

MUSLIM WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS: EVIDENCE FROM DAKSHINA KANNADA DISTRICT OF KARNATAKA

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ABSTRACT

It is generally believed that microfinance through the Self Help Bank Linkage Program in India has been increasingly promoted for its positive economic impact and belief that it empowers women. It aims to provide a cost-effective framework for delivering financial services to the vulnerable segment of society. However, very few existing research studies the microfinance impact on Muslim women's empowerment in the country. To explore whether Self Help Groups (SHGs) influence the Muslim women community, the authors considered the pre-and post-condition of 346 Muslim women participating in the SHG scheme of microfinance in the DakshinaKannada district Karnataka, India. We employed the survey method and nonparametric tests, such as the Wilcoxon signed-rank test and Kruskal-Wallis on two women empowerment factors. The authors observed a considerable impact on the financial and social empowerment of Muslim women participating in the SHG program of microfinance. Though, the level of empowerment was not the same among respondents of the four Taluks.

Keywords: Microfinance, Muslim, Women Empowerment, Dakshina Kannada, Self Help Groups.

INTRODUCTION

Microfinance programs have been perceived as a practical development approach worldwide, particularly in developing nations (Rahman et al., 2017). Microfinance services (microloans, savings plans, and business training) are among the most successful initiatives to reduce poverty and empower women and disadvantaged segments of society (Armendáriz, and Morduch, 2010; Kulkarni 2011). The basic idea is that microfinance empowers women by placing money into their hands and enabling them to gain an independent income and financial benefit to their families and

societies. This economic empowerment is supposed to give women beneficiaries higher self-esteem, recognition, and other forms of empowerment (Cheston & Kuhn,2002).

Existing research conducted by universal scholars believes that microfinance access significantly improved women's empowerment (Hashemi et al., 1996; De Gobbi, 2005; Pitt et al., 2006; Garikipati, 2012; and Kato &Kratzer, 2013). Participation in microfinance cause women's empowerment in child schooling, freedom to visit parents, daily household expenditure, and control over household income (Rahman et al., 2017). A study in

Bangladesh reveals that women involved in the program become more active in family decision-making and control family income (Naved, 1994). Another research in Malaysia declares that access to microcredit increased women's household income, decrease poverty and economic vulnerability (Al-Mamun et al., 2014). Coupled with the mentioned findings, Fofana et al. (2015) compared female MFIs borrowers and non-borrower in Côte d'Ivoire. The study found that microfinance services empowered females in family decision-making and earning more than non-borrowers.

From the perspective of India, microfinance provision is mainly governed by the Self-Help Groups (SHGs) bank linkage program. Although no exact date for the formation and development of SHGs has been documented, the concept of small groups of rural and urban people teaming together to form a savings and credit organization is well known in India (Reddy & Manak 2005). According to NABARD's report (2019), the SHG bank linkage program, which is the most extensive microfinance program in the world, has reached twelve crore households through more than 100 lakh SGHs with deposits of more than 23,000 crores, annual loans of more than 58,000 crores and total loans of more than 78,000 crores. Numerous empirical researches in India claim that the SHG program of microfinance supports women through small savings and makes them financially strong. Besides, it improves women's economic independence and self-confidence in society (Kondal, 2014). Therefore, membership in SHG bank linkage significantly increases access to financial services, decreases poverty, and empowers women (Sinha, 2008).

However, Hussain et al. (2019) proclaim that

constant financial exclusion, gender discrimination, and conservative religious norms adversely affect women's empowerment. And due to the traditional norms and religious restrictions few women participate in economic and trade activities in Pakistan (Muhammad et al., (2012). Likewise, in another research in Karnataka state, Sarwari and Srivatsa (2021) surveyed 389 Muslim and non-Muslim SHGs, respondents in an empirical study. The authors reveal that Muslim women were less empowered than non-Muslim women.

In the present study, researchers attempt to examine the impact of SHG participation on Muslim women's Community. We assume that the Muslim women joining SHGs empower financially and socially. For this purpose, the authors survey Muslim women participants in the SHG bank linkage program of South Canara District Central Cooperative Bank (SCDCCB) of Dakshina Kannada district of Karnataka. The article consists of five sections; the introduction is the first part of the article; the second section briefly discusses the literature review. Followed by the methodology and conclude with results and conclusions.

