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Women Empowerment Through SHGs in Karnataka: A case study in Shivamogga District

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ABSTRACT:

India is one of the many underdeveloped nations that struggle with poverty and unemployment. To alleviate poverty and provide opportunities for productive work, the union government has put in place a variety of initiatives. But "Self-Help Groups" is the most alluring plan that requires the minimum effort. The goal is to eradicate poverty and advance rural development. Self Help Groups (SHGs) are mutual assistance, educational and change-oriented support groups that resolve concerns or circumstances in members' lives that are common to all. A multidimensional process called empowerment should allow women or groups of women to fully realize their identities and power in all areas of life. With this context, a critical analysis of the SHG's evaluation will be very helpful in understanding how they work, what challenges they may face in the future, and how best to recommend solutions. The research was carried out in the Shivamogga area of Karnataka between 2015 and 2016. In Karnataka's SHG initiative, Shivamogga district has been leading the way. SHGs are crucial in India for empowering women. Self-Help Groups have assisted rural women in transitioning from being housewives to becoming businesswomen through microfinance. The SHGs serve as a support system for members, helping them develop confidence and providing support and consolation to one another. The establishment of profitable companies is facilitated by the availability of finance when management and accounting training is provided. Their position at home and in the community improves as a result of their accomplishment, which in turn boosts their confidence.

Keywords: SHGs, Empowerment, SKDRDP, Microfinance, etc.

Introduction:

Only 28.83 percent of rural Indian women are cultivators, even though 82.3 percent of them work in agriculture or home industries, as per the Census, 2011. Also, among the world's highest, about 60% of women do not engage in the labor force or any other kind of profitable economic activity. The lack of economic opportunities for women in the nation is shown by these figures, which also put the issues of gender equality, women's empowerment, and the establishment of

livelihoods into sharp focus. Women's employment rates are a useful measure of a nation's economic success since they are a reflection of that success.

This article tries to emphasize the crucial part that SHG may play in India's effort to empower women.

The rising commercialization of rural economies, the dependency of agriculture on foreign inputs, the use of funds for construction, and the growth in education have all created new opportunities for the development of micro-enterprises in India. Through the provision of financing and training, SHGs have accelerated the process. Various successful experiences had a demonstrative impact on the people. Women micro entrepreneurs were inspired to start new ventures and increase job prospects in rural regions due to improved access to capital and savings. The SHG strategy has been recognized as one of the most effective methods for empowering rural women in India, both economically and socially and politically. Regular promoter intervention improved the participants' ability to develop their knowledge and competencies. Economic empowerment includes decision-making, resource access, and wealth generation for the community as well as the beneficiary. Numerous quantitative and qualitative approaches have been created to analyze the effect assessment of women's financial empowerment. The current research will put special emphasis on measuring the financial assistance provided to rural women by microfinance institutions.

SKDRDP and SHGs:

Dr D. Veerendra Heggade promoted the charity trust known as SKDRDP, also known as the "Shri Kshethra Dharmasthala Rural Development Project". By establishing SHGs modelled after JLBs (Joint Liability Groups) in Bangladesh, the SKDRDP focuses on empowering rural women. It also offers infrastructural and financial support to the rural population with microcredit. The SKDRDP Project covers every facet of improving rural living. Currently, it is extending its developmental operations to all of Karnataka's districts. Following the SHG model, it started its microfinance programme in 1996. In an SHG, a group of 15-20 people is collectively accountable for the use of loans that have been approved for each person. The trust concentrates on seasonal workers, landless locals, and marginal farmers. Each SHG is led by a leader, and each SHG in a village is formed into a federation that is led by a president. Additionally, the organization undertook programmes to improve the means of subsistence. The MFI provides SHGs with training on meeting management, bookkeeping, and the upkeep of necessary documents. In terms of the number of loans outstanding and customer base, SKDRDP is among the five top MFIs in India. By the end of 2016, the MFI had a portfolio of unpaid loans of Rs. 5,435.35 crores, spread among 123 branches in Karnataka, spanning over 20 thousand villages, 3,68,000 SHGs, 37,24,000 members, and Rs. 3856.53 crores in issued loans. To promote the products made by its SHGs, the MFI also established Shri Dharmasthala SIRI Gramodyog Samastha, a section 25 corporation.

