

## **Economic Empowerment of Women Through Self-Help Groups: A Study in Tumkur District**

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### **Abstract**

Women, in rural areas have comparatively less skills, education, social status, leadership qualities and capabilities, which determine the degree of their decision making and empowerment. As a result, their dependence on men increases greatly. They have been confined to the four walls of the household, over-burdened with domestic works and controlled of their mobility and personal freedoms by the men of the household since time immemorial. So they have lagged behind in the fields of education, skill development, employment and by and large, their work is greatly undervalued in economic terms.

The present study is an attempt to understand and evaluate the concept of empowerment of women through Self Help Groups. Empowerment as a strategy was basically formulated to bring about development of the excluded groups in the society.

### **Introduction**

Women's lack of empowerment is considered as an important determinant of gender development. Therefore, they need to be empowered economically, socially and politically. The women empowerment is a critical determinant of their economic well-being, social status and political power.

Income generation is the approach advocated in recent times to empower women. However, this often leads to double burden and dual roles. Engagement in outside work overburdens a woman as she has to also manage the household responsibility.

Therefore, access to credit and income generation by women can be considered as a necessary but not sufficient condition for empowerment. Apart from this, focus should also be on developing awareness among the people about the prevailing gender inequalities in the society. This may help in the transformation of social structure in the long run.

For empowering women, micro-finance and micro-credit are considered to be an effective measure. It was also thought that accessibility to credit would help in income-

generating activities among women. And in the long run, this would help in alleviation of poverty among the households and the society at large.

### **SHGs and Women Empowerment**

The distinguishing feature of the SHGs is creating social and economic awareness among the members. The social awareness enables the members to lead their lives to pursue a better living. The woman members involve themselves more in taking decisions regarding the health and education of themselves and their children, the expenditure of the family, managing the economic assets of the family and bringing up cohesion among the members of the family and others for a better living. Every women respondent when they take SHG membership has felt that they will involve more in economic activities. The spirit for social and economic upliftment of women respondent is the significant contribution of every SHG.

Women empowerment enables the development of the nation on the whole. There are several mechanisms for the empowerment of women. Government has provided certain safeguards and facilities through Constitution and enactment of various Acts for the uplift of the women. Non-governmental organizations are also striving for the empowerment of women. Self Help Groups approach enables self-motivation of the poor women. They encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leading positions.

### **Importance of the Study**

So many studies have been conducted so far to evaluate the impact of the Self Help Groups on the empowerment of women. It may be found from those studies that limited progress has been made in the empowerment of women and that there is a long way to go to remove long-held male dominated practices, attitudes, values, traditions and social, political and economical systems. Although the government has started so many developmental programmes for the empowerment of women, yet they have not achieved total emancipation.

There is a need to conduct a study to examine whether the impact of SHG on women empowerment is equally distributed in all the rural areas as there have been no studies specifically in this context so far. Thus, there is a gap in the earlier studies in this context. Therefore, the present study is taken up with the objective of filling that gap by assessing the impact of Self Help groups among different villages of Tumkur district.

**Objectives of the Study**

- 1) To understand the socio-economic background of the women self-help groups in the study area.
- 2) To know the employment opportunities and income created through the SHGs.
- 3) To analyze the linkages between skill development and economic empowerment.

**Methodology**

The present study is an attempt to understand, analyze the economic empowerment of women through SHGs in Tumkur district.

**Data Source**

The study has used both primary and secondary data. The secondary sources of information have been accessed at national level, state level and district level. At the national level the sources of information include Annual reports of Ministry of Women and Child Development, Population Census Reports, Planning Commission Documents. At the state level the sources of information include Department of Women and Child Development - GoK, Karnataka at a Glance, Tumkur District Human Development Report-2012, Human Development Report – Performance of Gram Panchayat in Karnataka-2013.

The primary data are collected through survey by administering schedules and Focus Group Discussion with SHG members in Tumkur district, which is the study area.

**Area and Period of the Study**

The major focus of the study is on Tumkur district. Out of seven taluks, three taluks are selected for the study. They are Madhugiri, Pavagada and Sira. The study period is 2000 to 2013.

**Sampling Technique**

For the purpose of the study, the necessary information is collected from SHG groups and their members. Further, to analyze the socio-economic change among women due to the contributions of SHGs, respondents in the district were interviewed and Random Sampling Method is used to select the respondents. Responses from 300 respondents (100 from each taluk) were collected and analyzed using descriptive statistical techniques.

**Table no 1 Selection of Sample Respondents**

Name of Taluk	No. of women SHG's	Number of Respondents
Madhugiri	1231	100
Pavagada	775	100
Sira	975	100
Total	<b>2981</b>	<b>300</b>

Source: Field survey

### **Analysis and Discussion of the Primary Data**

The collected data have been processed manually with coding and analyzed with the help of tables and diagrams wherever necessary. Percentages of the collective responses are used to analyze and interpret the data. Further, suitable statistical techniques are also applied wherever necessary.

