



“WOMEN EMPOWERMENT THROUGH SELF HELPS GROUPS: WITH SPECIAL REFERENCE TO RAICHUR DISTRICT OF KARNATAKA STATE”

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ABSTRACT :

Microfinance is powerful weapon to remove the poverty in our country like India. Micro finance initiatives like the SHG-Bank linkage programme, MFI Bank Linkage model etc., in India has been increasingly promoted for their positive impact on women empowerment. The major objectives of paper are: to analyze and review the available literature on the area of Microfinance and the Self Help Groups (SHG) in India and to analyze the impact of SHG on women empowerment in Raichur district of Karnataka. As for this study we have collected the secondary data through various research papers, articles, and websites were referred. Also mini Raichur District study was done. As a part of the primary data collection, a sample (random) of 50 women respondents were selected out of 20 SHG's operating in the district of Raichur. The data was collected during the period July 2017 to December 2018. The analyzed findings proved that positive impact on women empowerment in Raichur district, Karnataka through self help groups, in terms of increase in social awareness and participation, savings habits, income level, self employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household.



KEYWORDS : *Self Help Group (SHG), Poverty, and Women Empowerment etc.*

INTRODUCTION

“Microfinance is an economic developmental tool whose objective is to assist the poor to work their way out of poverty. It covers a range of services which include, in addition to the provision of credit, many other services such as savings, insurance, money transfers, counseling, etc.” Microfinance is powerful weapon to remove the poverty in our country. Hence, most of the developing countries have introduced this programme to provide various financial services to below middle level income people. More broadly, microfinance refers to a variety of financial services offered to the below middle income people. These services include savings, microcredit, micro insurance, micro pension and others. It proved that the poor are bankable (Patel, 2002, Dr. K. Kanniammal, Dr.U.Jerinabi, A. Arthi, 2011) and poverty alleviation was possible without subsidies (Khandker, 1998). Several studies have been conducted in India, on the various aspects of micro finance which shows that positive correlation between Self Help Groups (SHGs)-Bank linkage programme and women empowerment.

REVIEW OF LITERATURE

Hunt, J & Kasynathan, N (2002) says that microfinance has a positive Impact on women's mobility and helps in reducing the domestic violence. They observed that women need only a small opportunity to build their own pathway to empowerment. Access to credit and peer support has enabled them to increase their power and decision making capacities in their households.

Dr. G. Sudarsana Reddy (2010) says that the SHG-bank linkage programme plays an important role in women empowerment. The study undertaken was based on various indicators like women household decision making power, financial autonomy, freedom of movement, political participation acceptance to unequal gender role, exposure to media, access to education and experience to members.

Dr. K. Kanniammal, Dr. U. Jerinabi, and A. Arthi (2011), says that micro finance is a path towards empowering the most marginalized among the poor to take charge of their life's requirements. The study results proved that the intervention of micro finance through SHG-Bank Linkage Programme has positive impact on the economic and social status of the members, in terms of increase in income, savings, employment generation, asset creation, decrease in the dependency on money lenders, improvement in decision making skills, participation in community affairs and the empowerment of women. Micro finance activities have helped poor to come out of poverty and achieve social reorganization and empowerment.

V. V. Desai (2011) in his study says that, the enhancement of entrepreneurship qualities among the members of self help groups is a significant step towards social and economic empowerment of women. Status of women has also improved by joining the SHGs. His suggestions for improvement are the development of skill oriented training programmes, encouragement of good leadership in the group and constant guidance and support through the government and non-government organizations.

Dr. Elizabeth Joey Henriques and Dr. Rekha Ramesh Gaonkar (2011) the study suggests that poor often use micro credit for productive and income generating activities when compared to non-poor micro credit clients. The usage of micro credit also depends on the age of the SHGs. It was been observed that the SHGs with longer period of time have a tendency to utilize credit more towards financing non-income generating activities. The findings also reveal that the members of SHG are also dependent on other financial institutions for their credit requirement.

ORIGIN OF SHGs

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen gave loans without asking borrowers either to provide collateral or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. It now addresses the issues of poverty alleviation and empowerment of poor, health, nutrition and other support services especially women, in the rural areas of the country.

