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Socio-Economic Conditions of Women Members of Self-Help Groups: A Social Work Study with Special Reference to Kalaburagi District, Karnataka

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Abstract

Self-Help Groups (SHGs) have emerged as an important community-based mechanism for improving women's access to savings, credit, livelihood opportunities and collective action. The present study examines the socio-economic conditions of women members of Self-Help Groups in Kalaburagi District of Karnataka. The study adopts a descriptive and analytical research design and proposes a field survey of 200 women SHG members selected from selected taluks of the district. Data are proposed to be collected through a structured interview schedule covering socio-demographic characteristics, income, savings, access to credit, livelihood activities, household decision-making, social participation and perceived empowerment.

For demonstrating the proposed statistical analysis, an illustrative dataset of 200 respondents is presented in this paper. Descriptive statistics, chi-square test, independent-samples t-test and Pearson correlation are proposed for analysis. The illustrative analysis indicates that SHG participation is associated with improved savings, access to institutional credit, engagement in income-generating activities and greater participation in household decision-making. The analysis further suggests that duration of SHG membership and participation in income-generating activities are positively associated with economic empowerment.

However, the illustrative results presented here are not actual field findings and must be replaced by the researcher's original survey data before submission for publication. The study highlights the importance of strengthening financial literacy, market linkage, skill development, digital financial access and social-work interventions for sustainable women's empowerment.

Keywords: Self-Help Groups, Women Empowerment, Socio-Economic Conditions, Financial Inclusion, Social Work implication’s.

1. Introduction

Women's socio-economic empowerment is an important component of inclusive social development. In rural and semi-urban communities, women frequently experience limited access to productive resources, formal credit, employment opportunities, markets and decision-making institutions. Self-Help Groups have emerged as a community-based mechanism through which women can collectively mobilize savings, obtain credit, develop livelihoods and participate in social development.

In Karnataka, the SHG movement has been supported through programmes such as Stree Shakti and Sanjeevini, while NABARD's SHG-Bank Linkage Programme has contributed to the expansion of financial inclusion. The importance of SHGs is particularly relevant in Kalaburagi District, where NABARD has identified considerable potential for SHG formation, savings linkage and credit linkage.

NABARD's Kalaburagi district planning documents have also highlighted the role of SHG and NGO interventions in livelihood development, income generation and women's empowerment.

A previous study specifically examining SHG schemes in Kalaburagi focused primarily on secondary information and the role of government schemes in women's empowerment. Therefore, there is a need for a field-based social work study that examines the actual socio-economic circumstances of SHG women and the relationship between SHG participation and dimensions of empowerment.

2. Statement of the Problem

Women members of SHGs participate in savings, credit and livelihood activities, but the extent to which such participation translates into improved socio-economic conditions can vary according to education, family income, duration of membership, access to institutional credit, livelihood opportunities and social support.

The present study therefore focuses on:

"A Social Work Study on the Socio-Economic Conditions of Women Members of Self-Help Groups with Special Reference to Kalaburagi District, Karnataka."

3. Objectives of the Study

1. To study the socio-demographic characteristics of women members of SHGs.
2. To study the livelihood and income-generating activities undertaken by women.
3. To examine the relationship between duration of SHG membership and economic empowerment.
4. To examine the social participation and self-confidence of SHG members.
5. To suggest suitable social work interventions for strengthening SHGs and women's empowerment.

4. Research Hypotheses

H1: There is a significant association between educational status and the economic empowerment of SHG women.

H2: There is a significant association between duration of SHG membership and participation in income-generating activities.

H3: Women who participate in SHG-supported income-generating activities have significantly higher economic empowerment scores.

H4: Duration of SHG membership is positively correlated with women's household decision-making participation.

H5: Access to institutional credit is significantly associated with the establishment of income-generating activities.

5. Review of Literature

Previous research in Karnataka has demonstrated the importance of SHGs in savings, credit, income-generating activities and women's participation. A study covering SHGs across eight Karnataka districts reported that 72% of groups had undertaken income-generating activities and that microfinance was a common SHG activity.

A study of women SHG members in Ramanagara District found substantial variation in education, income, family characteristics and participation, demonstrating the importance of examining the socio-economic background of SHG members while assessing empowerment.

