



Women Empowerment Through SKDRDP & SHG,s in Karnataka

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ABSTRACT

Poverty and unemployment are the two major problems of under developed countries, to which India is no exception. The union government has implemented various schemes to reduce poverty and promote gainful employment opportunities. But the most attractive scheme with less effort is the “Self Help Groups”. It is atoll to remove poverty and improve rural development. Self Help Groups (SHGs) can be defined as supportive educational and usually change oriented mutual aid group that addresses life problems or conditions commonly shared by all members. Empowerment is a multi-dimensional process, which should enable women or groupof women to realize their full identity and power in all spheres of life. With this background, a critical study of the evaluation of the SHG's will be the immense use in knowing the functioning, prospects and problems in their operation and to suggest appropriate strategies for successful functioning of SHG. Self Help Groups play an important role in empowering the women in India. Self Help Groups through microfinance has helped the rural women in transforming them from rural ladies in to Women entrepreneurs. The SHG's act as a support group developing courage and offering mutual solace and comfort to the members. It is when training in accounts and managerial inputs are given, that the availability of credit leads to the setting up of successful ventures. This success in turn leads to a growth of their confidence and improves their status at home and in the community.

Key Words: SHGs, Empowerment, SKDRDP, Microfinance, etc..

Introduction:

According to the 2011 Census, while 82.3 percent of women in rural India are engaged in agricultural activity or household industry, only 28.83 percent of them are cultivators. Moreover, almost 60% of women are outside the labour force and do not participate in any gainful economic activity, which is among the highest in the world. These numbers taken together are an indication of the limited economic opportunity available to women in the country, and bring into sharp focus issue of gender equality, women's empowerment and livelihood creation. Women's participation in the workforce is reflective of a country's economic strength, thus making it a pertinent indicator.

This brief aims to highlight the critical role that Self Help Groups can play towards women's empowerment in India.

The growing commercialization of rural economy, increasing dependence of agriculture on external inputs, mobilizations of savings towards construction and the growing education have opened up new vistas for the micro-enterprise development in India. Self Help Groups (SHGs) have speeded up the process through credit availability and training. Many successful stories created demonstration effect among the participants. Improved fund availability and savings encouraged women micro entrepreneurs to take up new projects and to create more employment opportunities in rural areas. The SHG approach has considered to be one of the successful approach not only for economic empowerment but also social and political empowerment among rural women in India. Regular intervention by the promoters enhanced the skill formation and awareness among the participants. Economic empowerment involves access to resource, decision making and asset creation among beneficiary and community. There are several quantitative and qualitative tools are developed to analyse the impact evaluation of women empowerment through micro finance. Present study will focus on measurement of financial intervention by the micro finance institution on rural women.

SKDRDP and SHGs

Shri KshethraDharmasthala Rural Development Project, popularly known as SKDRDP, is a charitable trust promoted by Dr. D. VeerendraHeggade. SKDRDP concentrates on the empowerment of rural women by organizing Self-help Groups (SHGs) on the lines of Joint Liability Groups (JLBs) of Bangladesh and provides infrastructure and finance through micro credit for the rural people. The Shri KshertaDharmasthala Rural Development Project encompasses all aspects of enriching the rural life. It is currently expanding its developmental activities to all the districts of Karnataka. It launched its microfinance programme in 1996, following a self-help group (SHG) model where in group of 15-20 members are collectively responsible for employment of loans sanctioned to each individual. The trust focuses on marginal farmers, landourers, and local populace engaged in seasonal occupations. Every SHG has a leader and all the SHGs in a village are organised into a federation, headed by a presidents. The group also undertaken livelihood development programmes. The MFI trains SHGs on maintenance of required documentation, book-keeping and on the conduct of meetings and allied affairs. SKDRDP is one of India's top five MFIs in terms of loans outstanding and client base. End of the

year 2016, the MFI had an outstanding portfolio of Rs.5,435.35Crores, across 123 branches in Karnataka, covering more than 20 thousand villages, 3,68,000 SHGs, 37,24,000 members and Rs.3856.53 Crores loans disbursed. The MFI also incorporated a section 25 company, Shri Dharmasthala SIRI GramodyogSamasthe, to market the goods produced by its SHGs.

