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Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women's Empowerment in Hassan District, Karnataka

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ABSTRACT: This research paper, titled “Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women’s Empowerment in Hassan District, Karnataka,” investigates the role of Self-Help Groups (SHGs) in addressing gender disparities and empowering women within a rural Indian context. Employing a mixed-methods approach, the study analyzes data from 500 SHG members and 25 stakeholders across four taluks—Hassan, Channarayapatna, Hole Narsipur, and Arkalgud—in Hassan District, Karnataka, to compare socio-economic and social empowerment outcomes. Findings reveal significant variations: economic empowerment, marked by a 50% average income increase and 65% credit access, is strongest in Channarayapatna, while social empowerment, including 50% enhanced decision-making and 35% improved mobility, varies due to differing gender norms and institutional support. The SHG-Bank Linkage Programme and National Rural Livelihoods Mission (NRLM) play crucial roles, though challenges such as limited market access (affecting 60% of members) and patriarchal resistance (45%) hinder progress unevenly across regions. Leveraging technology for financial inclusion and expanding market linkages emerge as key opportunities, supported by recommendations for tailored training, improved coordination, and gender-sensitive policies. Framed within Amartya Sen’s capability approach and Linda Mayoux’s power dynamics, the study highlights SHGs’ potential to bridge gender gaps, offering comparative insights to inform district-level strategies and calling for longitudinal research to assess long-term impacts. This research contributes to the broader discourse on gender equity and rural development in India.

KEYWORDS: Self-Help Groups (SHGs), Women’s Empowerment, Gender Gaps, Hassan District, Karnataka, Socio-Economic Impact, Social Empowerment, Economic Empowerment, Institutional Linkages, SHG-Bank Linkage Programme, National Rural Livelihoods Mission (NRLM), Comparative Study, Gender Norms, Rural Development, Financial Inclusion

I. INTRODUCTION

The empowerment of women stands as a cornerstone of global development, recognized not only as a fundamental human right but also as a catalyst for sustainable socio-economic progress, particularly in regions marked by entrenched gender disparities. In India, where rural landscapes dominate and patriarchal norms often limit women’s agency, the emergence of Self-Help Groups (SHGs) since the 1980s has offered a transformative pathway. Inspired by the Grameen Bank model from Bangladesh and institutionalized through the National Bank for Agriculture and Rural Development’s (NABARD) SHG-Bank Linkage Programme, these grassroots collectives have empowered millions of women by providing microfinance, fostering collective action, and challenging traditional gender roles. Within this national framework, Hassan District in southwestern Karnataka presents a compelling case study, blending a vibrant agricultural economy with persistent gender gaps, making it an ideal setting to explore the comparative impacts of SHGs on women’s empowerment across its diverse taluks—Hassan, Channarayapatna, Hole Narsipur, and Arkalgud. This study seeks to bridge these gaps by analyzing how SHGs influence economic and social outcomes, offering insights into localized strategies for gender equity.



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Despite the widespread adoption of SHGs and supportive initiatives like the National Rural Livelihoods Mission (NRLM), significant disparities persist between policy aspirations and on-the-ground realities in rural India, with Hassan District reflecting this uneven progress. National data highlight persistent challenges, including a declining female-to-male ratio, gender-based violence, and restricted economic participation, underscoring the need for targeted interventions. While macro-level studies celebrate SHGs' potential to uplift women, comparative analyses at the district level, especially in Karnataka beyond well-documented regions like Davangere, remain scarce. Hassan District, with its mix of commercial vitality and rural underdevelopment, lacks detailed examination of how SHG impacts vary across its taluks, influenced by differing socio-economic conditions and institutional support. This research addresses this gap by comparing SHG effects on women's empowerment, assessing the role of gender norms and institutional linkages, and identifying tailored solutions to reduce disparities.

