

Role of Self-Help Groups in Women Empowerment on Chitradurga District – Sociological Perspective

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Abstract

Firstly when Self Help Groups entered the Tamil nadu, then later it was established throughout India. Many recent quality reports revealed that these SHGs changed the mindset of the Women in rural areas of India. SHGs are an association to increase the member's social and financial security as main focus and other interests such as area development, motivation, awareness, Promotion, leadership, training and associating in other social inter-mediation programmes for the benefit of the entire community. Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. The present paper analyses the strategies of SHGs for micro-enterprise development in rural areas. The study is based on both Primary and Secondary data. The objectives of the study are :- (i) To understand the role of self help groups in the social and economic empowerment of women. (ii) To analyse the participation of women SGHs in self employment. (iii) To study the differences between the functions of women SHGs and SKDRDP through Women Empowerment. This study is based both on primary and secondary data. The size of the study is 50 respondents from Chitradurga and Challakere Taluks of Chitradurga District in Karnataka. The study reported that Stree Shakti and SKDRDP are playing vital role in the enhancing of SHG and motivating women to join the group.

Keywords: Women empowerment, SHGs, Stree shakthi, SKDRDP, Community based organizations, Rural development

INTRODUCTION

Poverty and unemployment are major problems of developing countries like India, Pakistan, Bangladesh, Indonesia. In India, according to the Human Development Index (2018), 21.2 per cent of the population lives below poverty line. India ranked 130th in the Human Development Index (2018). In the Indian current scenario, the country's unemployment rate stood at a 45 years high of 6.1 % (NSSO 2017-18). The rural areas are generally worse than those for urban areas. (GIPC 2019; Alkire and Maria 2019).

Self-Help Groups (SHGs) are associations of people who choose to come together to find ways to improve and enhance their living conditions. It can be mentioned as self governed information group of people with same socio-economic background and having a desire to collectively perform main purpose. A self help group consists of members in the age group of 18-60 in the different household of

the village or area irrespective of the class and caste. SHG is a group formed by the community women, which has specific number of members like 15 or 20. In such a group the poorest women would come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction. . The group should devise a code of conduct to bind itself. This should be in the form of regular meetings functioning in a democratic manner allowing free exchange of views, participation by the members in the decision making process. A SHG is an association to enhance the members socio- economical security as primary focus and other common interest of members such as area development, motivation, Promotion, awareness, leadership, Women Rights and Obligations, entrepreneurship training and associating in other social inter-mediation programmes for the benefit of the entire community.

According to the study, the phenomenon of development oriented Self Help Groups (SHGs) in the Indian context is an interesting issue to analyse. Various experts on developmental issues (poverty, inequality, unemployment, hunger) have argued that employment opportunities and increased income from both farming and non-farming activities are essential for rural economic development and the reduction of rural poverty (Narayanasamy et al. 2003; Kay 2009).

ORIGIN OF THE SHGs

The self-help movement is said to represent development strategy, one that involves the process of social economic empowerment and whose long term objective is to rebalance the structure of power in society. It is based on a humanist model of development – focused on men and women, and not just on the growth of materials, which are merely means . It is centred on people and their environments and argues for the rectification of imbalance in social, economic and political power. (Friedmann 1992; Elders 2003). In India, for example, the Integrated Rural Development Program (IRDP) has mentioned the problem of rural poverty and development by building the capacities of rural people to plan, drive, and sustain their own social and economic development.

Self Help Groups (SHGs) originated in Bangladesh as early as in 1971. The concept of SHGs was invented and discovered first time in the country of Bangladesh. According to the studies, Self help groups (SHGs) became a new strategy for the women empowerment. SHGs has emerged as a potential instrument for poverty alleviation and women empowerment. The basic principles of the SHGs are mutual trust, group approach, and manageable group, spirit of thrift, peer group pressure in repayment, poor-friendly loan, skill training, and empowerment.

According to the National Agriculture Bank for Rural development (NABARD), SHGs means twenty or less people from a homogenous class who are willing to come together for talking their common problem. They make regular savings and use the joint savings to give interest borrowing loans to their members.