LITERATURE REVIEW

Empowerment is not only addressed within the microfinance context but usually in the context of development (Charmes & Wieringa, 2003; Mosedale, 2005). It is defined as enhancing poor people's assets and capacities to engage, negotiate, influence, monitor, and keep accountable institutions affecting their lives (Narayan, 2005). The empowerment concept is multidimensional and includes more than one variable (Ali & Hatta, 2012). Particularly considering women, empowerment is defined as a woman's ability to

cope with socio-economic vulnerability and dependency on male household members. In addition, it empowers women to participate in household decision-making and expenditure, economic activities, self-confidence, and awareness of social challenges (Banu et al., 2001). It is important to note that women's empowerment and economic development are closely associated; development can play an essential role in reducing gender inequality in one direction, while women's empowerment can improve it in another direction (Duflo 2012).

However, there are differences in how empowerment is defined and understood across disciplines. Neither the World Bank nor any leading development organization describes a systematic or standardized measuring of empowerment, even after establishing the primary development goal (Malhotra et al. 2002).

As a result, various studies used multiple empowerment factors to measure the effects of microfinance on women's empowerment. Indices of empowerment often include control over resources, participation in household and community decision-making, freedom of movement in the public sphere, feelings of self-worth and efficacy, and better treatment at home and in the community (Kabeer, 2001 & Noponen, 2003).

For example, Pitt et al. (2006) used the survey method. Interviewed a sample of 1789 households to measure the impact of microfinance on women's empowerment in Bangladesh. The study reveals that the involvement of women in microfinance schemes increases women's empowerment. Loan schemes cause women to a significant position in family choice-making, better access to financial

and economic resources, higher social networks, better negotiation power regarding their spouses, and better liberty of movement.

Corsi et al. (2006) examine microfinance programs' social and economic effects on women's lives in Mediterranean countries. The result shows that access to credit change women's lives situation and provide the opportunity to combat poverty. Further, the researchers opine that microfinance offers credit to women to have a guaranteed high return rate on their capital, leading to economic support and, finally, women empowerment.

In Pakistan, Muhammad et al., (2012) state that microfinance has substantially impacted Pakistan; it has enabled women to participate in economic and trade activities through self-employment, resulting in significant increases in women's empowerment. Besides, it leads to multiple improvements in education, assets acquisition, job opportunities, living standards, economic prosperity, and development. Furthermore, Shah and Butt (2011) report that women who used microcredit services in Pakistan were socioeconomically empowered.

In another research, Kato and Kratzer (2013) assess the effect of microfinance participation on Tanzania's women in a combined quantitative and qualitative research method. The researchers pinpoint those women who participated in the program report higher self-esteem and self-efficacy than those who did not. Consequently, Chandrashekhar & Sultani (2021) demonstrate that microfinance profoundly impacted women entrepreneurs' income and saving in Afghanistan.

In India's context, microfinance is regulated primarily by the Self Help Group Bank Linkage Programme. Execution of financial inclusion in the

country has brought and recognized disadvantaged women in a typical floor named Self Help Group through microfinance programs to achieve women empowerment (Gopeekrishna & Geetha 2018).

Aruna and Jyothirmayi (2011) assess the microfinance Self Help Group Bank Linkage Program that influences women empowerment in Hyderabad (India). The study employed regression and factor analysis and declares that membership in SHGs of microfinance substantially influences women's empowerment. The empirical result of the study concludes that microfinance has a considerable impact on the economic status, decision-making ability, knowledge, and self-worth aspects of women empowerment.

Leach and Sitaram (2002) examine an NGO project to empower scheduled caste women working in the silk reeling firm in India through microfinance service. The research claims that women were empowered in some measures such as decision-making on children education, social awareness, control over financial aspects, improvement in communication skills, self-confidence, and freedom of movement after participation in the program.

Swain and Wallentin (2009) conduct a quasi-experimental household survey to study the impact of microfinance on SHGs women. Data was collected from 961 responses in five states of the nation. Their findings demonstrate that, on average, there is a vital improvement in women's empowerment in SHG members. Likewise, Sanyal (2009) survey 400 women from 59 microfinance groups in West Bengal, India. The author state that joining SHGs of microfinance improves women's social capital and normative impact and facilitates women's empowerment.