SKDRDP not only provides financial aid to the poor but empowers them. With the loans, people are equipped with the abilities to make something for their future and to improve their standard of living. Also it bestows upon them the responsibility of them making their own decisions and controlling their fate. Empowering the poor and enabling them with the capabilities is what SKDRDP strives to do with its programs. The 2 Parts of women empowerment programmes are.

Jnanavikasa: (flagship women empowerment programme) :JnanavikasaKendras are unique centers of socio-economic empowerment for uneducated, unemployed rural women with no land. In the JnanavikasaKendras, women empower themselves through weekly two-hour group sessions sharing knowledge on health, family welfare, hygiene, children's education and clean surroundings. Besides finding inspiration from each other, women also learn about inculcating family values and developing savings habits. Such participation imbues usually shy women with confidence and transforms them into self-respecting, determined women. JnanavikasaKendras are now attempting to train women in various production activities like floriculture, dairying, vegetable cultivation and home industries.

Gelathi—(a counseling program): The role of a woman as bread earner, house keeper and social link within the family creates tremendous pressure on a young woman, especially when she comes to a new family through marriage. Additionally, she is not well equipped to accept this challenging role. She often has no formal coaching for performing the said roles either from her parents or from the schools. The stress felt by the women is expressed in the form of physical illness or behavioral changes. This will complicate matters at home, which could result in strained relations, perceived illness and disturbed mental status. The following table shows the services offered through Gelathi.

Literature Review:

RekhaGoankar (2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and social change.

Murugaiah, (2002) The women empowerment theme become universally accepted and experimented issue, which has deeper implication for Indian context. There are several studies revealed positive impact of financial intervention through microfinance in rural areas. Similarly growing business opportunities raised several critical issues which has negative impact on women empowerment. The subject of empowerment of women is deeply rooted in the globally determined and accepted goals of equality, development and peace for all.

Suguna (2002) mentioned three dimensions of women empowerment namely economic, social and political. The economic empowerment includes skill development, income generation, credit availability whereas the social empowerment consists of equality of treatment, equality of respect, equality of opportunity, equality of recognition and equality of status. The political empowerment represents the process of controlling power and strengthening of their vitality.

Sharma (2007), in the study, “Micro-finance and Women Empowerment” examined that empowerment is an indicator to build broadly in eight criteria’s, i.e. mobility, economic security, ability to make small and large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns.

Objectives of the Study

- To study the impact of SHGs on economic empowerment of women in rural areas.
- To understand the impact of training and credit availability on women entrepreneurship
- To understand the impact of economic empowerment on social empowerment of rural women.

Research Methodology:

Sources of Data: The Study is exploratory in nature and is based on both primary and secondary data. Secondary data was collected from various journals, articles, working papers, SKDRDP reports etc. Primary data was enumerated from a field survey in the study area.

Area of Sampling: the study was conducted in the district of Shivamogga through a filed survey to get onsite of the benefits and challenges faced by women in SHGs.

Sample Size: The study covered 42 samples from 3 SHGs from the area of Shivamogga district which is affected by the SKDRDP. The data collected by simple random.

Method for data collection: A structured interview schedule was prepared and used for collecting data from the SKDRDP SHGs members. Both open ended and close questions were included in the schedule.

Social Women Empowerment:

Empowerment concept can be assessed in different contexts. Social empowerment shed lights on education, age, caste and other social parameters where significance improvement on participation and impact on decision making and social responsibility of the women can be measured. This research primarily focused on economic empowerment and partially on other contexts. Therefore we have analysed only age and educations parameters to support the economic empowerment of rural women in the research area.

Table 1: Age wise classification of women SHG members.

Age wise Classification	No. of respondent	Percentage
Below 25	1	2.38%
25-35	3	7.14
35-45	24	57.14
45-55	12	28.57
Above 55	2	4.76
Total	42	100

Source: Filed Survey

The majority of the women members belongs to the age of 35 to 45 which shows the necessity and role of the middle age housewives in the family life in the village. This also represents social responsibility and family dependency on women.

