

AN ANALYSIS ON THE CONTRIBUTION OF SHGs IN FEMINIST MOVEMENT- SPECIAL REFERENCE TO NELAMANGALA TALUK OF BANGALORE RURAL DISTRICT IN KARNATAKA

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ABSTRACT

According to research, Women constitute half of the world's population. In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in rural and urban areas. Empowerment in the context of women's development is a way of defining, challenging, and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. This study seeks to examine the Empowerment of Rural Women through Self Help Group in Nelamangala Taluk of Bangalore Rural District. The present study was undertaken to measure the role of microfinance on women's empowerment through self-help groups. The various dimensions of empowerment such as Economic, Socio-cultural, Interpersonal, and Political dimensions are studied. The SHGs is primarily concentrating on women and economically backward classes because most of the members are the poor, mainly landless and agricultural labors. The main reason for joining SHGs members in the study area is for increasing saving habits, availing loans, and improve social status. Further, problems faced by women in SHGs were illiteracy in the group, outsider interference, and lack of cooperation among members. The study's two-stage sampling technique was adopted for the selection of samples. In the first stage, 10 SHGs were selected from the selected place. In the second stage from each selected SHGs 10 members were selected randomly for the collection of data. Therefore, 100 samples were selected for the study. Government and NGOs should look beyond credit and follow the 'credit with social development approach. Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women.

Keywords: *Women entrepreneur, self-help group, empowerment, Challenges.*

INTRODUCTION

In India, women constitute nearly 50 percent of the total population. The majority of them, especially in the rural areas, depend upon men for their livelihood and continue to be voiceless section, though the economic value is not attached to women's role. Rural India is still plagued by social evils like the dowry system, child marriage, caste system, domestic violence, alcoholism, and the list is long. Most of the time, it is the rural women which suffer due to such evils prevailing in society. Women are critical to a nation's economic growth and in the case of India, where still nearly 70 percent of the population resides in villages; they become important for a thriving rural economy too. However, it is sad to note that still most rural women are not treated equally and are deprived of even some of their basic human rights. In such a scenario, Women SHGs initiated nearly 32 years ago are doing all that they can do to empower women in rural India and are strongly acting as the multifaceted support system for them. The women's Ashgrove in empowering rural women is vast and multifaceted. Truly, women SHGs possess the incredible potential for promoting the growth of not just rural women but boost the complete socio-economic development scenario in rural India. They can help rural women to reach a new high where there is no discrimination done against them at all.

The SHGs are the major resource of inspiration for women's welfare. In an attempt to uplift women, the government has initiated Women's Welfare Programmes through development centers, rural agencies, banks, NABARD, etc. The basic concept of self-help groups for empowering women and eradicating poverty by making easy access to credit facilities and increasing employment opportunities will lead to women's empowerment. In India, RBI regulations mandate that banks offer financial services, including collateral-free loans to these groups at very low-interest rates. This allows poor women to circumvent the challenges of exclusion from institutional financial services.

Self-Help Groups (SHGs)

SHG is a small group of rural poor, who have voluntarily come forward to form a group for the improvement of the social and economic status of the members. It can be formal (registered) or informal. Members of SHG agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group. The concept underlines the principle of Thrift, Credit, and Self Help.

Review of the Literature

According to UNICEF (1985) et al., the study focused on highlighting long-term rehabilitation – economic growth means not only the creation of wealth but also creating people's capacity to create wealth and that resides in their health, knowledge, skill, education, etc. the socio-economic factors that have been influenced the successful implementation of income generating activities and efficient management factors influencing success and also made on the attempt to examine those factors for success. It is very difficult to separate the two social welfare has to be societies organized expression of concern for the total well-being of its members. It is not a temporary relief measure but consists of long-term rehabilitation.

Gudaganavar and Gudaganavar (2008) attempted to examine the empowerment of rural women through SHG. They highlighted the process of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and the employment of women through SHGs. They concluded that no development was possible without the empowerment of women.

Vasanthakumari (2008) attempted to examine the role of micro-enterprises in empowering women in Kerala. The author took a sample of 328 micro-entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially, and individually. The study suggested giving priority to the commercial viability of enterprises.