Coupled with the mentioned findings Laha and

Kuri (2014) argued a strong correlation between microfinance and women empowerment. Especially southern states like Karnataka, Puducherry, and Tamil Nadu, followed by central and northern states across India. Holvoet (2005), in her study in South India, observe that participation in the women's group causes overall decision-making tendencies to shift away from norm-guided behavior and male decision-making toward more joint and female decision-making. Sarwari and Srivatsa (2021) in, another research in Karnataka state, survey 389 Muslim and non-Muslim SHGs respondents in an empirical study. The authors illustrate that membership in SHGs substantially empowers Muslim and non-Muslim women. The research also found that Muslim women were less empowered than non-Muslim women regarding financial and socio-cultural variables. Though, considering decision-making for child marriage, fundamental household decision-making, and personal asset acquisition, indices both groups had similar levels of empowerment.

However, the challenge that needs further investigation is if microfinance reinforces social/traditional norms and culture, does it promote gender equality if there is no change in social norms. The basic needs of women are directly connected to the social norms, responsibilities, and social structures that trigger a conflict between addressing the basic needs of women in the short term and facilitating structural progress in the long term. Moreover, Beteta (2006) describes that the legal, regulatory framework, social norms, and culture impact women's empowerment. In Africa, Mayoux (1999) studies 15 schemes and states that women's empowerment depends strictly on social norms and culture. Swain and Wallentin (2009) acknowledged the above

findings, who declare that women's empowerment occurs when they challenge the existing social norms and culture to improve their well-being effectively. By supporting women to fulfill their basic needs and improve their effectiveness in their traditional roles, microfinance might help women earn respect and accomplish more in their traditionally defined positions, improving self-esteem and confidence.

Although massive research was conducted on women's empowerment, few studies have attempted to explore the empowerment of Muslim women through the Self-Help-Group program. This article intends to discover the empowerment of Muslim women participating in SHGs in the Dakshina Kannada district of Karnataka.

THE OBJECTIVES OF THE STUDY

The main objective of the research is to study the empowerment of Muslim women's SHGs in DK. The Particular objectives are:

1. To assess Muslim women's financial and social empowerment after joining SHGs.
2. To examine whether there is any difference in empowerment of Muslim women in four certain Taluks.

METHODOLOGY

Data Collection and Sample Size

This empirical Study relies on both primary and secondary data. Primary data is collected using the survey method as fieldwork in social science research is crucial for gathering data. Secondary data also plays a significant role in the analysis and outcome of the empirical Study (Adhikari, 2011).

The structured questionnaire was prepared in English, was translated to the Kannada language

considering the language constrain of the researcher and respondents. A pilot test was carried out in Mangalore Taluk among 20 Muslim women respondents, and the questionnaire was checked by adding and removing variables from this Study's point of view. The questionnaire's reliability was tested, and Cronbach's alpha was found to be 0.809 (Cronbach, 1951), using SPSS version 25.

Indicators used to analyze financial empowerment focused on access to the credit facility, control over household resources, and household expenditure plan before and after joining SHGs, considered as a significant measure of financial empowerment (Kabeer, 2001). However, the various measures of social empowerment are based on Muslim women's social status. The variables are the fundamental household decisions, recognition and communication in the community, and freedom of mobility to visit parents and hospitals before and after participating SHGs. The mentioned variables are the substantial attribute that perceived women's financial and social empowerment in the literature.

Sample Size

To evaluate the impact of SHGs participation on Muslim women in Dakshina Kannada district, the researcher approached the Muslim women of Navodaya SHGs scheme of South Canara District Central Cooperative Bank. Respondents were residents in urban, semi-urban, and rural areas of four Taluks (Mangalore, Bentwal, Belthandgady, and Puttur). To draw the sample stratified random sampling technique is used. Out of eighty percent of the women Navodaya SHGs, only 15 percent were Muslim, and for the present study, the entire Muslim women population (15 %) were selected. Thus, the total sample consists of 346 respondents, and the calculation of sample respondents is displayed in (Table-1).