The impoverished are empowered by SKDRDP in addition to receiving financial assistance. The ability to create something for the future and raise one's level of life is provided by loans. Additionally, it gives people the power to decide for themselves and choose their own destinies. SKDRDP aspires to empower the underprivileged and equip them with skills through its programs. Programs for women's empowerment consist of two parts:

Jnanavikasa: (flagship women empowerment programme): Jnanavikasa Kendras are special places that help illiterate, jobless, rural women without land become more economically independent. Through weekly 2h group meetings where they share information on health, family welfare, cleanliness, children's education, and clean environments, women in the Jnanavikasa Kendras empower themselves. Women learn about instilling family values and forming saving habits in addition to getting inspiration from one another. By participating, shy women who are often insecure gain confidence and develop into strong, independent women. Currently, Jnanavikasa Kendras are working to teach women in a variety of production-related jobs, including vegetable farming, dairying, floriculture, and home industries.

Gelathi: (a counseling program): A young woman is under a lot of strain because of her responsibilities as the family's social link, housekeeper, and bread earner, particularly when she enters a new family by marriage. She lacks the skills necessary to take on this demanding task. She often receives no formal training for playing the parts from her parents or her schools. The stress experienced by the women manifests as physical disease or changes in behaviour. This will make things more difficult at home, which might lead to strained relationships, a perceived sickness, and mental instability. The services provided by Gelathi are listed in the following table.

Literature Review:

According to Rekha Goankar (2001), the movement of SHGs may greatly help to lower unemployment and poverty in the rural economy, and the SHGs can result in social transformation in terms of both social change and economic development.

Murugaiah, (2002) The notion of women's empowerment has gained widespread acceptance and experimentation and has deeper implications for the Indian context. Numerous studies have shown the beneficial effects of financial assistance through microfinance in rural communities. Similar to how business prospects are expanding, some important challenges have a detrimental influence on women's empowerment. The issue of women's empowerment is profoundly founded in the internationally agreed-upon ideals of equality, advancement, and peace for everyone.

Suguna (2002) discussed the economic, political, and social facets of women's empowerment. Social empowerment involves fairness in treatment, respect, opportunity, recognition, and status, while economic empowerment covers the development of skills, credit availability, as well as income generation. Political empowerment is a technique for exercising influence over authority and

boosting vitality.

Sharma (2007), in the work, “Micro-finance and Women Empowerment” analyzed that empowerment is a broad indicator to develop in eight criteria, namely economic security, mobility, ability to do large and small transactions, involvement in major family decisions, relative freedom from family dominance, legal and political awareness, participation in political campaigns as well as public protests.

Objectives of the Study:

- To research how SHGs affect rural women's economic empowerment.
- To understand how financing availability and training affect women's entrepreneurship.
- To understand the effects of rural women's economic and social empowerment.

Research Methodology:

Sources of Data:

The exploratory nature of the study and its use of both primary and secondary data. Secondary data was gathered from a range of publications, works in progress, SKDRDP reports, articles, etc. A field survey was conducted in the research region to gather primary data.

Area of Sampling:

To have a better understanding of the advantages and difficulties experienced by women in SHGs, the research was carried out in the Shivamogga area using a field survey.

Sample Size:

42 samples from 3 SHGs in the SKDRDP-affected Shivamogga district were included in the research. Simple random sampling was used to acquire the data.

Method for data collection:

To interview the members of the SKDRDP SHGs, a systematic interview schedule was created. The agenda includes both closed-ended and open-ended questions.

Social Women Empowerment:

Different scenarios may be used to evaluate the empowerment notion. Age, caste, education, and other social factors that have a significant influence on women's involvement, social responsibility, and decision-making were highlighted by social empowerment. This study focused mostly on economic empowerment and to a lesser extent on other circumstances. To help the economic empowerment of rural women in the study region, we have thus solely examined age and educational factors.

