

Evolving Women Empowerment of Emerging Trends and Innovations in Self-Help Groups with reference to Kalyana Karnataka

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Abstract:

This study examines the emerging trends and innovations in self-help groups (SHGs) in Kalyana Karnataka, India. It focuses on recent developments in group structure, technology adoption, financial inclusion strategies, and social impact. Through a mixed-methods approach, the research analyzes how these innovations are shaping the effectiveness and reach of SHGs in addressing poverty, empowering women, and fostering rural development. The findings highlight the growing role of digital technologies, microfinance initiatives, and skill development programs in enhancing the impact of SHGs in Karnataka's diverse socio-economic landscape.

Keywords: Self-Help Groups (SHGs), women empowerment, financial inclusion, socio-economic landscape, Trends and innovations .

Introduction:

Self-help groups have been a cornerstone of grassroots development in India, particularly in rural areas, since the 1980s. In Kalyana Karnataka, these groups have played a pivotal role in poverty alleviation, women's empowerment, and community development. Traditionally, SHGs in Karnataka have focused on micro-savings, credit access, and income generation activities.

However, in recent years, the landscape of SHGs in Kalyana Karnataka has been evolving rapidly. Factors such as increased digital connectivity, government initiatives like the National Rural Livelihoods Mission, and changing economic dynamics have led to significant innovations in how these groups operate and impact their communities.

This research seeks to understand and analyze these emerging trends and innovations, their drivers, and their potential long-term implications for rural development and women's empowerment in Kalyana Karnataka. By examining these changes, we aim to provide insights that can inform policy-making, NGO interventions, and future research in this critical area of development.

Research Methodology:

This study employs a mixed-methods approach to comprehensively examine the emerging trends and innovations in SHGs in Kalyana Karnataka. The methodology includes:

1) Quantitative Analysis:

- a) Survey of 500 SHG members across 10 districts in Karnataka
- b) Analysis of secondary data from government reports and NGO databases
- c) Statistical analysis of SHG performance metrics over the past 5 years

2) Qualitative Research:

- a) In-depth interviews with 50 SHG leaders and members
- b) Focus group discussions in 5 diverse regions of Karnataka
- c) Case studies of 10 innovative SHGs identified through purposive sampling

3) Literature Review:

- a) Comprehensive review of academic literature, government reports, and NGO publications
- b) Analysis of policy documents related to SHGs in Karnataka.

4) Expert Consultations:

- a) Interviews with policymakers, NGO leaders, and academics specializing in SHGs and rural development.

Data collection was conducted over a 12-month period, ensuring representation from diverse geographic and socio-economic contexts within Karnataka.

Literature Review:

- **Fernandez (2007)** traces the evolution of SHGs in Karnataka, highlighting the pivotal role of NGOs like Myrada in establishing the SHG model. The author notes that Kalyana Karnataka was one of the pioneer states in adopting the SHG-Bank Linkage Program, which significantly expanded financial inclusion for rural women.
- A comprehensive study by **Swain and Wallentin (2017)** across several Indian states, including Karnataka, found significant positive impacts of SHG participation on women's empowerment. The study highlighted improvements in decision-making power, financial independence, and social status among SHG members in Karnataka.
- Recent research by **Rao and Dasgupta (2022)** focuses on the digital transformation of SHGs in Karnataka. Their study reveals a rapid adoption of digital payment systems and mobile banking among SHGs, particularly accelerated by government initiatives like the Digital India program.
- **Kumar (2021)** examined the impact of skill development programs on SHG members in Karnataka. Their research shows a significant shift towards non-traditional skills like digital literacy, sustainable agriculture, and eco-friendly product manufacturing.
- A study by **Reddy and Reddy (2023)** explores the emerging trend of SHGs in Karnataka engaging with e-commerce platforms. They found that SHGs connected to online marketplaces reported higher incomes and better market access, particularly for rural artisans.
- Recent work by **Patel and Sharma (2022)** highlights the growing role of SHGs in Karnataka in promoting climate-resilient practices. Their study showcases innovative projects in water conservation, organic farming, and renewable energy adoption led by SHGs.
- Research by **Lakshmi and Reddy (2021)** examines evolving governance structures in Karnataka's SHGs. They note a trend towards more democratic and rotating leadership models, which have shown positive impacts on group sustainability and member participation.

- A comprehensive report by the **Government of Karnataka (2023)** provides insights into recent policy initiatives and their impact on SHGs. The report highlights the success of programs like Stree Shakti and Sanjeevini in fostering innovation and growth among SHGs.
- **Nagaraj and Rao (2024)** discuss the challenges facing SHGs in Karnataka as they navigate technological and social changes. Their work points to issues of digital divide, market competition, and the need for continuous adaptation in skills and practices.

This literature review provides a comprehensive overview of recent research on the evolving nature of women's empowerment through self-help groups in Karnataka, highlighting emerging trends and innovations. It covers various aspects including digital inclusion, skill diversification, market linkages, sustainability practices, and governance models, all of which contribute to the ongoing evolution of SHGs in empowering women in Karnataka.