Arjun (2009) al., this study reveals an Innovative participatory approach,,; the self-help groups of women are being played a very active role in the eradication of rural poverty. As an anti-poverty programme, SHGs has three thrust areas are – women's access to microfinance and banking; the development of women's micro-enterprises, and women's empowerment. The present micro-level study has endorsed the right paradigm of rural development to eradicate poverty at the gross- the root level.

Kumararaja (2009) attempted to evaluate the performance of SHGs in Tamil Nadu. The study highlighted the progress of SHGs in India and Tamil Nadu. It revealed that there has been steady progress in the number of SHGs and amount of loans sanctioned. The study concluded that a timely and regular check of the micro-credit through SHGs will contribute to healthy progress and the overall development of rural women. **Sankaran (2009)** attempted analyses the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability, and the ability to cope with setbacks.

RURAL WOMEN EMPOWERMENT

Rural livelihoods are enhanced through the effective participation of rural people and rural communities in the management of their own social, economic and environmental objectives by empowering people in rural areas, particularly women and youth, including through organizations such as local cooperatives. Rural women are key agents for achieving the transformational economic, environmental, and social changes required for sustainable development. But limited access to credit, health care, and education are among the many challenges they face, which are further aggravated by the global food and economic crises and climate change. Empowering them is key not only to the well-being of individuals, families, and rural communities but also to overall economic productivity, given women's large presence in the agricultural workforce worldwide. Rural women remain a disadvantaged segment of Indian society. Statistics show that whereas 86.1 percent of females are engaged in agriculture, the figure for males is 74 percent. But there are hardly any special programmes for enhancing women's agricultural skills. While 7.1 percent of rural females are engaged in manufacturing, the percentage for rural males is 7 i.e., less than that of females. But most of the training programmes have hardly any female participation. India has shared with other countries its insights on empowering rural women and girls at an event on the sidelines of the meeting of the Commission on the Status of Women drawing on its many programmes

SELF-HELP GROUP

A self-help group (SHG) is a financial intermediary committee usually composed of 10 to 20 local women or men. Most self-help groups are located in India, though SHGs can be found in other countries, especially in South Asia and Southeast Asia. SHG is nothing but a group of people who are on daily wages, they form a group and from that group, one person collects the money and gives the money to the person who is in need. Members also make small regular savings contributions over a few months until there is enough money in the group to begin lending. Funds may then be lent back to the members or others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of microcredit.

SHGs is a community-based group with 10-20 members. They are usually women from similar social and economic backgrounds, all voluntarily coming together to save small sums of money, regularly. They pool their resources to become financially stable, taking loans from their collective savings in times of emergency or financial scarcity, important life events, or to purchase assets. Self-help groups are started by Governmental Organizations that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and needy people, increasing school enrolments, and improving nutrition and the use of birth control. In countries like India, SHGs bridge the gap between high-caste and low-caste people /citizens.

STATEMENT OF PROBLEM

Time is a constraint in this study. Most of all rural women are not well educated and a male-dominated society is locked by four walls. She wants to come out empowering herself nowadays society education system government policies are changed. Providing benefits for women but these benefits are not reached, rural women. The study has been in Nelamangala Taluk of Bangalore Rural District and conducted only limited to 100 members of SHGs out of 10 Self-Help Groups. This study considered only rural women and who have joined the SHGs. This Study Concentrate on rural women empowerment it relates to socio-economic empowerment. In this situation the SHGs are born to economically, socially empower the women. In these SHGs is also suffering from limitations i.e., economic, social aspects and they are not having knowledge about the government policies and benefits to empower the women in rural area. These are all the main problems for empowerment of rural women.

OBJECTIVES OF THE STUDY

This study is undertaken with following objectives:

- 1) To study the self-help groups in Nelamangala Taluk of Bangalore Rural District
- 2) To examine the role of SHGs in socio economic empowerment of rural women.
- 3) To assess the impact of SHGs linkage to Bank assistance
- 4) To identify the problems of SHGs.

HYPOTHESIS OF THE STUDY

To achieve the objectives of the study, the following research hypothesis is formulated. **Hypothesis 1:** There is an increase in the social status of SHG members after joining the SHGs.