The objectives of this study are threefold: to compare the socio-economic and social empowerment outcomes of SHGs across Hassan District's taluks, to evaluate the influence of institutional factors and gender-specific barriers on these outcomes, and to propose strategies to bridge gender gaps effectively. Guiding this inquiry are key questions: How do SHG impacts on women's empowerment differ across the taluks of Hassan District? What role do institutional linkages and local gender norms play in these variations? What interventions can best address the identified disparities? By addressing these questions, the study aims to provide a nuanced understanding of SHG efficacy in a comparative context. Framed within Amartya Sen's capability approach, which emphasizes expanding individual freedoms, and Linda Mayoux's power dynamics, which highlights shifts in gender relations, the research contributes to both academic discourse and practical policymaking. The significance of this work lies in its potential to inform district-level strategies under NRLM and inspire scalable models for bridging gender gaps across rural India, echoing the timeless wisdom of Swami Vivekananda: "It is impossible to think about the welfare of the world unless the condition of women is improved."

II. LITERATURE REVIEW

This section synthesizes existing scholarship to provide a robust theoretical and empirical foundation for the study "Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women's Empowerment in Hassan District, Karnataka," situating it within global and national contexts while identifying gaps that the research aims to address. The review draws on diverse sources, including theoretical frameworks, global SHG models, national policies, and regional studies, to explore the socio-economic and gender dimensions of Self-Help Groups (SHGs). By examining the evolution of SHGs, their impact on women's empowerment, and the comparative analyses conducted elsewhere, this section highlights the unique contribution of focusing on Hassan District's taluks—Hassan, Channarayapatna, Hole Narsipur, and Arkalgud—within Karnataka's rural landscape.

The theoretical framework underpinning this study is anchored in two influential perspectives: Amartya Sen's capability approach and Linda Mayoux's power dynamics. Sen's framework posits that development hinges on expanding individuals' capabilities to lead lives they value, offering a lens to assess how SHGs enhance women's economic and social freedoms in Hassan District. Mayoux complements this by emphasizing the redistribution of power within gender relations, suggesting that SHG participation can shift patriarchal structures, a critical aspect for comparing empowerment outcomes across taluks with varying gender norms. These theories provide a dual focus on tangible outcomes (e.g., income, credit) and intangible gains (e.g., agency, decision-making), guiding the analysis of SHG impacts in this study.

Globally, the SHG model traces its roots to the Grameen Bank in Bangladesh, where Muhammad Yunus demonstrated microfinance's potential to alleviate poverty and empower women, as detailed in Rahman (1999). This model inspired India's SHG-Bank Linkage Programme, launched by NABARD in the 1990s, which has linked over 100 million women to formal credit by 2020, according to NABARD (2020). Nationally, policies like the National Rural Livelihoods Mission (NRLM), introduced in 2011, have scaled SHG initiatives, aiming to enhance livelihoods and gender equity, as noted in Dutta et al. (2018). These efforts align with the National Policy for the Empowerment of Women (2001), which prioritizes economic participation and social inclusion, setting a policy backdrop for evaluating SHG effectiveness in Karnataka.



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Comparative studies on SHGs reveal mixed but promising results across India. Swain and Wallentin (2011) found that SHGs in India increased women's decision-making power by 30% and income by 40% in southern states, while Singh (2012) reported similar gains in Uttar Pradesh, though with regional disparities due to caste and access to resources. In Karnataka, Rajasekhar (2004) highlighted SHGs' success in Davangere, with 60% of members reporting improved mobility, yet noted limited comparative data across districts. Tankha (2012) further emphasized the SHG-Bank Linkage Programme's role in financial inclusion, though challenges like loan repayment issues were evident in 20% of cases. These studies suggest that while SHGs bridge gender gaps, their impact varies by context, underscoring the need for district-level comparisons like those proposed for Hassan District.

The Hassan District context adds a unique dimension to this literature. With its agricultural economy and growing SHG presence under NRLM, the district mirrors rural India's challenges—low female literacy (15% illiterate per Karnataka State Government, 2014) and patriarchal constraints—yet lacks detailed comparative analyses across its taluks. Kumar (2013) noted Karnataka's SHG success in income generation, but regional variations in institutional support and gender norms remain underexplored. This gap is critical, as taluks like Channarayapatna may benefit from better market access compared to Hole Narsipur, influencing empowerment outcomes. This review identifies a need for a comparative study to assess how local factors shape SHG impacts, positioning the current research to fill this void and contribute to both theory and practice in gender and development studies.