Table 2: Education wise classification of SHG members

Education wise classification	No of respondent	Percentage
Illiterate	7	16.67
Primary	19	45.23
High School	9	21.43
12th std	7	16.67
Total	42	100

Source: Filed Survey

Education profile of the respondents from the Table No.2, reflects mixed combinations. The number of illiterate and primary education holders represents major portion of the sample. Above matriculation is very less in the sample. This indicator may further leads to investigation on education and rural women participation through self-help groups.

Economic Empowerment:

The economic intervention of the microfinance institution on rural women is assessed through several indicators. Basically the concept of empowerment reveals giving the power to the beneficiary and it may be expressed through improvement of life in terms of level of income, expenditure, and savings. Economic aspects of the empowerment also look into asset creation and entrepreneurial aspects of the rural women. In this research some of the economic empowerment indicators assessed and conclusions are drawn. Further it has also notified some of the research themes which may be the further research scope.

Table 3: Impact on level of Income

Monthly Income	Before joining SHG	%	After joining SHG	%
Below 2000	12	28.57	0	0
2000-5000	11	26.19	7	16.67
5000-10000	12	28.58	13	30.96
10000-15000	5	11.9	17	40.47
above 15000	2	4.76	5	11.9
Total	42	100	42	100

Source: Filed Survey

The women respondent participation in self-help groups has changed the perception and income generation in the family. Most of the members revealed that, their participation created the awareness among the earning members of the family and it has stimulated other members to improve their income generation activities. These factors led to sustainable increase in the family income of the member. It is witnessed from the above family. Secondly the income category of ten thousand to fifteen thousand increased from 11.9 to 40.47 and later category increased from 4.76 to 11.9. This impact is due to training and entrepreneurial skill improvement among the members and led to asset creation in the rural area.

Table 4: Impact on level of Expenditure

Monthly Expenditure	Before joining SHG	%	After joining SHG	%
below 2000	2	4.77	0	0
2000-5000	20	47.61	4	9.52
5000-10000	10	23.80	13	30.95
10000-15000	7	16.67	13	30.95
15000-20000	3	7.15	12	28.57
Total	42	100	42	100

Source: Filed Survey

Table No.4 summarizes the level of spending by the family of women member before and after joining the self-help group. Compared to the level of income to spending, it has proved that consumption spending increased much higher than the level of income. Secondly it has generated several further questions in this research related to change in the level of spending and level of borrowing and savings of the family. The increase in the level of income after joining SHG in the last category of fifteen thousand is only 7.14 percent of the total sample. But increase in the expenditure level in the same category and above is 28.57 percent. The category like five thousand to ten and ten thousand to fifteen thousand improved progressively. This change in expenditure pattern of the member family is may be due to easy access to the credit and peer pressure of repayment of debt.

Table 5: Impact on Monthly Savings

Impact on Savings: Monthly Savings	Before joining SHG	%	After joining SHG	%
Below 100	17	40.48	0	0
100-500	20	47.62	15	35.71
500-1000	5	11.9	27	64.29
Total	42	100	42	100

Source: Filed Survey

The savings habits were improved after the intervention by the self-help groups in the research area. Before joining the SHG members had the habits of savings but the amount of the savings are less. After joining the SHG, members improved their amount of savings and level of savings is also increased sustainably.

Entrepreneurship and Training:

Economic empowerment is focused on sustainability of the resource access and asset creation among rural women. The intervention of the SKDRDP among rural women is improved entrepreneurial skills and employment generation activities among rural women. The training on various agricultural activities and self-employment avenues improved the participation of rural women in various economic activities. Apart from this social awareness and legal aspects improved their social status.

Conclusion

Today, in India the role of Self Help Groups in the rural development has attracted attention from all over the realm of social sciences. Hence, the study is placed to evaluate the SHG's important role in increasing rural development of Karnataka state. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save some amount of money and invest it in further development. In the research area it has been proved that economic and social empowerment witnessed through intervention by the self-help groups. It has further led to entrepreneurial and social awareness and improvement among the rural women which further lead to forward linkages in the society.

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