Table 1: Age groups for women who belong to SHGs.

Age groups	%	No. of participants
Under 25	2.38%	1
25-35	7.14	3

35-45	57.14	24
45-55	28.57	12
Over 55	4.76	2
Total	100	42

Source: Filed Survey

Most of the female members are between the ages of 35 and 45, demonstrating the importance of middle-aged housewives in rural family life. This also stands for social responsibility and the dependence of families on women.

Table 2: Categorization of SHG members based on education

Education level	%	No of participant
Illiterate	16.67	7
Primary	45.23	19
High School	21.43	9
12 th std	16.67	7
Total	100	42

Source: Filed Survey

The participants' educational backgrounds, as shown in Table No. 2, are diverse. The majority of the sample is comprised of those with just an elementary education and those who are illiterate. In the sample, there are extremely few people with higher education. The examination of education and rural women's engagement in SHGs may be enhanced by this indicator.

Economic Empowerment:

Several metrics are used to evaluate the economic involvement of the microfinance sector in rural women. Essentially, the idea of empowerment entails providing the recipient authority, which may be manifested through a better quality of life in terms of income, savings, and expenditure. Economic components of women's empowerment also include how rural women might start their businesses and create assets. Several economic empowerment indicators are evaluated in this study, and conclusions are obtained. Additionally, it has highlighted certain research topics that may be the subject of future study.

Table 3: Effect on Income level

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

Over15000	2	4.76	5	11.9
Total	42	100	42	100

Source: Filed Survey

The involvement of female respondents in SHGs has transformed the way the family is seen and how money is earned. The majority of the participants said that their involvement raised awareness among the family's income-earning members and encouraged other participants to enhance their income-generating activities. The household income of the individual increased steadily as a result of these circumstances. It was observed by the aforementioned family. Second, the income range of 10,000–15,000 grew from 11.9 to 40.47, while the latter range climbed from 4.76 to 11.9. This resulted in the formation of assets in the rural region and is attributable to the members' increased training and entrepreneurial competence.

Table 4: Effect on Expenditure level

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

The amount of money spent by the member's family both before and after joining the SHG is summarized in Table No. 4. It has been shown that the level of consumer expenditure rose much more than the amount of income when compared to spending levels. Second, it has led to various new concerns in this study about changes in the family's level of spending, savings, and borrowing. Only 7.14 percent of the whole sample shows an improvement in income after joining SHG in the last group of 15,000 income. However, there has been a 28.57 percent growth in spending levels in the same group and above. The categories from 5,000 to 10,000 and 10,000 to 15,000 saw gradual improvements. This alteration in the member family's spending habits may be driven by peer pressure to pay off debt and easy access to credit.

Table 5: Effect on Monthly Savings

Effect on 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
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Source: Filed Survey

Following the intervention by the SHGs in the study region, the saving practices improved. Members of SHGs tended to save money before joining, but their total savings were smaller. Members' savings grew when they joined the SHG, and their savings levels also climbed stably.

Entrepreneurship and Training:

The generation of assets and the sustainability of resource access are the main goals of economic empowerment for rural women. The SKDRDP is working with rural women to strengthen their entrepreneurial abilities and activities that provide jobs. Rural women participated more actively in many economic activities due to the training on different agricultural operations and self-employment opportunities. In addition, their social standing was raised by legal considerations and social awareness.

Conclusion:

SHGs' contribution to rural development in India has recently drawn the attention of social scientists from all over the world. Therefore, the study's purpose is to assess the SHG's significant contribution to the rural development of Karnataka. The study's key results support the significant role played by SHGs in empowering women by helping them become financially independent and assisting them in saving money to invest in their future growth. In the study field, it has been shown that SHG intervention results in economic and social empowerment. It has also improved rural women's social and entrepreneurial awareness, which has further paved the way for future connections in society.

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