III. METHODOLOGY

This section details the comprehensive methodology employed to conduct the comparative study titled "Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women's Empowerment in Hassan District, Karnataka," focusing on assessing and comparing the socio-economic and social empowerment effects of Self-Help Groups (SHGs) across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud. The research utilizes a mixed-methods approach, blending quantitative surveys with qualitative interviews and focus groups, to capture both measurable outcomes and contextual insights, drawing on Amartya Sen's capability approach and Linda Mayoux's power dynamics. This approach was carefully crafted to align with the study's goals of comparing empowerment across regions, evaluating institutional influences, and proposing strategies to address gender disparities, ensuring a thorough and reliable analysis.

The research design adopts a concurrent triangulation mixed-methods strategy, where quantitative and qualitative data are gathered simultaneously across the four taluks and analyzed separately before being integrated for a comparative perspective. This method facilitates triangulation, enhancing the validity of findings by combining economic metrics (e.g., income, credit) with social indicators (e.g., decision-making, mobility). The study sampled 500 SHG members—125 from each taluk—selected purposively to represent a range of ages (18-60 years), marital statuses, and SHG involvement levels, reflecting diverse socio-economic backgrounds. Additionally, 25 stakeholders, including bank officials, NGO representatives, and NRLM coordinators (approximately 6-7 per taluk), were chosen to offer institutional insights, with all participation voluntary and supported by informed consent. Ethical approval was obtained from the institutional review board, and cultural sensitivities, such as gender norms, were respected through the use of female enumerators and flexible interview times.

Data collection unfolded in two interconnected phases. The quantitative component involved a structured survey distributed to the 500 SHG members, featuring 35 closed-ended questions with Likert-scale items to evaluate economic gains (e.g., savings, income changes) and social empowerment (e.g., household roles). The survey, pre-tested with 30 women from a non-sampled SHG in Hassan taluk, achieved a Cronbach's alpha of 0.86, confirming its reliability, and was administered in Kannada and English over six weeks by trained enumerators, with data securely stored in a digital database. The qualitative component comprised in-depth interviews with 40 SHG members (10 per taluk) and 5 stakeholders per taluk, lasting 45-60 minutes, using a semi-structured guide to explore topics like gender barriers and institutional support. Four focus group discussions (FGDs), each involving 8-10 members per taluk, enriched the data, with all sessions recorded with consent and transcribed for analysis.

The analysis process employed a dual framework to enable comparative insights across taluks. Quantitative data were processed using SPSS version 28, with descriptive statistics (means, percentages) summarizing empowerment



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indicators and inferential methods (t-tests, ANOVA) identifying regional differences, setting statistical significance at $p < 0.05$. A regression model was used to examine predictors of empowerment, such as loan access and training, across the taluks. Qualitative data underwent thematic analysis, with transcripts coded to highlight themes like institutional effectiveness and gender challenges, validated through peer review for inter-coder reliability. These themes were then cross-referenced with quantitative findings to draw robust comparisons. Secondary data from NABARD, NRLM, and local banks were also reviewed to assess institutional variations across regions.

Ethical considerations were central to the research, ensuring participant confidentiality through anonymized data stored on encrypted servers and respecting the right to withdraw. The study acknowledges limitations, including potential self-reporting biases and its focus on Hassan District, which may not fully extend to other areas. The scope also limits longitudinal insights, though these challenges were addressed by triangulating data sources and maintaining detailed documentation. This methodology establishes a solid foundation for comparing SHG impacts across taluks, paving the way for the subsequent evaluation of strategies to bridge gender gaps in Hassan District.

Socio-Economic and Demographic Profile: This section presents a detailed socio-economic and demographic profile of women participating in Self-Help Groups (SHGs) across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud in Hassan District, Karnataka, providing a comparative baseline for the study “Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women’s Empowerment.” Drawing on data from 500 SHG members—125 from each taluk—supplemented by stakeholder insights, the analysis explores demographic characteristics, economic conditions, social context, and SHG penetration, highlighting variations that influence empowerment outcomes. This profile serves as a foundation to assess how local differences shape the effectiveness of SHGs in addressing gender gaps within the district.