Research focusing specifically on Kalaburagi has also emphasized the role of SHG-related government schemes in promoting women's empowerment, financial assistance and self-employment.

Recent Karnataka research has increasingly conceptualized SHG empowerment as multidimensional, incorporating economic agency, household decision-making, social mobility, financial access and collective leadership.

These studies indicate that SHGs should not be assessed solely through the amount of savings or number of loans. A social work perspective requires consideration of economic, social, psychological and community dimensions of empowerment.

6. Research Methodology

6.1 Research Design

The proposed study adopts a **descriptive and analytical cross-sectional research design**.

6.2 Study Area

The study is proposed to be conducted in selected areas of **Kalaburagi District, Karnataka**.

6.3 Population

The study population consists of women who are active members of registered Self-Help Groups.

6.4 Sample

For the proposed study, a sample of **200 SHG women** is considered.

A multistage sampling procedure may be adopted:

Kalaburagi District → Selected Taluks → Selected Villages/Wards → SHGs → Women Respondents

6.5 Data Collection

Primary data should be collected through a structured interview schedule.

The questionnaire should contain the following domains:

1. Socio-demographic characteristics
2. Family characteristics
3. Income and occupation
4. Savings
5. Loans and credit
6. SHG participation
7. Livelihood activities
8. Household decision-making
9. Social participation
10. Women's empowerment
11. Problems and constraints

6.6 Statistical Techniques

The following statistical techniques are appropriate:

- Frequency and percentage
- Mean
- Standard deviation
- Chi-square test
- Independent-samples t-test
- Pearson correlation
- Multiple regression, where appropriate

Statistical significance may be tested at:

$p < 0.05$

7. Proposed Statistical Analysis

Table 1. Socio-Demographic Profile of Respondents

Illustrative data – N = 200

Variable	Category	Frequency	Percentage
Age	18–30 years	42	21.0
	31–40 years	74	37.0
	41–50 years	56	28.0
	51+ years	28	14.0
Education	Illiterate	38	19.0
	Primary	52	26.0
	Secondary	67	33.5
	PUC and above	43	21.5
Marital status	Married	166	83.0
	Widow/separated	24	12.0
	Unmarried	10	5.0

Interpretation: The illustrative distribution suggests that the largest proportion of respondents belongs to the 31–40-year age group. A considerable proportion has secondary education, while nearly one-fifth are illiterate.

Table 2. Duration of SHG Membership

Duration	Frequency	Percentage
Less than 2 years	34	17.0
2–5 years	82	41.0
6–10 years	57	28.5
More than 10 years	27	13.5
Total	**200**	**100.0**

The illustrative results show that 41% of respondents have been SHG members for 2–5 years, while 42% have membership exceeding five years.

Table 3. Monthly Household Income

Monthly income	Frequency	Percentage
Below ₹10,000	58	29.0
₹10,001–₹20,000	76	38.0
₹20,001–₹30,000	42	21.0
Above ₹30,000	24	12.0
Total	**200**	**100.0**

The illustrative results indicate that the largest group of respondents falls within the ₹10,001–₹20,000 monthly household-income category.

8. SHG Savings and Credit

Table 4. SHG Savings Practices

Monthly SHG saving	Frequency	Percentage
Below ₹100	18	9.0
₹100–₹300	76	38.0
₹301–₹500	71	35.5
Above ₹500	35	17.5
Total	**200**	**100.0**

The illustrative findings suggest that regular saving is an important component of SHG participation.

Table 5. Access to SHG Loans

Loan status	Frequency	Percentage
Obtained loan	151	75.5
Did not obtain loan	49	24.5
Total	**200**	**100.0**

Among those who obtained loans, the illustrative purposes may include:

- Small business
- Agriculture
- Livestock
- Education
- Housing
- Health expenditure
- Debt repayment
- Household consumption

NABARD's district-level planning documents identify credit linkage as an important component of SHG development in Kalaburagi and note continuing gaps between savings-linked and credit-linked groups.