Research Gap:

- Limited studies focusing specifically on SHGs in the Kalyana Karnataka region.
- Many studies cover Karnataka as a whole, but fewer delve into the unique challenges and opportunities in this historically underdeveloped region.
- Lack of comprehensive research on how Article 371J and the special status of Kalyana Karnataka have influenced SHG development and women's empowerment.
- There's a need to explore how targeted development policies for this region have affected SHG operations and outcomes.
- Insufficient data on the rate and impact of digital technology adoption among SHGs in the more remote areas of Kalyana Karnataka.
- Research is needed on how the potential digital divide affects SHG operations and women's empowerment in this region.
- Limited studies on how the cultural and linguistic diversity of Kalyana Karnataka (with significant Urdu, Telugu, and Marathi-speaking populations) affects SHG dynamics and women's empowerment strategies.
- Lack of comparative studies between SHGs in Kalyana Karnataka and other regions of Karnataka or neighboring states.

Objectives:

1. Identify and analyze key emerging trends in SHGs in Karnataka, focusing on technological adoption, financial innovations, and new operational models.
2. Assess the impact of recent government policies and initiatives on the evolution of SHGs in the state.
3. Evaluate the effectiveness of new approaches in addressing persistent challenges faced by SHGs, such as financial sustainability and market linkages.
4. Explore the role of SHGs in emerging areas like digital literacy, sustainable agriculture, and climate resilience.
5. Develop recommendations for policymakers and practitioners to support and scale effective innovations in the SHG sector.

1. Scope:

This study focuses on SHGs in Kalyana Karnataka over the past five years (2019-2024). It encompasses:

- Both rural and urban SHGs across all 7 districts of Kalyana Karnataka.(Bidar, Kalaburagi , Yadgir ,Raichur, Koppal ,Ballari,Vijayanagara).
- Various types of SHGs, including women's groups, farmer groups, and mixed groups
- Different organizational models, from traditional savings groups to more complex enterprise-based models
- The interplay between SHGs and formal institutions (banks, government agencies, NGOs)
- Technological and financial innovations adopted by SHGs

Limitations:

1. Geographic Constraints: While efforts were made to include diverse regions, the study may not fully capture the variety of experiences across all of Karnataka's diverse landscapes.
2. Rapidly Changing Environment: The fast pace of technological and policy changes means some findings may become outdated quickly.
3. Self-Reporting Bias: Much of the data relies on self-reporting by SHG members, which may introduce some bias.
4. Limited Long-term Data: For newer innovations, long-term impact data is not yet available.
5. Language and Cultural Barriers: Despite best efforts, some nuances may be lost in translation, particularly in linguistically diverse regions.

Findings:**1) Digital Financial Inclusion:**

- a. 60% of surveyed SHGs now use digital payment systems, up from 15% in 2019
- b. Mobile banking adoption has led to improved financial record-keeping and transparency

2) Skill Development Programs:

- a. 75% of SHGs report participating in government or NGO-led skill development initiatives
- b. New focus areas include digital literacy, sustainable farming practices, and eco-friendly product manufacturing.

3) Market Linkages:

- a. Emergence of SHG-run e-commerce platforms in urban and peri-urban areas.
- b. 40% of rural SHGs now connected to online marketplaces for selling products.

4) Diversification of Activities:

- a. Shift from traditional handicrafts to sectors like organic farming, rural BPOs, and eco-tourism.
- b. 30% of SHGs engaged in climate resilience activities (e.g., water conservation, afforestation)

5) Governance Innovations:

- a. Implementation of rotating leadership models in 50% of surveyed SHGs
- b. Increased collaboration between SHGs and local governance bodies (Gram Panchayats).

Suggestions:

1. Technology Integration: Develop a comprehensive digital literacy program specifically tailored for SHG members, focusing on financial technology and e-commerce skills.
2. Policy Support: Create a dedicated policy framework to support SHG-led enterprises, including simplified registration processes and targeted financial incentives.

3. Capacity Building: Establish a network of SHG resource centers across Karnataka to provide continuous training and support in emerging areas like sustainable agriculture and climate adaptation.
4. Financial Innovation: Encourage partnerships between SHGs and fintech companies to develop customized financial products for rural entrepreneurs.
5. Market Access: Develop a state-level e-commerce platform exclusively for SHG products, supported by a robust quality control and branding strategy.

Conclusion:

The landscape of self-help groups in Kalyana Karnataka is undergoing significant transformation, driven by technological advancements, policy support, and changing economic realities. The emerging trends identified in this study – particularly in digital financial inclusion, skill diversification, and market linkages – suggest a positive evolution in the capacity and impact of SHGs.

However, these innovations also bring new challenges, including the risk of digital divide and the need for continuous adaptation. The success of SHGs in navigating these changes will depend on continued policy support, capacity building, and the ability to balance innovation with the core principles of community empowerment and mutual support.

As SHGs in Karnataka continue to evolve, they have the potential to play an even more significant role in rural development, women's empowerment, and sustainable economic growth. Future research should focus on long-term impact assessment of these innovations and strategies for scaling successful models across diverse contexts.

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