Comparative Demographic Characteristics: The demographic profile of SHG members reveals distinct patterns across the taluks, reflecting their diverse socio-economic fabrics. In Hassan taluk, the majority of the 125 members (60%) fall between 25 and 45 years, with 40% having secondary education, 30% primary, and 15% illiterate, while 70% are married and 55% engaged in agriculture. Channarayapatna shows a slightly older cohort, with 65% aged 30-50, 35% with secondary education, and 20% illiterate, with 75% married and 60% in farming or handicrafts. Hole Narsipur’s 125 members include 55% aged 25-40, 25% with higher secondary education, and 20% illiterate, with 70% married and 50% in agriculture. Arkalgud, with 60% aged 25-45, has the highest illiteracy rate at 25%, 65% married, and 45% in casual labor. These variations suggest that education and occupational diversity influence SHG engagement, with implications for empowerment strategies tailored to each taluk.

Economic Conditions: Economic conditions prior to and following SHG participation highlight significant disparities and improvements across the taluks. In Hassan taluk, pre-SHG income averaged ₹3,800 monthly, with 70% earning below ₹5,000, 20% owning assets like land, and 75% relying on informal credit; post-SHG, income rose to ₹6,500, with 55% above ₹5,000, 35% owning assets, and 70% accessing formal loans. Channarayapatna started with ₹3,500 income, 65% below ₹5,000, 15% with assets, and 80% using moneylenders; post-SHG, income reached ₹6,200, with 50% above ₹5,000, 30% with assets, and 65% with bank credit. Hole Narsipur had a lower baseline of ₹3,200, 75% below ₹5,000, 10% with assets, and 85% on informal credit; post-SHG, income improved to ₹5,800, with 45% above ₹5,000, 25% with assets, and 60% with loans. Arkalgud’s initial ₹3,400 income, 70% below ₹5,000, 15% with assets, and 80% on informal credit shifted to ₹5,900 post-SHG, with 40% above ₹5,000, 20% with assets, and 55% with formal credit. These trends indicate Channarayapatna’s stronger economic gains, likely due to better market access, while Arkalgud lags, reflecting rural isolation.

Social Context: The social context across the taluks reveals varying degrees of gender norms, mobility, and decision-making roles that shape SHG impacts. In Hassan taluk, 50% of members face mobility restrictions requiring male approval, 35% participate in household decisions, and 40% report gender-based pressure, reflecting moderate patriarchal influence. Channarayapatna shows 45% with mobility limits, 40% in decision-making, and 35% facing pressure, suggesting slightly less rigidity. Hole Narsipur has the highest restriction at 65%, with only 25% in decisions and 50% experiencing pressure, indicating strong traditional norms. Arkalgud, with 60% restricted, 30% in decisions, and 45% under pressure, mirrors Hole Narsipur’s challenges. These differences suggest that social constraints vary by



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taluk, with Hole Narsipur and Arkalgud facing greater barriers, necessitating targeted interventions to enhance women's agency and SHG effectiveness.

SHG Penetration and Variation: SHG penetration and variation across the taluks underscore their differing levels of adoption and focus, influencing empowerment potential. Hassan taluk hosts approximately 350 SHGs with 4,500 members, showing a 15% membership increase over two years, with 60% focused on agriculture and 30% on handicrafts. Channarayapatna has 300 SHGs and 4,000 members, with a 20% growth, 55% in agriculture, and 35% in retail. Hole Narsipur records 250 SHGs and 3,200 members, with 10% growth, 50% in agriculture, and 40% in poultry. Arkalgud, with 200 SHGs and 2,500 members, shows 12% growth, 45% in agriculture, and 35% in weaving. These figures indicate Channarayapatna's robust expansion and diversification, while Arkalgud's lower penetration reflects rural challenges, suggesting that tailored support could enhance SHG reach and sectoral balance across the district.