Table 1. Selection of Sample

Taluk	Total No. of women SHGs	Sample size of each Taluk
Mangalore	24050	102
Bantwal	24056	102
Belthangady	18067	77
Putter	15160	65
Total	81333	346

Note: Authors calculation based on Muslim women SHG population of the NGVCT Record

South Canara District Central Co-Operative Bank is one of the oldest and leading banks in Dakshina Kannada currently has 105 branches across several districts of Karnataka. The bank was registered in 1913 and started its operation in 1914; Putter was the first headquarter and shifted to Mangalore. On October 10, 2004, Navodaya Grama Vikas Charitable Trust (NGVCT) program was founded by its Managing Trustee Dr. MN Rajendra Kumar, with a mission to promote and fund the SHG program holding 32,658 groups of 3,32,887 members in five districts of Karnataka. Eighty percent of them are women members who engage actively in their developmental activities. The group's total savings are about 234 crores and more than 165 crore loans. The authors have chosen this institution because it focuses heavily on empowering women and has received several awards, particularly State-level awards from the National Bank for Agriculture and Rural Development (NABARD) 2005-2006, India's largest and fastest-growing microfinance program.

ANALYSIS AND RESULT

To assess Muslim women's participation's impact in the SHGs program of microfinance, the authors considered financial and social variables in terms of

paired matched variables (before and after) joining the SHGs. Descriptive statistics and Wilcoxon Signed Rank Test a nonparametric test which is the alternative test for (Paired T-Test) of parametric is employed. Furthermore, we used the Kruskal-Wallis nonparametric test to examine which Taluk is more empowered than the others. The reason for using nonparametric tests was the violation of the parametric tests' assumptions. The outcomes are presented in the following Tables.

DESCRIPTIVE ANALYSIS

Table-2 illustrates the demographic profile of the respondents considering their age, marital status, education, and occupation of the survey respondents. The majority, 61.3 %, of the Muslim women belong to 25-40 years. 33.2 % of them were aged 40-55 years, and the remaining 5.5 % were aged above 55 years. Besides, 90.2 % of the women were married, 5.2 % unmarried, 4.3 % widowed and .3% divorced.

Most of the participants were primary schooled 44.5 %, only 29.8 % were high school graduates, while 17. % were illiterate and 8.4, .3 % were undergraduate and postgraduate, respectively.

Beedi rolling is the dominant occupation among the

SHGs women in Dakshina Kannada, 57.8 % of the women were occupied in beedi rolling. In addition, 15 % were private employers, 9.4 % had various occupations not mentioned in these occupations. Moreover, 8.4 % agriculture, 2.3 % in petty shops, 2

% professional, two groups of 1.2 % had handicrafts and animal husbandry, another two groups of .9 % were government employee and small business activities, .6 % and .3 % were doing weaving and rural cottage industrial jobs.

Table 2. Descriptive Statistics of the Respondents

Profile	Categories	Frequencies	Percentage
Age	25-40 years old	212	61.3
	40-55 years old	115	33.2
	Above 55 years	19	5.5
	Total	346	100
Marital Status	Married	312	90.2
	Unmarried	18	5.2
	Divorce	1	.3
	Widow	15	4.3
	Total	346	100
Education	Illiterate	59	17
	Primary school	154	44.5
	High school	103	29.8
	Undergraduate	29	8.4
	Postgraduate	1	.3
	Total	346	100
Occupation	Government employee	3	.9
	Professional	7	2
	Private employer	52	15
	Agriculture	29	8.4
	Weaving	2	.6
	Handicrafts	4	1.2
	Animal husbandry	4	1.2
	Rural cottage industrial	1	.3
	Small business activities	3	.9
	Petty shops	8	2.3
	Beedi roller	200	57.8
	Other occupation	33	9.4
	Total	346	100

Note: Authors calculation from field survey data, 2020

WILCOXON SIGNED-RANK TEST

The Wilcoxon Signed-Rank Test was employed to ascertain Muslim women's financial and social empowerment after participating in SHGs. Wilcoxon Signed-Rank Test measures the case of

two related samples or repeated on a single sample; it is a nonparametric alternative to the paired T-test (Salkind, 2010).

H1: There is a difference in the financial empowerment of Muslim women before and after joining the SHG.