CONCEPT AND FUNCTION OF SELF-HELP GROUPS

Generally Self-Help Group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A monthly meeting is organized, where apart from disbursement & repayment of loan, formal and informal discussions are held. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any SHG. If the SHGs are connected with some NGOs, they take part in other social activities of those NGOs. Of late, the organizational structure of various micro-financial groups is undergoing significant changes. There are Thrift groups, Credit management groups, Income generating groups, Self-help groups and Mutual help groups. Sometimes the institute that promotes the SHG, itself provides loan facilities. It is called as

Micro-finance Institute. All households are living under ‘Below Poverty Line’ category and their income is less than Rs. 40,000 per year. The National Bank for Agriculture & Rural Development will create an Rs.15 billion fund to cater to women's Self-Help Groups in economically weaker districts in the country, after joining the self-help group the women are economically and socially empowered. It is especially focus on the SC/ST.

SELF - HELP GROUPS IN INDIAN MOVEMENT

India has adopted the Bangladesh’s model in a modified form. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, self-help groups (SHGs) and credit management groups have also started in India. And thus the movement of SHG has spread out in India. Table shows.

WOMEN EMPOWERMENT

The concept covers of demographics empowerment. It refers to examine status and strengths of women. It involves developing self confidence and decision making capacity. The data on various dimensions has been collected shown as table1 below:

Table-1: Socio Economic Profile of Sample Members

S.No.	Variable	Intervals	Frequency	Percentage
1	Age	Less than 20Yrs	03	03
		20 Yrs- 40 Yrs	68	68
		Above 40 Years	29	29
2	Education	Illiterate	32	32
		Primary School	22	22
		High School	24	24
		P.U.C	16	16
		Degree	06	06
		Others	00	00
3	Marital Status	Single	05	05
		Married	85	85
		Widow / Divorced	10	10
4	Type of Family	Nuclear	85	85
		Joint	15	15
5	Family Size	Less than 4	20	20
		4 to 8	76	76
		Above 8	04	04

6	Number of Income Earners In Family	One Two Three More than Three	40 43 10 07	40 43 10 07
7	Occupation	Agriculture Agricultural Labor Non Agricultural Labor Animal Husbandry Employed Entrepreneur Housewife Others	01 00 22 03 08 23 37 06	01 00 22 03 08 23 37 06
8	Agricultural Land Owner	Yes No	35 65	35 65
9	Possession of House	Own Rented Lease	78 22 00	78 22 00

Sources: Field Survey (2014).

Further it was revealed that 5% of the respondents are spinsters, 85% are married and 10% are divorced or widowed. 85% of the respondents live in nuclear family and only 15% live in joint family. 20% of the members have up to 4 members in their family 76% have 4-8 members and only 4% have members above 8 in their family. 40% of the respondents have a single income earner in their family, 43% of the respondents have a two income earner in their family, 10% of the respondents have a three income earner in their family and 7 % of the respondents have more than 3 income earner in their family. Majority (37%) are housewife catering to homely needs, 23% are entrepreneurs, 22% are non agriculture labors, 8% are employed, 6% have other occupations, 3% are into animal husbandry and the rest 1% of the respondents are doing agriculture. 65% do not possess agricultural land. 78% of the respondents own a house.

Analysis of the Respondents (SHG's and Women Empowerment)

Table-2: Prime motive of joining SHG.

Prime Motive	Frequency
To develop saving habits	86
To get access to credit facilities	77
For achieving economic self reliance	15
For Socio political empowerment and sustenance	19
Others	0