Self-Help Group are important in India because these group aid to alleviate poverty, To increase employment opportunity , To accelerate economic growth , To raise status in society is the prime reason for respondents joining the SHG, To promote income generating activities

BACKGROUNG OF SHGs IN KARNATAKA

The origin of micro-finance in Karnataka dates back to 1984 when Mysore Resettlement and Development Agency [MYRADA], a Non-Government Organization [NGO] engaged in rural development and based in Karnataka promoted several co-operative societies those extended loans to

their members. NGOs organized various community development activities in the grass root level. Among all these programmes, MYRADA played the main role in strengthening and formation of SHGs. All other NGOs followed the same model of MYRADA. Later in the 1980s the national bank for agriculture and rural development [NABARD] took the lead. After the launching of SHG –Bank linkage program in 1991-92 and under, this programme the first micro credit NABARD up scaled the activities by way of initiating measures that include training of NGOs and bank staff. His government decided to give shelter to the war victims. MYRADA was spreaded by W H K Devin in 1968 and in H D Kote the branch of MYRADA was established. Many had emerged from the breakdown of the large cooperatives organized by MYRADA. When reminded of the loans they had taken out from the cooperative, they offered to return them to MYRADA, but not to the cooperative, which in their experience was dominated by a few individuals. After some hesitation, they decided to continue meeting in these smaller groups. MYRADA staff realized that they would need training: how to organize a meeting, set an agenda, keep minutes, etc. Efforts were made to train the members systematically. As a result, self help groups included different castes and class people. MYRADA established its branches in Andhra Pradesh and Tamil Nadu states and played a major role from 1992 in the field of forming self help groups.

OBJECTIVES OF SHG

- To develop linkages with institutions of NGOs.
- To create a habit of savings and utilization of local resources in form of utilizing individual skills for group interest.
- To identify problems, analyzing and finding solutions in the group.
- To build up teamwork.
- To act as a media for socio-economic development of the village.
- To create awareness about rights that help in financial assistance.
- To use as an effective delivery channel for rural credit.
- To help in recovery of loans.
- To develop leadership qualities.
- To gain mutual understanding, develop trust and self confidence.

REVIEW OF LITERATURE

M. A. Lokhande (2008) entitled on “Socio-Economic Impact of Microfinance through Self Help Groups in Maharashtra Region, analysed that microfinance for micro enterprises become a one of the most effective poverty reducing tool. In order to give motivation to small business activities by poor people in rural areas as well urban areas, microfinance organizations should be promoted to provide adequate, regular microcredit to the needy entrepreneurs. The small business activities can be started based on local resources. Development of microfinance strengthens not only rural sector but also the fiscal system of the country as a whole.

Jayachandra Pillai, V Harikumar (2006): Over the last two decades India has undergone a drastic change due to phenomenal growth in the non-governmental sector. However, the gains from rapid economic growth have not been evenly distributed. One of the main reasons why poverty perpetuates is lack of easy access to credit. Sudden illness, accident, or marriages are the major sources of credit constraint faced by the poor. Additionally, bad harvest and economic shocks, respectively,

contribute to impoverishment in rural and urban India. In effect the poor people are left with little, if any, resources to participate meaningfully in economic activities.

Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. It is found that that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

E, Thipperudrappa & K.B, Dr. Dhananjaya (2018) Supportable development is a distant key of rural and semi urban regions, and they start economic activities in the development of the general public, through the mindfulness among individuals. Self-help groups assume a significant part in the economic development and development of India.

Kapoor, Shikha (2019) The paper draws out the viability of social assembly by introducing the cases and exhibits how they are having an effect in the public eye. It helps in its social and economic ramifications by women association in profitable and monetary commitment in the family subsequently tending to the significance of SHG's and its reformist development of women. It attempts to examination how SHG as a piece of social advancement can be utilized for empowering women/young ladies through business venture mitigation. Corporates can be urged to receive areas to help SHG as a feature of obligatory CSR (Corporate Social duty) action according to Companies Act 2013 in India.

OBJECTIVES OF THE STUDY

- To understand the role of self help groups in the social and economic empowerment of women.
- To analyse the participation of women SGHs in self employment.
- To study the differences between the functions of women SHGs and SKDRDP through Women Empowerment.

METHODOLOGY

The present study is based on both primary and secondary data. The primary data is collected from the Chitradurga and Challakere Taluk o Chitradurga district with the following objectives. (i) To understand the role of self help groups in the social and economic empowerment of women. (ii) To analyse the participation of women SGHs in self employment. (iii) To study the differences between the functions of women SHGs and SKDRDP through Women Empowerment. The research methodology followed in the present study was descriptive research. A simple random sampling technique is adopted in the paper to select the sample respondents. The source of data is the primary research done by conducting questionnaire and survey of the targeted individuals. The targeted sample size was a total of 100 respondents, 50 respondents from each Chitradurga and Challakere Taluk of Chitradurga District . All the respondents belonged to the National Capital Region. The present study is irrespective of Class and Caste.

RESULT AND FINDINGS

Economic Independence:- The study reveals that 70 % of the respondents from Chitradurga and Challakere taluk of Chitradurga district agree that SHGs make the women economically independent and provide them the social respect. SHGs provide women entrepreneurs with micro-loans to sustain their businesses, while also creating an environment for them to develop greater agency and decision-making skills. SHGs inculcate the habit of saving and using banking facilities among the members. The women gain from collective wisdom in managing their finances and distributing the benefits among

themselves. The saving habit thus strengthens the bargaining capacity of the women and they are in a better position to acquire loans for productive purposes.