Table 3. Wilcoxon Signed-rank Test (Ranks)

		N	Mean Rank	Sum of ranks
Access to Credit before and after joining SHG	Negative Ranks	0 ^a	0.00	.00
	Positive Ranks	346 ^b	173.50	60031.00
	Ties	0 ^c		
	Total	346		
Women control over household resources before and after joining SHG	Negative Ranks	2 ^d	77.25	154.50
	Positive Ranks	292 ^e	147.98	43210.50
	Ties	52 ^f		
	Total	346		
Household expenditure plan before and after joining SHG	Negative Ranks	8 ^g	40.00	320.00
	Positive Ranks	267 ^h	140.94	37630.00
	Ties	71 ⁱ		
	Total	346		

Note: Authors calculation from field survey data, 2020

- a. Access to credit after joining SHG < Access to credit before joining SHG
- b. Access to credit after joining SHG > Access to credit before joining SHG
- c. Access to credit after joining SHG = Access to credit before joining SHG
- d. Women control over household resources after joining SHG < Women control over household resources before joining SHG
- e. Women control over household resources after joining SHG > Women control over household resources before joining SHG
- f. Women control over household resources after joining SHG = Women control over household resources before joining SHG
- g. Household expenditure plan after joining SHG < Household expenditure plan before joining SHG
- h. Household expenditure plan after joining SHG > Household expenditure plan before joining SHG
- i. Household expenditure plan after joining SHG = Household expenditure plan before joining SHG

Test Statistics^a

	Access to Credit facilities	Control over household re sources	Household expenditure plan
Z	-16.339 ^b	-14.920 ^b	-14.920 ^b
Asymp. Sig. (2 -tailed)	.000	.000	.000

a. Wilcoxon Signed Ranks Test

b. Based on Negative Ranks

Table 4. Wilcoxon Signed-rank Test (Ranks)

		N	Mean rank	Sum of ranks
Freedom to visit parents and hospital before and after joining SHG	Negative ranks	5 ^a	41.00	205.00
	Positive ranks	250 ^b	129.74	32435.00
	Ties	91 ^c		
	Total	346		
Participation in basic household decision making before and after joining SHG	Negative ranks	7 ^d	21.50	150.50
	Positive ranks	283 ^e	148.57	42044.00
	Ties	56 ^f		
	Total	346		
Recognition & communication in the community before and after joining SHGs	Negative ranks	2 ^g	25.50	51.00
	Positive ranks	301 ^h	152.84	46005.00
	Ties	43 ⁱ		
	Total	346		

Note: Authors calculation from field survey data, 2020

- Freedom to visit parents and hospital after joining SHG < Freedom to visit parents and hospital before joining SHG
- Freedom to visit parents and hospital after joining SHG > Freedom to visit parents and hospital before joining SHG
- Freedom to visit parents and hospital after joining SHG = Freedom to visit parents and hospital before joining SHG
- Consideration for basic household decision after joining SHG < Consideration for basic household decision after joining SHG
- Consideration for basic household decision after joining SHG > Consideration for basic household decision after joining SHG
- Consideration for basic household decision after joining SHG = Consideration for basic household decision after joining SHG
- Recognition and communication after joining SHG < Recognition and communication before joining SHG
- Recognition and communication after joining SHG > Recognition and communication before joining SHG
- Recognition and communication after joining SHG = Recognition and communication before joining SHG

A Wilcoxon test was employed to determine if Muslim women are empowered in defined variables (access to credit facilities, control over household resources, and household expenditure plan) after joining SHGs of microfinance service. The outcome shows a significant difference, ($z = -16.339b, -14.920b, -14.920b$), and ($p < .01$). Hence,

we claim a significant difference in the financial empowerment of Muslim women after joining SHGs and accept the alternative hypothesis.

H2: There is a difference in the social empowerment of Muslim women before and after joining the SHG.

Test statistics^a

	Freedom to visit parents and hospital	Participation in basic household decision	Recognition & communication in community
Z	-13.853 ^b	-15.011 ^b	-15.449 ^b
Asymp. Sig. (2-tailed)	.000	.000	.000

a. Wilcoxon Signed Ranks Test

b. Based on Negative Ranks

A Wilcoxon test was conducted to examine if Muslim women are empowered in certain variables (freedom of movement, basic household decision making and recognition, and communication in the community) after participating in SHGs of the microfinance program. The outcome shows a significant difference, ($z = -13.853b, -15.011b, -15.449b$), and ($p < .01$). Thus, the authors conclude that there is a significant difference in the social empowerment of Muslim women after joining SHGs and accept the alternative hypothesis.

THE KRUSKAL-WALLIS TEST

The Kruskal-Wallis Test, also known as the Kruskal-Wallis H Test, is the nonparametric alternative to the one-way ANOVA or analysis of variance (Pallant, 2020). This test is conducted to investigate if the level of empowerment among all Taluks' respondents is the same.

H3: The distribution of financial empowerment is the same across four categories of Takuls.

