



# Women Empowerment through SHG: with reference to Chickballapur Taluk Karnataka -A Study.

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**ABSTRACT:** *In India, micro-finance scheme is dominated by self-help groups. Bank linkage programme aimed at providing financial services to the poor. the SHG programme has been successful not only in meeting peculiar needs of the rural poor, but also in strengthening collective self- help capacities of the poor at the local level, leading to their empowerment. SHGs are making significant contribution to women empowerment and empower the members in economic, social, and political areas.*

Keywords; Micro finance. Poor, Credit, SHGs

Micro finance is a very traditional and familiar form of business. It is in general a practice of providing the poor with credit, savings and insurance facilities to set up and also to expand income generating activities relating to agriculture and its allied activities and non-farm structure and thereby is poverty reducing mechanism. It has turned out to be useful development assistance product. It reached millions of poor people and emerged as a revolution. It is a viable alternative that reached wither to undetached for their social and economic empowerment through financial and social intermediation.

Micro credit, which includes micro savings, is gradually emerging as one of the most effective strategies to alleviate property. It can effectively generate employment and sustain the income of the households by giving them opportunities to work. Micro finance programmes for women are promoted not only as a strategy for poverty alleviation but for women empowerment as well. Empowerment has been considered both end and as a means of development.

The formation of self-help groups is not ultimately a micro-credit project but an empowerment process. The concept aims at empowering women and thus uplifting them above the poverty line. It is a gradual process resulting from interaction with group members through awareness and capacity building. Building capacity refers

to the strengthening of ability to undertake economic, social and political activities. And enhance self-respect. Capacity to undertake economic activities including ownership and control of productive resources and alternative employment opportunities at local levels. It has been proved that economic empowerment could have a positive impact in other spheres as well, enhanced social, legal, and political status. Capacity to undertake social-cultural activities encompasses ability to participate in non-family group meetings, to interact with public, to create dependence and to get mobility and visibility.

Micro finance is carried out through self-help groups where poor come together in the range of 15-20 by weekly. And they conduct monthly meetings. SHGs in the country have achieved success in bringing women to the line of decision making. SHG is also a good organized setup to distribute micro credit to the rural women and to encourage them to enter entrepreneurial activities. The women led SHGs have demonstrated how to mobilize and manage thrift appraise credit needs and enforce financial self-discipline.

In India, self-help groups dominate micro-finance scheme, Bank linkage programme aimed at providing financial services to the poor based on the peer pressure and group securing as collateral substitute. The SHG programs has successful not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment. SHGs are making significant contribution to women empowerment and empower the members in economic and social spheres.

This paper analyses the role of micro finance and the role of SHGs in the empowerment of women of Chickballapur Taluk in Chickballapur district. Of Karnataka.

## Objectives

1. To assess the performance of Self-help Groups
2. To find out the impact of SHGs on the economic condition of the women study area.
3. To give recommendations and suggestions

Chickballapur taluk is located in Chickballapur district of Karnataka state. Majority of the population depends on agriculture for their livelihood. And there is no water source for agriculture, as a result, the food security of the people is in dilemma and agriculture is slowly losing its relevance. It means that majority of rural population are under the pressure for their livelihoods. In this bad situation SHGs are emerged and helped rural poor. SHGs are plying important role in economic, social and political empowerment of rural poor particularly women.

This study is an effort to study the role played by SHGs in Chickballapur by helping rural women to get financial assistance by the banks and to achieve economic empowerment.

This study covers a sample survey of Ten SHGs in Chickballapur taluk. Chickballapur has 217 villages. In these villages 748 SHGs are promoted by Government Agencies, NGOs, municipal authority. Government of india , and DCC banks it consist of 12186 members with breakup of SC-3300,ST-1942, Minorities 903, and others 6041. All the members were given training in book keeping, leadership, and awareness.

When asked about reasons for joining SHG, among the reasons, availing credit, developing saving habit, to meet unexpected demand for cash, peer pressure, motivated by NGO officials, friends, solidarity exchange of ideas, buying jewels, and empowerment were the common reasons mentioned. Availing credit, meeting unexpected demand for cash, and developing saving habit are the predominant to join the SHGs. The meetings are conducted at the group leaders house either weekly or fort nightly depending on the convenience of the members. Agenda items include savings, flow of credit, income generating activities, recovery, social issues etc. savings are used for internal lending. The amount of loan and number of loaners are decided by the members depending on the savings, need and urgency. Loans are sanctioned at a low rate of interest. Women said that they suddenly realized that they have not only access to but also control over an amount, which they had never dreamt in their lives that they would ever see. They opened bank account in the name of group to ensure safety of money saved. These groups are also linked with banks to undertake income generating activities through which women could achieve economic independence and self-confidence to some extent.

The economic activities of SHGs in this area helped rural women to earn an additional monthly income ranging from Rs.500 to 2000 depending on the income generation activity taken up by them. The rural women have learnt the art of improving their socio-economic status by participating in Government programmes. SHGs have helped women to become economically secured by increasing their income and also their savings.

Income generation Activities taken up by the members of the groups has given the monthly returns to them. Their contributions to the monthly family income, their repayment behavior and changes in their physical assets and amenities have changed after joining the group. The income is used not only for women welfare but also for the welfare of their children's and the family; most of the members have taken up income generating activities.

The majority of the members had gone in for preparing sambar powder, cottage industries activities, opening provision store, and tailoring shops.

After joining the SHGs the group's members access to resources and local group activities increased and also enhance their decision-making ability to meet some psychological needs like self-esteem and confidence. Involvement in cultural activities can go a long way to liberate women from their traditional roles. This has helped to improve their confidence and created an opportunity for its members to meet members of other SHGs. This has helped them to become conscious of their collective strength and to fight against all forms of social injustice and gender discrimination. The group celebrates festival like Ganesha Chaturti, Sanskrnthi, Gramadevatha Pooja a practice that helped in for going communal harmony among them.

Almost all the respondents in the area are of the view that girls should be married only after 18 years of age. Efforts are being made to educate their daughter's at least till higher secondary level. SHG have been responsible for socio-economic development of the villages.

### **Problems of SHGs**

In spite of growth in numbers and size, the SHGs are not free from problems. Some of the problems are.-

1. Conflicts between SHGs leadership and members, it leads to either ineffective functioning or withdrawal of membership from group
2. No asset creation and spending the loan on the non-productive activities in case of majority SHG members]

3. More reliance on NGO s banking agency and government authorities even for their due share.
4. Inadequate loan amounts which are not sufficient to initiate any economic activity even at primary level
5. The repayment schedule of weekly payment is not attractive, it leads frustration from members

### Suggestions

Some suggestions emerged as part of this study conducted.

As self-help micro credit schemes are often landed as one of the most effective mechanism to reach the poor, measures must be taken to ensure that the eligible poor are not excluded due to any social and political reasons.

The Government and the Banks should take all initiative to increase the financial assistance to at least .Rs. 200000 in one time to each member so that they initiate income generating activity.

Some of the members are members in more than two SHG enjoying financial assistance it leads to injustice for other members , so measures to be taken to curtail bi and tri membership.

Proper accounting knowledge is to be imparted to at least three women members in each group so that they can make proper check and control on the accounts

### Conclusion:-

Even though there are few defects in the implementation of the programme, this could be overcome by constant counseling efforts of the authorities and people. The basic requirement is that the authorities should identify the women who have self-confidence and aspiring for progress which takes them to a higher level. The government, policy makers, bankers, executives and operatives at the ground level, should ensure that the women members become more self-confident and achieve the implied objectives of SHG programmes.

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