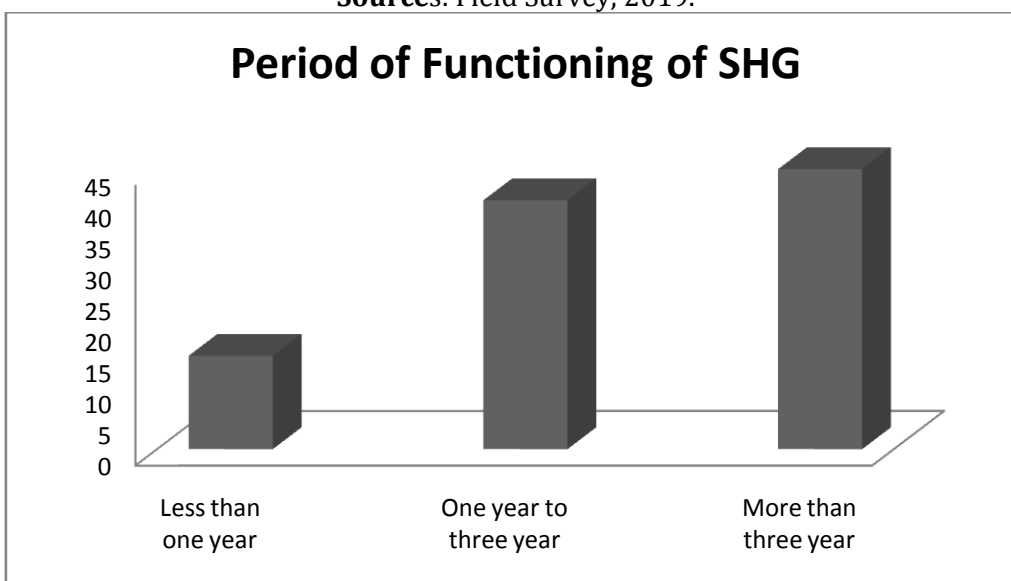
Sources: Field Survey, 2019.

The table2 inferred that 86 respondents say that they joined SHGs to develop saving habit, 77 have joined to get access to credit facilities, 15 to achieve economic self reliance and 19 for socio political empowerment and sustenance.

Table-3: Period of Functioning of SHG

Category	frequency
Less than one year	15
One year to three year	40
More than three year	45

Sources: Field Survey, 2019.

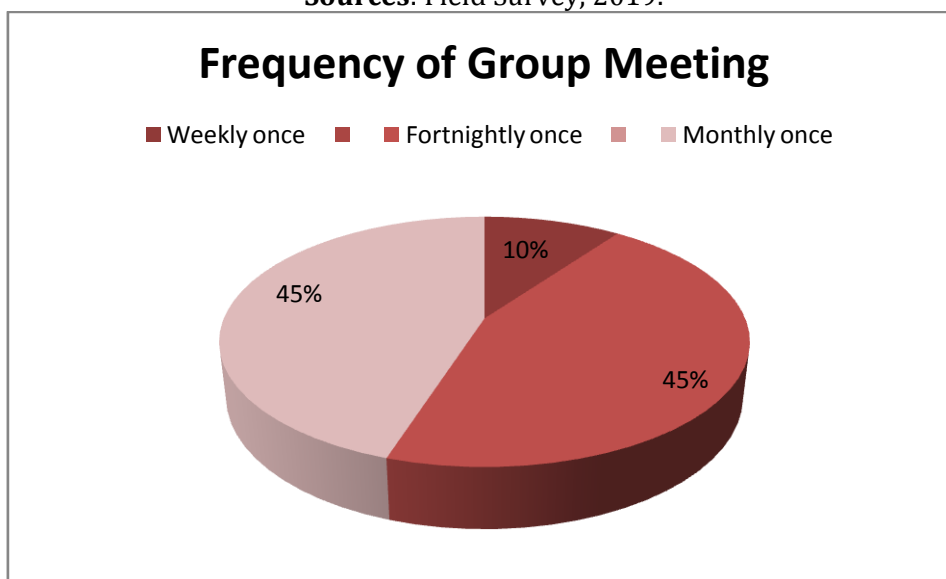


From the table3, it is inferred that 15 out of 100 respondents says that their SHG is functioning from less than 1 years, 40 says that their SHG is functioning from 1to 3years and 45 says that their SHG is functioning from more than 3 years.

Table-4: Frequency of Group Meeting

Category	Frequency
Weekly once	10
Fortnightly once	45
Monthly once	45

Sources: Field Survey, 2019.