Social Mobilisation :- SHGs played a major role in the Social Mobilisation. 76 % of the respondents from the Challakere and Chitradurga taluk informs that SHGs helped in Knowledge sharing of the women due to which women are getting knowledgeable. The present study also shows that 90% of the respondents says that SHGs plays role in Community active participation. This Community participation helps in understanding and solving many problems. Cent percentage (100%) of the respondents agree that SHGs helps the people in Savings.

Self Confidence among Members: If we analyse the role of SHGs in inculcating self confidence among the women, 78% of the respondents in Challakere and Chitradurga taluk says that SHGs develop confidence among them. The group formation brought out the hidden talent and leadership qualities among the women. Therefore, it can be concluded that after joining the SHG the members have enhanced their status in family, society and become helpful in family finance. Now, women feel that they get more respect; not only in the village, but our own family members treated more respectfully. Hence, SHG members get more confident about their work and this attitude of the member will empower the society.

Employment: The implementation of SHG has generated employment opportunities for the rural poor women. The study shows that 56 % of the respondents got the employment opportunities from the SHGs. The present study also reveals that these SHGs plays a major role in the livelihood of the rural poor by proving the employment opportunities. This Employment opportunity aids in alleviating the poverty, hunger, malnutrition, and thereby also helps in improving the health of the people. The program helped many participants in improving their economic conditions. After joining the self help group the women are economically and socially empowered.

Social Upliftment: Financial independence has eventually paved the way for societal upliftment of women and their voices. The social empowerment of the women implies that the women is getting a significant role in the society and in her family, and ought to reserve a privilege to empower her to utilize assets. Also, inspire the everyday environments of poor people family women's. As the lady has now expanded presence in banks, Gram Panchayats, different Government boards of trustees and so forth, her societal position is seen fairly raised. 50 % of the respondents from Chitradurga and Challakere taluk agree that women are getting the right for decision making because of the awareness programmes, Community development programmes organized by the SHGs. The social effect of the SHG activities expanded association in Decision-making there is a Change in the demeanor of male individuals from the families, Decisions on Health and Marriage occasions, presently they are persuaded about the idea of SHG and urge women to participate in the gatherings and women detailed that they have reserve funds in their name and it gives them certainty and expanded self-regard.

SUGGESTIONS

- The government can introduce many programs and can advertise the schemes in newspapers and journals. NGOs and SHGs should build a good rapport with each others to share their experiences and ideas.

- SHGs are instrumental in small scale savings and it can address poverty to a larger extent. The SHGs can empower rural women to get economically self reliant.
- The Anganwadi teachers, workers and the president should take care and convince every member and bring co-operation among the members in the rural area
- Internal recovery is better than external recovery. It shows self-help group leaders are severe in recollecting debt fund.
- Education among women should be supported and promoted to achieve women empowerment.
- Women empowerment becomes smooth when the responsibility is shared equally.
- It is found that 140(56%) respondents monthly income is between Rs.10,001 and Rs.15,000. Hence, it is suggested that informal groups can be constituted by themselves to create a reliable and potential source of income to enhance the earning capacity of women in SHGs.
- The group leaders inform the other members about accounts maintenance and other transactions. However, this would not help empowerment of women.

CONCLUSION

The study has analysed the SHGs run by SKDRDP and SHGs of Stree Shakti Groups in Challakere and Chitradurga taluks. SHG is an important tool which helps the women to acquire power for their self-supportive life and nation-building efforts. The government should work actively with these structures to reduce the unequal income gap among the citizens. These SHGs have been working in correct manner in eradicating the poverty of the rural poor and in the empowerment of the women. Still there is a vast scope for micro entrepreneurial activities in the rural as well as urban areas. Women's role in rural employment in the study areas has increased significantly.

Experience had shown that men were bad defaulters- hence the switch to lending to women. Since the early 1990s, the Government of India has adopted the strategy of forming women's groups linked to credit as part of development strategy. With dedication to Millennium Development Goals (MDGs) to eradicate extreme poverty by 2015, State governments have also designed schemes that promote the setting up of SHGs and in making credit available to them. The needs of women are therefore not the central concern of micro-credit. By targeting women, it is the institutions, the family, and the economy that benefit from the poor women's own savings

The activities in various blocks all seem to be very successful in reaching poor clients there is clear evidence of increased household income. This is a very significant indicator of impact. Standard of living for the program participants has increased and also the food security is much more for the program clients. At the individual level, there is evidence that the programme attracts already relatively empowered people and that empowerment occurs among some clients through programme participation. The understanding of the significance of SHGs in the economic development of rural India by the government of India recognized over 2.25 million SHGs in the country.

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