Comparative Impact of SHGs on Women's Empowerment: This section evaluates the comparative impact of Self-Help Groups (SHGs) on women's empowerment across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud in Hassan District, Karnataka, as part of the study "Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women's Empowerment." Drawing on data from 500 SHG members—125 per taluk—and enriched by qualitative insights, the analysis explores economic empowerment through income generation, savings, credit access, and entrepreneurship, alongside social empowerment reflected in changes in decision-making, mobility, and self-esteem. A comparative analysis then identifies disparities and common trends, shedding light on how local contexts shape SHG effectiveness in addressing gender gaps, guided by Amartya Sen's capability approach and Linda Mayoux's power dynamics.

Economic Empowerment: Economic empowerment through SHGs varies significantly across the taluks, highlighting the influence of local economic conditions. In Hassan taluk, 70% of the 125 members report a 50% income increase to an average of ₹6,500 monthly, with 60% saving ₹500-₹1,000, 70% accessing formal credit averaging ₹20,000, and 40% starting ventures like tailoring. Channarayapatna shows the strongest gains, with 75% reporting a 55% income rise to ₹6,200, 65% saving, 65% with credit, and 45% engaged in entrepreneurship, likely due to better market links. Hole Narsipur lags, with 65% noting a 45% income boost to ₹5,800, 55% saving, 60% with credit, and 35% in businesses, reflecting agricultural constraints. Arkalgud, with 60% reporting a 40% income increase to ₹5,900, 50% saving, 55% with credit, and 30% entrepreneurial, struggles with rural isolation. This comparison suggests that Channarayapatna's economic edge stems from diversification, while Arkalgud and Hole Narsipur require targeted support to enhance economic outcomes.

Social Empowerment: Social empowerment, marked by shifts in decision-making, mobility, and self-esteem, also varies across the taluks, reflecting differing gender norms and SHG support. In Hassan taluk, 50% of members report increased household decision-making, 35% note improved mobility, and 70% express higher self-esteem, bolstered by regular group meetings. Channarayapatna shows 55% in decisions, 40% with better mobility, and 75% with enhanced confidence, benefiting from NGO training. Hole Narsipur, with 45% in decisions, 25% with mobility gains, and 60% reporting self-esteem improvements, faces stronger patriarchal resistance. Arkalgud, with 40% in decisions, 30% with mobility, and 65% with confidence, mirrors these challenges but shows progress through solidarity. This analysis indicates that social empowerment is strongest where institutional support counters cultural barriers, with Hole Narsipur and Arkalgud needing more focused interventions to bridge gender gaps.

Comparative Analysis: The comparative analysis reveals both disparities and common trends in SHG empowerment outcomes across the taluks, offering insights into gender gap reduction. Channarayapatna consistently outperforms, with higher economic gains (55% income rise, 45% entrepreneurship) and social advances (55% decision-making, 40% mobility), likely due to better market access and institutional coordination. Hassan follows closely, with balanced economic (50% income rise, 40% entrepreneurship) and social (50% decision-making, 35% mobility) progress, supported by urban proximity. Hole Narsipur and Arkalgud lag, with lower economic (45% and 40% income rises) and social (25% and 30% mobility) outcomes, reflecting rural isolation and stronger gender norms. A common trend is the universal increase in self-esteem (60-75%) and credit access (55-70%), driven by SHG solidarity and bank linkages.



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These findings suggest that while SHGs universally enhance empowerment, disparities stem from local economic and cultural factors, necessitating tailored strategies to maximize impact across Hassan District.

Role of Institutional Linkages in Bridging Gender Gaps: This section critically examines the role of institutional linkages in facilitating the empowerment of women through Self-Help Groups (SHGs) across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud in Hassan District, Karnataka, as part of the study “Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women’s Empowerment.” Drawing on data from 500 SHG members and 25 stakeholders, the analysis evaluates the effectiveness and challenges of the SHG-Bank Linkage Programme, the support provided by NGOs and government schemes like the National Rural Livelihoods Mission (NRLM), and the comparative dynamics of institutional coordination. This exploration highlights how these linkages influence gender gap reduction, offering insights into their varying impact across the district’s regions, guided by the theoretical lenses of Amartya Sen’s capability approach and Linda Mayoux’s power dynamics.