RESEARCH METHODOLOGY

This paper's analysis is executed based on primary data and secondary data. The scope of the study is limited to SHGs in Nelamangala Taluk of Bangalore Rural District

- 1) Primary data was collected by the respondents through a structured questionnaire in 10 SHGs in Nelamangala Taluk of Bangalore Rural District to administer targeted respondents.
- 2) Secondary data was collected from the SHGs reports, websites, books, journals and periodicals, and sources of news. It is help full to frame questionnaires.

Sample Description

The sample consisted of Nelamangala Taluk of Bangalore Rural District, with 100 respondents. Only 10 SHGs were selected and from each group, 10 members have considered for the study Descriptive statistics were used, and structured questionnaires consisting of single-response and multiple-choice questions were administered. SPSS- 20 software was used & raw data were classified into suitable tabular forms for analysis. One Sample t-test method was applied to test the hypothesis. The test is strongly recommended for the empowerment of women status which in this study is included.

ANALYSIS RESULTS

From the survey, were well distributed across female groups of respondents, where the female also takes the prime responsibility of the family undertakings to reduce the financial burden. Majority of the respondents (33%) were in the age group of 21-30 years and 66% of respondents are married females. The family size of the respondents is in between the 1-5 members per family. Majority of the respondents (31%) education level is primary school only. The sample in the study fairly represents the demographic profile of the selected place.

The socio-economic status of the, Majority of the respondents (28%) family income of the family is 5000 7000. Most of the respondents are owned their own house. Majority of the respondents having the bank account but they do not utilize the banking services like credit card / debit card and other facilities offered by banking sector and 94% majority of the respondents having the BPL card. Majority of the respondents obtain the loan for the purpose of starting a small business.

The activities analysis of the reveals that respondents are widely accepted that SHGs has help to improve their life and providing self confidence in rural women's. 65% of respondents are satisfied with the rate of interest and managing their financial problems. Majority of members are disagreed with establish of small business because SHGs is not providing efficient training. Around 78% of the respondents feel that after became as member of SHGs their savings have been increased. Nearly 80% of respondents are strongly agree that after joining the SHGs have increased their social status and built up their life in better financially strength.

TESTING OF HYPOTHESES

For the purpose of testing, the following null hypotheses and alternative hypotheses are reformulated.

H01: There is no increase in the social status of SHG members after joining the SHGs. Ha1: There is an increase in the social status of SHG members after joining the SHGs.

Table .1: One Sample t-test

Factors	Number	Mean	Std. Deviation	Table value
Improve in social status	100	3.88	0.43298	0.433

Table.2: One Sample t-test

Factors	Test Value= 3					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
Improve in social status	20.324	99	.000	0.88	0.7941	0.9659

*p ≤ 0.01 (Significance at 1%); *p ≤ 0.05 (Significance at 5%)

For testing of hypothesis One Sample T test is used with assumed mean 3. As per table

4.1 and 4.2, reveals that respondents of SHGs members “social status was increased. The calculated value is more than the table value i.e., 3.8800. The result indicates that the null hypothesis is rejected and the alternative hypothesis There is an increase in the social status of SHG members after joining the SHGs is accepted.

RESEARCH METHODOLOGY

The research paper is an attempt of exploratory research, based on the secondary data sourced from journals, magazines, articles and media reports. Available secondary data was extensively used for the study. Looking into requirements the objectives of the study their search design employed for the study is of descriptive type.

Features of Self-Help Groups

1. The motto of every group member should be “saving first – credit latter”
2. Self Help Group is homogeneous in terms of economic status.
3. The ideal size of a Self-Help Group ranges between 10 and 20 members.
4. The groups need not be registered.
5. Groups are non-political, voluntary associations and follow a democratic culture.
6. Each group should have only one member from one single family.
7. A group is to be formed with only men or only with women.
8. Self Help Group holds weekly meetings mostly during non-working hours, and full attendance is made mandatory for better participation.
9. The groups have transparency among themselves and they have collective accountability in respect of financial transactions.
10. Every group provides a platform to its members for exchange of their views and ideas freely.