9. Income-Generating Activities

Table 6. Participation in Income-Generating Activities

Activity	Frequency	Percentage
Agriculture/allied activities	44	22.0
Dairy/animal husbandry	31	15.5
Small business	36	18.0
Tailoring/garment work	24	12.0
Food processing	19	9.5
Wage employment	28	14.0
Other	18	9.0
Total	**200**	**100.0**

The illustrative distribution suggests that agriculture/allied activities and small businesses constitute important livelihood activities among SHG women.

10. SHG Participation and Economic Empowerment

An **Economic Empowerment Index (EEI)** can be constructed using indicators such as:

- Regular saving
- Access to bank account
- Access to credit
- Control over personal income
- Contribution to household income
- Participation in livelihood activity
- Financial decision-making
- Awareness of government schemes

Table 7. Economic Empowerment Level

Empowerment level	Frequency	Percentage
Low	39	19.5
Moderate	96	48.0
High	65	32.5
Total	**200**	**100.0**

Mean EEI = 3.21; SD = 0.71

The illustrative results indicate that almost half of the respondents fall within the moderate economic empowerment category.

11. Hypothesis Testing

Hypothesis 1

H1: There is a significant association between educational status and economic empowerment.

Chi-square test

Variable	χ^2	**df**	**p-value**
Education × Economic Empowerment	16.84	6	**0.010**

Since **$p = 0.010 < 0.05$**, the association is statistically significant.

Interpretation: The illustrative analysis indicates that educational status is significantly associated with economic empowerment among SHG women.

Hypothesis 2

H2: Duration of SHG membership is associated with participation in income-generating activities.

Variable	χ^2	**df**	**p-value**
SHG duration × Income-generating activity	18.27	3	**<0.001**

The result is statistically significant at the 5% level.

Interpretation: Longer SHG membership is associated with greater participation in income-generating activities in the illustrative dataset.

12. Independent-Samples t-Test

Women may be divided into two groups:

Group 1: Women participating in income-generating activities
Group 2: Women not participating in income-generating activities

Group	**N**	**Mean EEI**	**SD**
Income-generating activity	154	3.38	0.63
No income-generating activity	46	2.64	0.71

$t = 6.38, p < 0.001$

The difference is statistically significant.

Interpretation: In the illustrative dataset, women engaged in income-generating activities have significantly higher economic empowerment scores than women who are not engaged in such activities.

13. Correlation Analysis

Table 8. Pearson Correlation

Variables	r	p
Duration of SHG membership × Economic empowerment	0.42	<0.001
Monthly savings × Economic empowerment	0.51	<0.001
Loan access × Economic empowerment	0.36	<0.001
Income-generating activity × Economic empowerment	0.47	<0.001
Social participation × Economic empowerment	0.39	<0.001

The illustrative correlation analysis indicates positive relationships between SHG participation variables and economic empowerment.

14. Multiple Regression Analysis

A multiple regression model may be used to identify predictors of economic empowerment.

Dependent variable:

Economic Empowerment Index

Independent variables:

- Age
- Education
- Monthly household income
- Duration of SHG membership
- Monthly savings
- Access to credit
- Participation in income-generating activities

Illustrative regression results

Predictor	β	t	p
Education	0.17	2.61	0.010
Household income	0.21	3.24	0.001
SHG membership duration	0.24	3.71	<0.001
Monthly savings	0.29	4.32	<0.001

Credit access	0.16	2.43	0.016
Income-generating activity	0.27	4.05	<0.001

$R^2 = 0.48$

Adjusted $R^2 = 0.46$

$F = 28.71, p < 0.001$

The illustrative model suggests that approximately 48% of the variation in economic empowerment could be explained by the variables included in the model.

Monthly savings, participation in income-generating activities and duration of SHG membership emerge as relatively important predictors.

15. Problems Faced by SHG Women

Table 9. Major Problems

Problem	Frequency	Percentage
Lack of market facilities	126	63.0
Lack of adequate training	112	56.0
Difficulty obtaining institutional credit	78	39.0
Low digital literacy	104	52.0
Lack of family support	61	30.5
Transportation difficulties	73	36.5
Lack of information about schemes	95	47.5
Difficulty in loan repayment	67	33.5

The illustrative results indicate that market access, training, digital literacy and awareness of government schemes are important constraints.

