SHGs member. In this respect government has to take administrative as well as legislative steps to widen SHGs across the rural areas particularly in the study region with providing financial assistance to SKDRDP.

## V. CONCLUSION

The present study evidenced the fact that, the SHGs created confidence and social and economic self-reliance of the members. And the study says that women are participating in all the productive activities and are at par with men. Government banks and other financial institutions should come forward to offer loans for rural women SHGs so that they can have a right direction to empower more and more in social, economical, cultural political matters.

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**Table-1: Stree Shakthi Self Help Groups and Members in DK- 2016-2017**

Taluk	No of Stree Shathi Groups	Self Help Group Members			Total members <b>857</b>
		No . of women(SC)	No of women (ST)	No of Women (Others)	
<b>(01)</b>	<b>(02)</b>	<b>(03)</b>	<b>(04)</b>	<b>(05)</b>	<b>(06)</b>
Bantwal	1250	1775	1225	14716	<b>17716</b>
Belthangady	522	895	636	6363	<b>7894</b>
Mangalore	1025	1342	365	15461	<b>17168</b>
Puttur	802	1550	857	8293	<b>10700</b>
Sulya	296	682	564	3048	<b>4294</b>
<b>Total</b>	<b>3895</b>	<b>6244</b>	<b>3647</b>	<b>47881</b>	<b>57772</b>

Source : Deputy Directors , department of women & child development

**Table-2: Age Wise and category wise Distribution of the Respondents**

Age of the Respondents		category of the Respondents	
Age in Years	No. of Respondents	Community	No. of Respondents
<b>(01)</b>	<b>(02)</b>	<b>(01)</b>	<b>(02)</b>
20-25	02 (04)	OBC	34 (68)
25-30	06(12)		
30-35	08 (16)	General	02 (04)
35-40	10 (20)		
Above 40	24 (48)	SCs& ST	14 (28)
<b>Total</b>	<b>50 (100)</b>	<b>Total</b>	<b>50 (100)</b>

Source: Data gathered through Primary Investigation during the month of January and February 2019,

**Table 3: Educational Status of Respondents**

Educational Status	Occupational Status
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Education Level	No. of Respondents	Occupation	No. of Respondents
(01)	(02)	(01)	(02)
Illiterate	04 (08)	Business	02 (04)
Primary	17 (34)	Households	14(28)
SSLC	19(38)	Beedi work	25(50)
Pre.Uni	08(16)		
Graduation	02(04)	Agriculture	09 (18)
Post-Graduation	00(00)		
<b>Total</b>	<b>50(100)</b>	<b>Total</b>	<b>50(100)</b>

Source: Data gathered through Primary Investigation during the month of January and February 2019,

**Table-4: Types of family**

types of family		Types of Ration Card holding			
Type of Family	No. of Respondent	Category	APL	BPL	Total Respondents (%)
(01)	(02)	(01)	(02)	(03)	(04)
Nuclear Family	47(94)	General	02 (04)	00 (00)	02 (04)
Joint Family	03(06)	OBC	03 (06)	31 (62)	34 (68)
Extended Family	00 (00)	SCs & ST	00 (00)	14 (28)	14 (28)
<b>Total</b>	<b>50</b>	<b>Total</b>	<b>05 (10)</b>	<b>45 (90)</b>	<b>50 (100)</b>

Source: Data gathered through Primary Investigation during the month of January and February 2019

**Table-5: Nature of Housing of Respondents**

Nature of Housing		Ownership of Agricultural Land	
Types of House	No. of Respondents	Nature of Land	No. of Respondents
(01)	(02)	(01)	(02)
Hut	06 (12)	Lease	08 (16)
Tailed House	34 (68)	Own	37 (74)
Single Storied House	10 (20)	Landless	05 (10)
<b>Total</b>	<b>50 (100)</b>	<b>Total</b>	<b>50 (100)</b>

Source: Data gathered through Primary Investigation during the month of January and February 2019

**Table-6: Purpose of Joining SHGs and An average income of SHG members (per month)**

Purpose of Joining SHGs	Purpose of Joining SHGs		An average income	
	No. of Respondents Yes	No. of Respondents no	Income Range	No. Of Respondent
(01)	(02)	(03)	(01)	(02)
To save Regularly	16 (32)	34 (68)	3000 to 4000	09 (18)
To contribute to house hold income	27 (54)	23(46)	4000 to 5000	17 (34)
To do any self-job	07 (14)	43(86)	5000 to 6000	19 (38)
Any other purpose	00 (00)	50(100)	6000 and above	05 (10)
			<b>Total</b>	<b>50 (100)</b>

Source: Data gathered through Primary Investigation during the month of January and February 2019

**Table-7: Factors Influencing For Joining SHGs**

Respondents and Weight Points (WP)												
Causes for Short Life of Roads	No. of Res p.	WP 5	No. of Res p.	WP 4	No. of Resp.	WP 3	No. of Resp.	WP 2	No. of Res p.	WP 1	Total WPs	Rank
(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	(11)	(12)	(13)
Self-employment	--	--	05	05X4 20	29	29X3 87	16	16X2 32	--	--	139	III
Income generation	18	18X5 90	11	11X4 44	15	15X3 35	06	6X2 12	--	--	181	I
Personnel Problem	--	--	01	01X4 04	06	06X3 18	13	13X2 26	30	30X1 30	78	IV
To get credit support	23	23X5 115	18	18X4 72	09	9X3 27	--	--	--	--	214	V

<b>Take benefit from government scheme</b>	09	09X 5 45	11	11X 4 44	07	07X3 21	19	19X2 38	04	4X1 4	<b>152</b>	<b>II</b>
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Source: Data gathered through Primary Investigation during the month of January and February 2019

**Table-8: Sources of Credit**

Sources of Credit			Impact SHGs on income	
Sources	Yes	No	Improvement	No.of Respondents
(01)	(02)	(03)	(01)	(02)
SHGs	33 (66)	17 (34)	Highly Improved	40 (80)
Banks	13 (26)	37 (74)	fairly Improved	10 (20)
Money lender and Friends/ Relatives	19 (38)	31 (62)	Total	50 (100)

Note: Figures in Brackets are indicating to the percentage of respective numbers.

Source: Data gathered through Primary Investigation during the month of January and February 2019

**Table- 9: Impact of SHGs on Decision Making**

Particulars	No. of Respondents	%	No. of Respondents	%	Total Respondents (%)
(01)	(02)	(03)	(05)	(06)	(07)
Childbearing Decisions	13	26	37	74	50 (100)
Education of children	45	90	5	10	50 (100)
Marriage of girls/boys	5	10	45	90	50 (100)
Loan Arrangement	4	8	46	92	50 (100)
Shopping	35	70	15	30	50 (100)
Savings	37	74	13	26	50 (100)
Interaction with outsiders	19	38	31	62	50 (100)
Community decision-making	02	04	48	96	50 (100)

Source: Data gathered through Primary Investigation during the month of January and February 2019