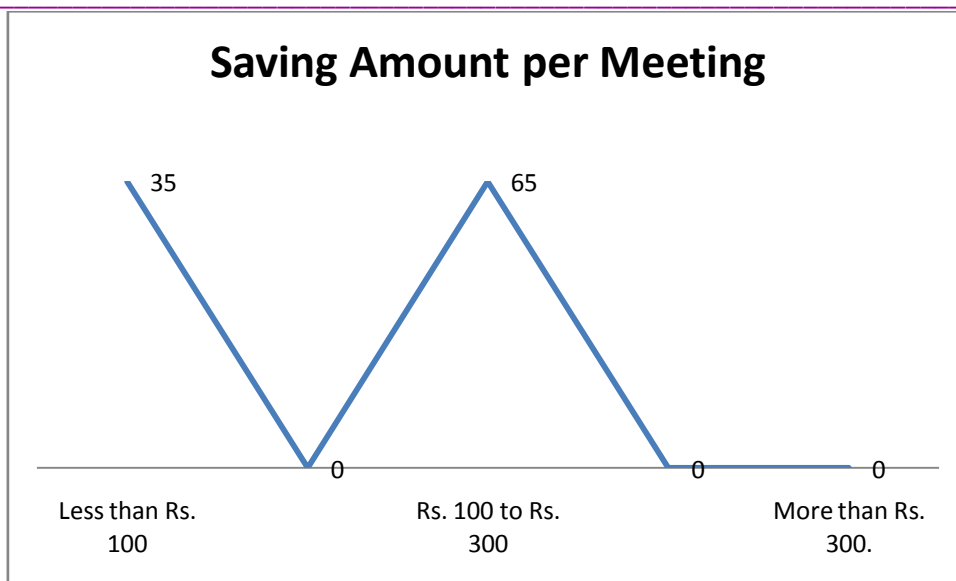


From the above table4, it is inferred that 10 Out of 100 respondents meet once in a week, 45 out of 100 meet in every 15 days and the rest 45 meet monthly once.

Table-5: Saving Amount per Meeting

Saving Amount Per Meeting	Frequency
Less than Rs. 100	35
Rs. 100 to Rs. 300	65
More than Rs. 300.	0

Sources: Field Survey, 2019.

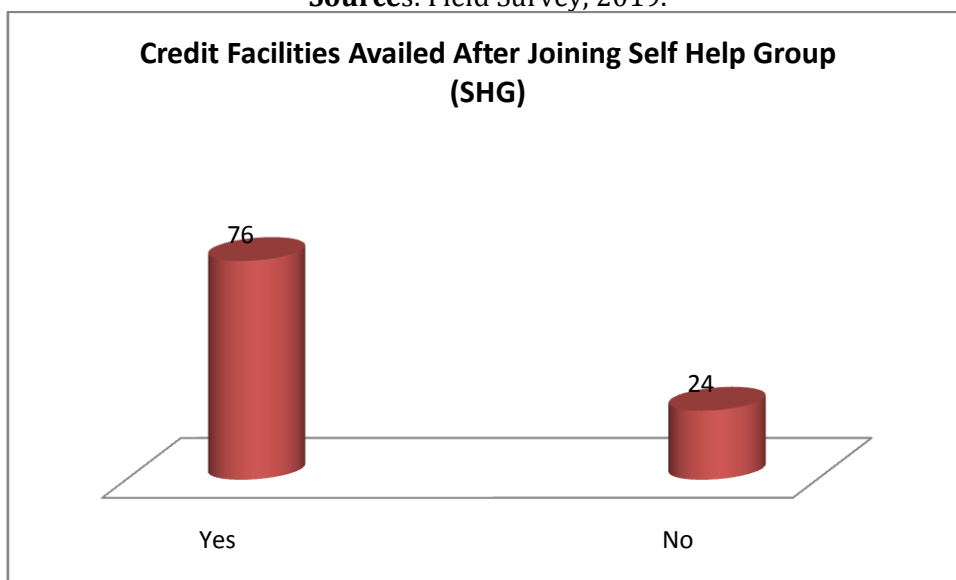


From the above table it’s clear that 35 out of 100 respondents save less than Rs.100 per meeting, rest 65 respondents save Rs. 100 – Rs.300 per meeting.

Table-6: Credit Facilities Aailed After Joining Self Help Group (SHG)

Responses	Frequency
Yes	76
No	24

Sources: Field Survey, 2019.



From the above table6, it is inferred that 76 Out of 100 respondents have availed the credit facility and the rest 24 have not availed any loan facility.

Table-7: If Yes, Amount of Loan Availed

Loan Amount	Frequency
Less than Rs. 3000	5
Rs. 3000 to Rs. 10000	26
More than Rs. 10000	45

Sources: Field Survey, 2019.

From the above table7, it is inferred that 6.57% (5 out of 76) respondents have availed the loan of less than Rs 3000, 34.2% (26 out of 76) respondents have availed the loan of Rs. 3000 to Rs. 10000 and the rest 59.21% (45 out of 76) respondents have availed the loan of more than Rs. 10000.