SHG-Bank Linkage Programme: The SHG-Bank Linkage Programme serves as a vital mechanism for credit delivery, though its effectiveness and challenges differ across the taluks. In Hassan taluk, 70% of the 125 SHG members access formal loans averaging ₹20,000, with a 40% increase in disbursement over two years, reflecting strong bank partnerships that enhance economic capabilities. Channarayapatna reports 65% loan access with a 45% disbursement rise, benefiting from efficient coordination, though 20% of members struggle with repayment due to irregular incomes. Hole Narsipur, with 60% accessing credit, sees a 30% disbursement increase, but 25% face repayment issues, exacerbated by agricultural seasonality. Arkalgud, with 55% loan access and a 25% rise, contends with the highest repayment challenges (30%), linked to rural isolation. This analysis suggests that while the programme effectively expands credit, its impact on bridging gender gaps is uneven, with urban-adjacent taluks like Hassan and Channarayapatna outperforming, necessitating tailored support for repayment in rural areas.

Role of NGOs and Government Schemes: NGOs and government schemes, particularly NRLM, play a crucial role in supporting SHGs, with varying impacts across the taluks. In Hassan taluk, NGOs have trained 70% of members in financial literacy and marketing, while NRLM has provided revolving funds to 60% of groups, boosting 20% sustainability, as members gain skills to challenge gender norms. Channarayapatna benefits from 75% NGO training coverage and 65% NRLM funding, leading to a 25% sustainability increase, enhancing women’s agency through entrepreneurship. Hole Narsipur, with 55% trained by NGOs and 50% receiving NRLM support, achieves a 15% sustainability rise, limited by inconsistent outreach. Arkalgud, with 50% training and 45% funding, records a 10% increase, hindered by logistical challenges. This comparison indicates that stronger NGO and NRLM presence in Hassan and Channarayapatna amplifies social empowerment, suggesting the need for equitable resource distribution to bridge gaps in less-served taluks.

Comparative Institutional Dynamics: The comparative dynamics of institutional coordination reveal significant variations that influence gender outcomes across the taluks. Hassan taluk exhibits robust collaboration, with 50% of SHGs benefiting from joint bank-NGO-NRLM efforts, leading to 70% credit utilization and 40% improved decision-making among members. Channarayapatna shows similar strength, with 55% coordination success, 65% credit use, and 45% social gains, driven by regular meetings. Hole Narsipur struggles with 40% coordination, resulting in 55% credit utilization and 30% empowerment, due to bureaucratic delays. Arkalgud, with only 35% coordination, achieves 50% credit use and 25% social progress, reflecting poor communication. This analysis underscores that effective coordination in Hassan and Channarayapatna enhances gender outcomes by expanding capabilities, while gaps in Hole Narsipur and Arkalgud highlight the need for streamlined institutional support to foster equitable empowerment.

Challenges and Barriers to Bridging Gender Gaps: This section provides a detailed analysis of the challenges and barriers that impede the ability of Self-Help Groups (SHGs) to bridge gender gaps across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud in Hassan District, Karnataka, as part of the study “Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women’s Empowerment.” Based on insights gathered from 500 SHG members and 25 stakeholders, the evaluation examines economic constraints related to market access and funding, social and cultural barriers encompassing patriarchal resistance and caste dynamics, and institutional weaknesses concerning training and implementation. This comparative exploration highlights how these obstacles differ by region,



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offering a nuanced understanding of the systemic and contextual factors that hinder SHG effectiveness in reducing gender disparities, framed within Amartya Sen's capability approach and Linda Mayoux's power dynamics.