Table 5. Independent-samples Kruskal-Wallis Test Summary

Total N	346
Test Statistics (Kruskal -Wallis H)	33.093
Degree of Freedom	3
Chi-Square	15.277
Asymptotic Sig. (2-sided test)	.000

A Kruskal-Wallis test reports there is statistically significant difference in financial empowerment level among four different geographical regions (Gp1, n = 173: Bantwal, Gp2, n = 114: Mangalore, Gp3, n = 31: Belthangady, Gp4. n= 28: Puttur), $\chi^2(3, n = 346) = 15.27, (p = .000)$. Therefore, we reject the alternative hypothesis and conclude that

FINDINGS

- Using the Wilcoxon test for the first hypothesis elucidates a significant difference in the financial empowerment of Muslim women after joining SHGs.
- Employing the Wilcoxon test for the second

Table 6. Independent-samples Kruskal-Wallis Test Summary

Total N	346
Test Statistics (Kruskal-Wallis H)	18.107
Degree of Freedom	3
Chi-Square	12.649
Asymptotic Sig. (2-sided test)	.000

empowerment levels among all four regions are not the same. The Bantwal Taluk record a higher median score (Md=56) than the other three Taluks, Mangalore (Md=21), Puttur (Md=4), and Belthangady (Md=2).

H4: The distribution of social empowerment is the same across four categories of Takuls.

As shown in a Kruskal-Wallis test, there is a statistically significant difference in social empowerment level between four geographical regions (Gp1, n = 173: Bantwal, Gp2, n = 114: Mangalore, Gp3, n = 31: Belthangady, Gp4. n= 28: Puttur), $\chi^2(3, n = 346) = 12.649, (p = .000)$. Thus, we reject the alternative hypothesis and declare that social empowerment levels differ among the four regions. The Bantwal Taluk report a higher median score (Md= 79) than the other three Taluks, Mangalore (Md=45), Belthangady (Md=8), and Puttur (Md=4).

hypothesis shows a considerable difference in the social empowerment of Muslim women after participation in SHGs.

- Based on the Kruskal-Wallis test, the third hypothesis indicates that the level of financial empowerment is not the same across Muslim women participants of the SHGs in the four Taluks of the Dakshina Kannada.
- Finally, the fourth hypothesis, employing the Kruskal-Wallis test, illustrates that the level of social empowerment is not the same among Muslim women participants in the SHGs in the four Taluks of Dakshina Kannada.

CONCLUSION

This research evaluates the impact of Muslim women's participation in the SHG microfinance scheme. We have taken financial and social variables indicators into account before and after joining the Self-Help Groups.

In line with the first and second alternative hypotheses, our result indicates positive impacts after joining the SHGs. The study findings converge with previous findings of (Swain & Wallentin, 2009), who strongly opine that participation in the SHG initiative of microfinance empowers women to resist the current gender norms and cultural beliefs that hinder their ability to empower and participate in decision making. Most importantly, in the southern states, Holvoet (2005) states participation in the women's group causes overall household decision-making tendencies to shift away from norm-guided behavior and male decision-making toward more joint and female decision-making. In addition, in the line with the third and fourth hypotheses, the study found that women who joined SHGs in Bantwal Taluk are more empowered in both factors than the other three Taluks.

SUGGESTION

Based on the data analysis and findings, microfinance institutions and NGOs working for women empowerment through various microfinance programs should consider Muslim women empowerment as a critical program for the nation's and Muslim community's development.

Although, the study's findings demonstrate a certain level of empowerment regarding financial and social variables. This empowerment, however, varies across the District's Taluks. Furthermore, an assessment of the demographic profile of the respondents reveals that the majority of Muslim women 61.3 % are young, between the ages of 25-40, and are beedi rollers 57.8 %. Aside from financial services, MFIs may provide training to encourage young participants to start a variety of home-based small businesses rather than just beedi rolling.

LIMITATION OF THE STUDY

Although the respondents in this study were Muslim women members of the NAVODYA Self Help Group program of South Canara District Central Cooperative (SCDCC) bank, several questionnaires were filled by males that were a limitation, and we had to drop them out. Furthermore, the second limitation was collecting data from Muslim women. They were unwilling to participate and contribute to the survey due to political issues during data collection.

More studies may improve this research by investigating a wider population, and surveying a group of non-SHG respondents with similar financial and social backgrounds will also improve the study's usefulness.

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