Table-8: Decision Makers Utilizing Loan

Responses	Frequency
Self	41
Others	12
Both	23

Sources: Field Survey, 2019.

From the above table8, it is inferred that 53.94% (41out of 76) respondents take their own decision for utilizing the loan amount, 15.78%(12 out of 76) respondents agree to the decision taken by others for utilizing the loan amount, and the rest 30.26% (23out of respondents take joint decision with others.

Table-9: Purpose of Loan

Purpose	Frequency
Education of Their Dependents	19
Household Consumption and Improvement	09
Acquire Assets	23
Self Employment	38
Medical Treatment	11

To Repay the Debts	08
Others	06

Sources: Field Survey, 2019.

Table 9 depicts information on purpose of loan taken by the respondents. It shows that majority of 38% respondents taken loan for the self employment, 19% of women respondents for their Dependents, 23% of respondents for acquiring assets, 38% respondents for self employment activities, 11% of the respondents for medical treatment, 8% of respondents for repay the debts, and the rest 6% of the respondents have taken the loan for other purposes.

Table-10: Impact of Joining Self Help Group

Impact	Frequency
Rise In Income	40
Education of Dependents	19
Improved Nutrition In Household	17
Self Employment	43
Social Awareness or Participation	65
Political Awareness or Participation	07
Others	05

Sources: Field Survey, 2019.

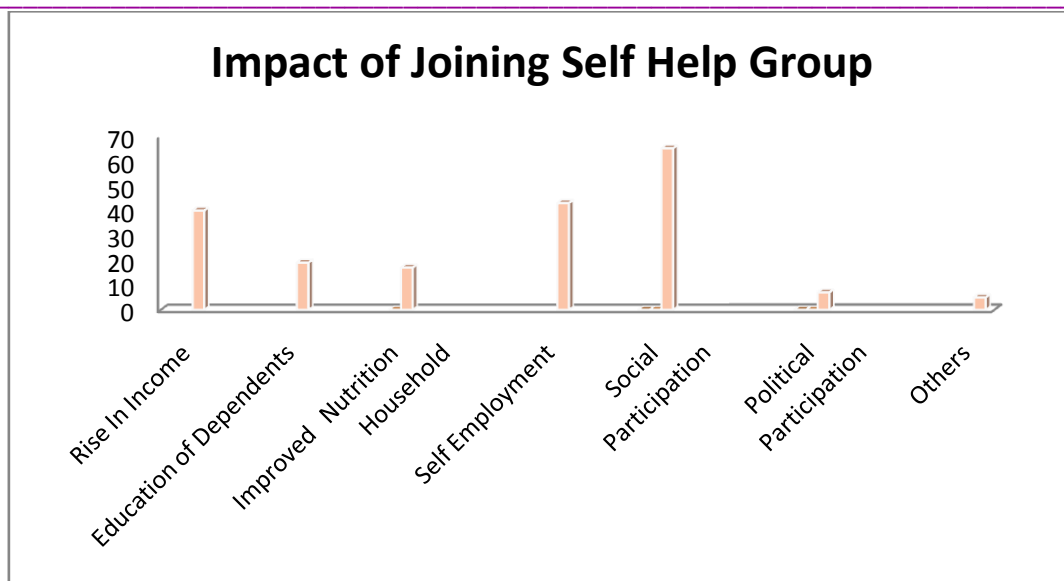


Table 10 below depicts information on the impact of joining Self Help Groups by the respondents. The above table indicates that 40% of the respondents have experienced a rise in their income, 19% of the respondents were able to educate their dependents, 17% of the respondents have improved nutrition in their household, 43% of the respondents have taken up self employment activities, 65% of the respondents have achieved social awareness, 7% of the respondents have achieved political awareness, and the rest 5% of the respondents have received other benefits.

CONCLUSIONS AND DISCUSSIONS

The study results proved that positive impact on women empowerment through self help groups, in terms of increase in social awareness and participation, savings habits, income level, self employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household. The self help groups have enabled poor women to get access of various financial products and services. The self help group concept enabled many women to achieve social recognition. Greater emphasis has to be given to provide education, training and creating awareness among the members of the group.

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