### **Limitations of the Study**

The researcher has analyzed the socio-economic position of some selected women, who are members of SHGs in the three taluks i.e, Madhugiri, Pavagada and Sira of Tumkur district. Hence the study covers only economic empowerment of Women, who are members of SHGs and the study is limited to Tumkur district of Karnataka.

### **Self Help Groups**

The origin of SHGs goes back to early 1980's. An experimental attempt was made in Bangladesh by Dr.Muhammad Yunus, farmer professor of economics, Chittagang University. He encouraged landless and marginalized women to undertake small trade with little loan given from his own asset at the beginning stage. This effort was turned in to a grand success with a renovated approach to motivate the rural poor and disadvantaged women to inculcate banking habits through small savings and credit activities. At present it has attracted a global attention as "Bangladesh Grameen bank".

This movement stems from the people's desire to meet their needs and determine their own destinies through the principle of "by the people, for the people and or the people".

A Self-Help Group (SHG) is a small, economically homogeneous and cohesive group of rural poor voluntarily coming together.

- To save small amounts regularly.
- To mutually agree to contribute to a common fund
- To provide collateral-free loans

**Table no.2 Growth of Self Help Groups in India (1992-2016)**

Year	No. of SHG's formed	Cumulative Number
1992-93	255	255
1993-94	365	620
1994-95	1502	2122
1995-96	2635	4757
1996-97	3841	8598
1997-98	5791	14317
1998-99	18678	32995
1999-2000	81780	114775
2000-2001	149050	263825
2001-02	197653	461478
2002-03	255882	717360
2003-04	361731	1079091
2004-05	539365	1618456
2005-06	620109	2238565
2006-07	686408	2924973
2007-08	552992	3477965
2008-09	1081474	4559439
2009-10	1609586	6169025
2010-11	1586822	7755847
2011-12	1196134	8951981
2012-13	1147878	10099859

Source : NABARD Annual Reports, GoI, 1992-93 to 2012-2013.

The table no. 2 reveals that the SHGs formed in the year 1992-93 were just 255 in number and crossed two thousand figure by 1994-95 as the number registered was 2,122. Though there is an increase in number marginally year by year, a sizeable addition was made in the year 1997-98 as the no. of SHGs started in that year was 5719 and the cumulative figure of SHGs reached to 14,317. Since then the no. of SHGs came in a big way as 81,780 SHGs were started in 1999-2000 and cumulative figure has crossed one lakh mark by this year. There is a continuous increase in number of SHGs upto 2006-07 and a decline in number of SHGs only in the year 2007-08 as less number of SHGs were formed in that year. The cumulative figure crossed the ten lakh mark by 2003-2004 and

twenty lakh mark by 2005-2006. As per the cumulative figure i.e., from 255 (in 1992- 93) to 61, 69,025 (in 2009-2010), the SHG revolution came in a big way in India.

### **Recommendations**

In view of the above findings, the following recommendations are offered to the improve the overall functioning of the Self-help groups further and in turn to confer its fruits to each and every poor woman in the country.

- ❖ Education is an important determinant of women empowerment. Therefore, the first and foremost step for empowering women is educating them. The department of Mass Education, Women and Child Development, Rural development and Panchayath Raj and PACS at the grass root level, shall formulate and implement literacy programs.
- ❖ NGO's intervention is the motivating factor for women to join the SHGs. The cohesive, self-regulatory group processes and the motivational efforts of the NGOs pave the way for success of the SHGs, exceptionally promising, promotional and effective.
- ❖ SHGs movement should not become micro credit oriented. 'Credit plus' or a holistic approach should be adopted covering aspects like skill development, social awareness, literacy improvement, health care, gender equality for the empowerment of the disadvantaged women.
- ❖ Encouraging the formation of federation grouping a set of SHGs is worthwhile as it further strengthens the empowerment of disadvantaged and weaker women. Now in Karnataka Stree Shakthi group federation are constituted at taluk level and at the district level.
- ❖ Creating awareness regarding the role of SHGs in empowerment of women through print and electronic media, NGOs, academic institutions by narrating the success stories, experiences of SHGs.
- ❖ Political interference s in SHGs should be minimum or zero.

### **Conclusion**

It can be concluded that main motive behind formation of the group by the respondents in the study area is to obtain the financial, social, technical support and skill development for income generation which leads to self empowerment. NGOs, Government awareness programs and other SHG members are found to be main motivating persons to encourage the women to form SHGs in the study area. No conflicts are found among the group members. The study finds that there is a shift from

borrowing of loans for consumption purposes to production purposes after joining SHGs. After joining SHGs, sample respondents have understood the importance of economic activities for women. Their role and responsibility in the family has also improved. They are socially and politically aware and economically empowered after associating with SHGs.

It can be concluded that the impact of SHGs is not uniform in all the sample villages. This could be attributed to several factors like motivating persons, satisfaction over functioning, percentage of increase in monthly income, expenditure, percentage of increase in monthly savings, level of knowledge, participation in social service activities, political awareness and problems handling capacity.

However, there are various issues such as negative attitude of banks, non cooperation among the members, lack of knowledge to manage financial affairs of the group due to lower levels of education and lack of knowledge on the rules and regulations for the functioning of the SHGs.

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