16. Discussion

The study demonstrates the importance of examining SHGs as institutions of both economic and social empowerment. SHGs provide women with opportunities to save regularly, access credit and participate in livelihood activities. Existing evidence from Karnataka similarly identifies savings, microfinance and income-generating activities as important components of SHG functioning.

The findings proposed in this study are also consistent with the broader institutional role of SHGs in Kalaburagi. NABARD has documented substantial SHG activity in the district and identified further scope for savings and credit linkage.

However, access to credit alone does not necessarily guarantee empowerment. Women's ability to convert financial resources into sustainable livelihoods depends upon training, market access, digital literacy, family support and institutional handholding.

From a social work perspective, therefore, SHGs should be understood as **groups for economic development, mutual support, leadership development, social participation and collective problem-solving**, rather than merely as microcredit mechanisms.

17. Social Work Implications

Social workers can strengthen SHGs through the following interventions:

17.1 Group Work

Social workers can facilitate:

- Regular group meetings
- Democratic leadership
- Conflict resolution
- Collective decision-making
- Peer learning
- Mutual support

17.2 Community Organization

SHGs can be linked with:

- Gram Panchayats
- Banks
- NGOs
- Government departments
- Skill-development institutions
- Market institutions

17.3 Economic Empowerment

Women should receive training in:

- Entrepreneurship
- Financial literacy
- Digital banking
- Bookkeeping
- Marketing
- Product development
- Business planning

17.4 Market Linkage

SHG products should be linked with:

- Local markets
- Weekly markets
- Cooperative institutions
- Online marketplaces
- Government exhibitions
- Institutional procurement

17.5 Leadership Development

Selected SHG women can be trained as:

- Community resource persons
- Peer educators
- Financial-literacy facilitators
- Livelihood trainers
- Community leaders

18. Major Findings

Based on the **illustrative statistical model**, the study indicates:

1. A substantial proportion of SHG members belong to economically vulnerable households.
2. SHG participation provides women with opportunities for regular savings.
3. A majority of respondents in the illustrative sample have accessed SHG-related credit.
4. Income-generating activities constitute an important pathway to economic empowerment.
5. Educational status is significantly associated with economic empowerment.
6. Duration of SHG membership is positively associated with income-generating activity.
7. Women involved in income-generating activities demonstrate higher economic empowerment scores.
8. Savings, credit access and duration of SHG membership are positively associated with empowerment.
9. Market access and skill development remain major challenges.
10. Social work interventions can strengthen SHG sustainability and women's collective empowerment.

19. Recommendations

1. SHG members should receive regular entrepreneurship and skill-development training.
2. Banks should simplify procedures for SHG credit linkage.
3. Digital financial-literacy programmes should be expanded.
4. SHGs should be provided with stronger market-linkage mechanisms.
5. Women should receive training in online marketing and digital commerce.
6. Government schemes should be communicated through SHG federations.

7. Social workers should facilitate convergence between SHGs, banks, government departments and NGOs.
8. Special attention should be given to women from economically vulnerable households.
9. SHGs should be encouraged to develop collective enterprises rather than relying only on individual livelihood activities.
10. Periodic monitoring should be undertaken to assess whether loans actually contribute to sustainable income generation.

20. Conclusion

Self-Help Groups have considerable potential to improve the socio-economic position of women by facilitating savings, credit, livelihood development and collective action. In Kalaburagi District, the extensive SHG infrastructure provides an important platform for women's empowerment and community development.

The proposed study moves beyond a narrow financial interpretation of SHGs by examining economic empowerment together with household decision-making, social participation and livelihood development. The statistical framework demonstrates how chi-square tests, t-tests, correlation and regression can be used to examine relationships between SHG participation and women's socio-economic empowerment.

For social work practice, the central implication is that SHGs should be strengthened through an integrated approach combining **economic assistance, group work, community organization, skill development, financial literacy, market linkage and leadership development**.

Important note: The numerical results and tables marked as illustrative in this manuscript are examples of how the final statistical analysis can be presented. They must **not be reported as actual field findings** unless they are generated from your collected survey data.

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