Economic constraints emerge as a significant impediment, with market access and funding issues varying notably across the taluks. In Hassan taluk, 55% of the 125 members face challenges due to limited market access stemming from urban-rural disconnects, while 30% encounter delays in NRLM funding, which restricts their ability to expand income-generating activities. Channarayapatna, with 50% reporting market difficulties, benefits from relatively better trade connections, though 25% still experience funding shortages that affect group sustainability. Hole Narsipur presents the most severe economic barriers, with 65% citing poor market reach and 35% noting funding gaps, compounded by its reliance on agriculture. Arkalgud struggles the most, with 70% affected by market isolation and 40% facing funding issues, a reflection of its remote rural setting. This analysis suggests that economic empowerment is hindered by infrastructure and resource disparities, with Hole Narsipur and Arkalgud requiring targeted interventions to improve market linkages and secure consistent funding to enhance women's economic capabilities.

Social and cultural barriers play a critical role in obstructing gender gap reduction, with patriarchal resistance and caste dynamics showing distinct regional patterns. In Hassan taluk, 40% of members report opposition from male family members to their economic participation, and 25% experience caste-based exclusion in group or market activities, indicating a moderate level of social tension. Channarayapatna fares slightly better, with 35% facing patriarchal resistance and 20% encountering caste issues, suggesting a more progressive social environment. Hole Narsipur, however, faces significant challenges, with 50% reporting strong patriarchal pushback and 30% noting caste discrimination, reflecting deeply entrenched norms that limit women's agency. Arkalgud mirrors these difficulties, with 45% experiencing patriarchal barriers and 35% affected by caste dynamics, exacerbated by rural conservatism. This comparison underscores that social empowerment is undermined by cultural rigidity, particularly in Hole Narsipur and Arkalgud, pointing to the need for tailored awareness campaigns and inclusive policies to shift gender power dynamics. Institutional weaknesses further complicate SHG efforts, with training and implementation gaps varying across the taluks and impacting their overall effectiveness. In Hassan taluk, 35% of SHGs receive inconsistent training in advanced skills such as marketing, and 20% report delays in NRLM implementation, which hampers their ability to maximize impact. Channarayapatna performs better, with 30% facing training shortages and 15% noting implementation lags, supported by stronger NGO involvement. Hole Narsipur struggles more significantly, with 45% lacking adequate training and 25% experiencing delays, indicative of weaker oversight and support structures. Arkalgud faces the greatest institutional challenges, with 50% reporting training gaps and 30% encountering implementation issues, largely due to logistical difficulties in its rural setting. This analysis highlights that institutional support is unevenly distributed, with Hole Narsipur and Arkalgud suffering the most, suggesting the necessity for enhanced training programs and streamlined processes to strengthen SHG performance across the district.

Opportunities and Recommendations: This section explores the promising opportunities and strategic recommendations to enhance the empowerment of women through Self-Help Groups (SHGs) across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud in Hassan District, Karnataka, as part of the study "Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women's Empowerment." Drawing on insights from 500 SHG members and 25 stakeholders, the analysis identifies the potential of technology use and market expansion by region, proposes policy recommendations including tailored training, improved coordination, and gender-focused initiatives, and suggests future research directions such as longitudinal and inter-district comparative studies. This forward-looking approach aims to build on the study's findings, addressing regional disparities and strengthening SHG effectiveness in reducing gender gaps, informed by Amartya Sen's capability approach and Linda Mayoux's power dynamics.

Opportunities: Significant opportunities exist to amplify SHG impact through technology use and market expansion, with variations across the taluks offering distinct potential. In Hassan taluk, 60% of members express interest in digital payment platforms like UPI, which could enhance financial inclusion, while 50% see potential in linking to urban markets for handicrafts, leveraging its proximity to commercial hubs. Channarayapatna, with 65% keen on technology adoption and 55% eager for market growth, benefits from existing trade networks, promising higher returns. Hole Narsipur, where 50% are open to digital tools and 45% seek market access, could overcome agricultural isolation with targeted e-commerce support. Arkalgud, with 45% interested in technology and 40% in markets, requires infrastructure



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investment to tap into its weaving sector. This analysis suggests that tailored technological and market strategies could unlock economic and social capabilities, with Channarayapatna and Hassan leading due to better resources, while Hole Narsipur and Arkalgud need prioritized support.

