

**COMPLETION REPORT OF
MINOR RESEARCH PROJECT**

PROJECT TITLE

**“WOMEN EMPOWERMENT THROUGH SELF HELP
GROUPS: A CASE STUDY OF UDUPI DISTRICT”.**

Submitted by

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To

**South Western Regional Office of UGC
Bangalore**

FINAL COMPLETION REPORT

i. Project Title: *“Women empowerment through self help groups: A case study of Udupi district”.*

ii. Introduction:

Self Help Groups (SHGs) are becoming one of the important means for the empowerment of women in almost all the developing countries including India. Karnataka is no exception as regards the role played by women's collectives, known by different names for emancipation and empowerment of women. The NGOs who are in the field of socio-economic development of the marginalised sections in the society since last four to five decades, had initially organised Credit Unions and Mahila Samaj for better participation of people in development initiatives and also for thrift and credit facilities. Since the emergence of SHG system, as per the initiatives of National Bank for Agriculture and Rural Development (NABARD), and directives from Reserve Bank of India (RBI), from the beginning of 1990s, most of these Mahila Samaj and Credit Unions have been converted into SHGs, linked them to financial institutions for better credit facilities. In Karnataka, since the middle of 1990s, the State Government also took initiatives in organizing the urban women into

Neighbourhood Groups (NHGs). These NHGs are recognized as SHGs by NABARD, as far as SHG-Bank linkage and credit facilities are concerned.

Origin of research problem:

In respect of the growth of self help groups, Karnataka state stands second. This study aims at identifying the various factors that are hampering the growth of self help groups at Karnataka state in general and Udupi district in particular.

Self help groups formed mainly to empower women in rural area. Despite of noble objective of its establishment, remarkable achievement is not made in Udupi district. The researcher wants to know the reason why the gap prevails between objectives and its achievements in Udupi district.

Empowerment of women viewed from two different angles, social and economic. The researcher wants to verify social profile of self help group members and intends to examine the role of self help group members in decision making in the family and self help group.

Economic angle is another aspect of women empowerment through self help groups. In Udupi district, the attitude of women in savings after they become member of self help groups is considerably high. But it is quite disheartening to note that even after becoming the member of self help group, shift from traditional borrowings (money lenders, friends, landlords etc.) to self

jobs in the towns on the strength of the training they receive for SHG record keeping.

iii. Objectives:

- To study the constitution and function of self help groups
- To verify social profile of self help group members, aspects such as role of self help groups in the family, social and community issues, time taken for bonding various activities undertaken by the self help groups etc.
- To check the organizational dynamics within self help group, level of empowerment achieved by women self help group members.
- To examine the role of self help group members in decision making in the family and in the self help group.
- To assess and measure the economic enhancement that has been achieved both individual and family levels.

iv. Research methodology

The study is analytical based on collection of data from both primary and secondary sources. Primary data collected from well structured questionnaire and secondary data is obtained from various published and unpublished records, books, journals, multi stage purposive and random sampling has been adopted for present study. At first three taluks selected for study of twenty women self help group established

in not less than one year have been randomly selected from each taluk. Six respondents who are member of the group for at least one year and taken atleast one loan have been randomly selected from each group. Thus six hundred respondents are selected for the present study.

MAJOR FINDINGS OF THE STUDY:

- Majority of women in self help groups are found to be relatively young.
- 43% of respondents are illiterates. 23% of respondents are studied primary level education.
- Most of the respondents are drawn from socially down trodden communities.
- The occupation of most of the respondents are agriculture.
- Before joining in self help groups 54%of respondents were got less than 2500rupees and after joining the self help groups, 41% respondents are getting monthly income between Rs 2501 to 4500.
- Most of the respondents said that they were joined to self help groups for family support.
- 77% of the respondents are aware about society and community.
- 59% of the respondents increased their communication skills.
- 52% of the respondents are increased decision making in agriculture sector
- 57% of the respondents are increased decision making in other activities of their family.

CONCLUSION AND SUMMARY:

Self help group member learning from past experiences are walking through the present are marching ahead for a bright future. The women empowerment through self help groups in Udupi district of Karnataka state.

The major findings in the study justify the greater role played by self help groups in increasing empowerment of women by making them financial strong as well as it helped them to save amount of money and invest it for further development.

It also found that the self help groups created confidence for social, economic self reliance among the members of 3 Taluks namely Karkala, Udupi and Kundapura. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of self help groups on women empowerment in Udupi district of Karnataka state.

As cited by Karl, empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and to transformation action (Karl 1995:14)


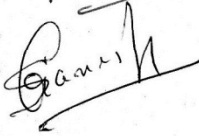
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- e. The above research project is not funded by any other agency.

Name and Signature:

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Signatures:

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