Functions of Self-Help Groups

The Functions of Self-Help Groups are listed below.

1. Developing and enhancing the decision-making capacity of members.

2. Increasing general awareness on literacy among members.
3. Equipping the poor with basic skills for understanding monetary transactions.
4. Maintaining books and registers to ensure proper accounts.
5. Providing necessary training in the chosen field.
6. Submitting the accounts for annual audit by a qualified auditor.
7. Deciding the loan amount to be sanctioned to the group members.

FINDINGS

There are numbers of SHGs in Nelamangala Taluk of Bangalore Rural District, under that 17.25 % of SHGs is registered and 82.75% of SHGs are not registered. It can infer that the majority of SHGs are not registered. Major problems faced by SHGs members such as financial assistance, marketing problems, Awareness and Training & Family support etc., It evidenced that the majority of respondents are in the age group of 21-30 years. And the majority of respondents also involved in income earner of the family. The analysis indicates that the respondents are having only an education of primary school and most of the SHGs groups are married.

- 1) The study implies the respondents are occupied in their own house and also bank account holder and not used the other facilities provided by the banking sector. The most of respondent's family members holding BPL card (57%) and APL card (39%). The total saving of the respondents is less than 1000 only. The major the female is through small business and obtain loan loans for their growth and development. The purpose of saving is for household expenses and their children's educational & future purpose.
- 2) The analysis indicates that majority of SHGs are having up to 15 members and regular meeting will be held in these groups. After joined to SHGs majority of the respondent's saving income was increased and nearly 37% of family members agreed in saving of their income. Majority of the respondents feels that training program should be conducted through these groups and nearly 44% of members feel that encouragement of SHGs for small business is very low, it should be improved.
- 3) It is evident that 80% of respondents are agree that after joining to these SHGs their status have increased and also created confidence in rural women's also to empower their life and lived as Independent. And SHGs helps us to increase our financial position after become the member of SHGs. Development of entrepreneur skills and attitude of work with unity among the respondents have increased.

SUGGESTIONS

- Government should encourage and support NGOs to attempt group approach and create favorable policy environment for SHGs to easily open their bank accounts. Subsidy should be given to gram panchayath. Creation of separate cell for solving problem is needed. There is possibility loss of resources of the poor if not protected adequately against any possible crisis. So, there is an urgent need to streamline the norms that govern micro finance initiative in country.
- The banks should provide Individual housing loan to the members through SHGs. The Loan ceiling should be increased. The banks need not insist the members to submit No Due certificates in order to sanction new loan, instead they may go by taking into account the nature of activity and the progress of the group. Delay in sanctioning loan and also red tapism in the banks must be curbed by proper supervision by the sincere and honest officers.
- The number of members suffers from lack of finance for the expansion of their enterprises. This needs to be attended by banks and other financial institutions. The NGOs may help them in getting loan from the government. Some of the members mentioned that the marketing problem obstructs their performance and the NGOs may help those identifying marketing sources. The members should provide

training of the SHG members to make the micro-financing more meaning meaningful. Middlemen interference between SHGs and the bank should be avoided. Exposure visits of SHG members to good project areas where integrated projects are implemented.

CONCLUSION

India is in its sixth decade of independence and it is on the threshold of the 21st century. Despite the five decades of planned economic development, the achievement in the sphere of women empowerment is considerably discouraging. Since household health and nutrition are generally in the hands of women, the empowerment of them is necessary for ensuring their own welfare and also the wellbeing of the entire household. Real empowerment of women would happen only by adding more value on their contribution to the family and the society. The Government and NGOs should look beyond credit and follow the 'credit with social development' approach. Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women. Despite so many hindrances in the rural areas, creation of SHGs has been very helpful in increasing the opportunities of the livelihood activities of the rural poor. Therefore, it can be concluded that participation of women in the SHGs provides tremendous contribution towards the development of self-reliant, self-confident and social empowerment among the members of the SHGs contributing towards the process of rural development in the region. Therefore, more SHGs should be encouraged so that they provide development funds to the neglected target groups which in turn lead to socio-economic development of the region. SHGs have been extremely effective in creating the habit of savings among the rural poor and mobilizing it for common good.

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