Policy Recommendations: To capitalize on these opportunities, several policy recommendations are proposed to address the identified disparities and enhance SHG outcomes across the taluks. First, tailored training programs are essential, focusing on digital literacy and marketing for the 45% of SHGs in Hole Narsipur and Arkalgud lacking advanced skills, while reinforcing entrepreneurship in Channarayapatna's 75% trained members. Second, improved coordination between banks, NGOs, and NRLM is critical, particularly to reduce the 25% fund disbursement delays in Hassan and the 30% in Arkalgud, suggesting a district-level task force to streamline efforts. Third, gender-focused policies are needed, such as awareness campaigns to counter the 50% patriarchal resistance in Hole Narsipur and legal support for the 35% facing caste issues in Arkalgud, fostering an inclusive environment. This analysis indicates that customized policies can bridge institutional and cultural gaps, enhancing SHG impact and empowering women more equitably across the district.

Future Research Directions: Looking ahead, future research directions are vital to deepen the understanding of SHG effects and guide long-term strategies in Hassan District. Longitudinal studies tracking the same 500 members over five to ten years would reveal sustained impacts on income, decision-making, and gender norms, addressing the current study's short-term focus and the 35% of members seeking stability. Additionally, inter-district comparative studies with regions like Davangere or Chitradurga could highlight how Hassan's taluk-specific challenges—such as Arkalgud's isolation or Channarayapatna's market strength—compare to other Karnataka contexts, informing scalable interventions. This analysis underscores that while the present study offers valuable comparative insights, extended and broader research will be essential to refine policies and ensure the enduring success of SHG-driven gender gap reduction across rural India.

IV. CONCLUSION

This study, "Bridging Gender Gaps: A Comparative Study of SHG Impacts on Women's Empowerment in Hassan District, Karnataka," has offered a detailed comparative analysis of the role of Self-Help Groups (SHGs) in empowering women across the taluks of Hassan, Channarayapatna, Hole Narsipur, and Arkalgud, drawing on data from 500 SHG members and 25 stakeholders. The findings reveal that SHGs significantly enhance economic empowerment, with income increases ranging from 40% in Arkalgud to 55% in Channarayapatna and credit access spanning 55-70%, alongside social empowerment, where decision-making rises from 40-55% and mobility improves by 25-40%, though these gains vary by region. Channarayapatna emerges as a leader due to robust market links and institutional support, while Hole Narsipur and Arkalgud lag, constrained by rural isolation and stronger gender norms. Grounded in Amartya Sen's capability approach and Linda Mayoux's power dynamics, this research underscores SHGs' potential to expand women's freedoms and shift power structures, yet highlights uneven progress in bridging gender gaps across the district.

The analysis also exposes persistent challenges that temper SHG effectiveness, including economic constraints like limited market access affecting 50-70% of members, social barriers such as patriarchal resistance impacting 35-50%, and institutional weaknesses like training gaps in 30-50% of groups, with Hole Narsipur and Arkalgud facing the most significant hurdles. Institutional linkages, notably the SHG-Bank Linkage Programme and NRLM, are pivotal, yet their impact is diminished by coordination delays and regional disparities, particularly in rural taluks. Opportunities such as technology adoption and market expansion, alongside recommendations for tailored training, enhanced coordination, and gender-focused policies, provide a roadmap to address these issues, with Channarayapatna offering a model for replication. Future research, including longitudinal studies and inter-district comparisons, is recommended to track long-term impacts and refine strategies.

Ultimately, this comparative study affirms that SHGs are a vital tool for reducing gender disparities in Hassan District, yet their success hinges on addressing local economic, social, and institutional contexts. By highlighting taluk-specific variations, the research contributes to both academic discourse and practical policymaking, offering actionable insights



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for NRLM and district-level initiatives. Echoing Swami Vivekananda's call to uplift women as a prerequisite for societal welfare, this study emphasizes the need for targeted interventions to ensure SHGs fulfill their promise of bridging gender gaps, paving the way for equitable socio-economic progress in rural Karnataka and beyond.

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