

# ***THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES***

## **Empowering women through SHGs in Hegganadevanakote Taluk**

**Dr. K. Komala**

Guest Faculty, Development Studies, Institute of Development Studies,  
University of Mysore, Mysore, Karnataka State, India

**Abstract:**

*The revival of Self Help Groups (SHG's) during the last two decades has added another dimension to the ongoing poverty alleviation programme. The study was undertaken the women empowerment through SHGs in H.D. Kote taluk. Self help groups with small micro finance have taken a pivotal position in the field of rural credit. The women SHGs having tremendous confidence among them, have brought about a transformation in the social status of its members. It is one of the important programmes to eradicate poverty, especially for rural women. It would immensely help the rural women to participate in the process of decision making both inside as well as outside the household. Infact, effective working of SHGs directly combats the menace of unemployment and poverty. Further the SHGs directly have been improving social, economic condition of women, which contribute to the gender empowerment process in the rural areas.*

**Keywords:** *Self help groups, micro finance, non government organization, Swarna Jayanti gram Swarozgar Yojana*

### **1. Introduction**

The present paper examines the rural women empowerment through SHGs in H.D. Kote taluk. Women have been considered as an inferior member of the family. They have been neglected in all fronts of life due to low education and development women welfare came under focus with the launch of planned economic development through different five year plans. A good number of programmes or schemes have also been implemented for the socioeconomic development of the women by Government, NGOs, etc. Despite of all these efforts the women development has not been satisfactory. However the latest programme SGSY (Swarna Jayanti Gram Swarozgar Yojana) has been realized as the right programme for the women development and empowerment in the rural areas through the organization of women in SHGs. Under this programme the group enterprises provide an organizational framework for pooling up capital, technology, market etc.,. This facilitates participation of women in self employment and income generating activities.

### **2. Meaning of Micro Finance**

According to NABARD "Micro finance is a provision of thrift, credit and other financial services and products of the very small amount to the poor in rural, semi urban and urban areas for enabling them to raise their income levels and improve their living standard". Micro finance may be defined as "banking with service for the poor". Therefore is an emerging discipline in the present financial world. It is a weapon to the marginalized poor people to fight a war against poverty.

The SHGs in India commenced in the form of a research experiment undertaken by NABARD in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. The SHGs is a homogenous gathering of persons who join on a voluntary basis, the main objectives of the group activities are multipurpose and special focus on thrift and credit management, SHGs are a group of individual coming together for some common objectives like

- A local level informal institution
- Goal is the socioeconomic sustainable development of its members
- Having its own objectives
- It is a form of a tiny bank with self banking concept.

### **3. Objectives of the Study**

The overall objective of the present study is to analysis the social empowerment of women through SHGs in H.D.Kote taluk

- 1) To find out the impact of SHGs on the social conditions of the women
- 2) To know the status of women empowerment through SHGs.

#### 4. Methodology

The present study examined with the empowering of SHGs in H.D. Kote taluk. The study is basically on primary data. The data has been collected with the help of an interview schedule. The study included the questions related to the social conditions of the women after joining to SHGs. The study has been undertaken through simple random method from 50 members of SHGs in H.D. Kote taluk in Mysore district. Some of the villages have been covered like Saraguru, Antharsanthe, Madapura, Devalapur, Alanahalli, Chikkerur and Kyathanahalli. The study is concentrated as descriptive study. Therefore, no tools or models were used for the study.

##### 4.1. Analysis and Interpretation

The present study is related to the social empowerment of women in H.D. Kote taluk. For the study some of the villages were selected for the study. This section deals with social empowerment of women after joining to SHGs. The study has undertaken 50 members of SHGs in H.D. Kote taluk. The following table shows it

SI No	Name of the village	Total number of members	Percentage
1	Saraguru	7	14
2	Antharsanthe	7	14
3	Madapura	7	14
4	Devalapur	7	14
5	Alanahalli	7	14
6	Chikkerur	7	14
7	Kyathanahalli.	8	16
Total		50	100

Table 1: Members of SHGs in H. D. Kote taluk

Source: primary data

The following table 1 gives the information about the total number of villages as well as the total number of members that has been taken for the study. Here about 14 per cent of the members (7 members) were selected from 7 villages that is Saraguru, Antharsanthe, Madapura, Devalapur, Alanahalli, Chikkerur and in Kyathanahalli 16 per cent of the members (8 members) were selected for the study. The study has concentrated on only 50 members from these villages.

##### 4.2. Table 2: Family Types of the Members:

The present study shows that most of the members, families are nuclear family. When the family size is small it would be helpful for the members to work in time and they could attend the meetings and trainings at the correct time. The following table shows it

SL No	Family types	Total number of members	Percentage
1	Nuclear	38	76
2	Joint	10	20
3	Other	2	4
Total		50	100

Table 2: Family Types of the members

Source: primary data

The following table 2 reveals that, out of 50 respondents of which majority are nuclear family that is 76 per cent (38 members) 20 per cent of the members (10 members) were from joint family only 4 per cent (2 members) of the respondents were comes under others it may be widow, staying with relatives etc., Living in nuclear families has helped to take some independent decision, whatever comes in the family.

##### 4.3. Table 3: Opinion Expressed by the Respondents

The status of women in the study area has improved a lot. Most of the members have got some kind of freedom and also they are participating in the decision making process. Effective participation is an essential component for sustainability. Even in their family, they are getting respect and cooperation to participate in all activities that takes place in SHGs.

SI No	Position	Yes	No	Total
1	Decision making	43 (86%)	7 (14%)	50
2	Co-operation of family	45 (90%)	5 (10%)	50
3	Spouse Co-operation	42 (84%)	8 (16%)	50
4	Freedom in the family	40 (80%)	10 (20%)	50

Table 3: Opinion expressed by the respondents after joining to SHGs

Source: primary data

The table 3 shows that, out of 50 respondents about 86 per cent (43) members opined that they are getting rights to participate in decision making process after joining to SHGs. Whereas 14 per cent (7) respondents have not got much changes. 90 per cent (45) of the respondents are getting cooperation in their family. Only 10 per cent (5) of the respondents are not getting much cooperation from the family respectively. One of the main aspect is that spouse cooperation is very much important for every respondents. About 84 per cent (42) members husband are encouraging the respondents to join and participate for SHGs, only 16 percent (8) respondents are not getting full encouragement. 80 per cent (40) of the respondents have freedom in their family to participate in social evils, awareness camps and other programmes, whereas 20 per cent (10) are not getting any freedom in their family.

#### 4.4. Table 4: Freedom of Mobility of the Respondents

Most of the members are working towards SHGs which shows their leadership qualities, improvement in communication skill and building self confidence. On the whole, the dynamics of SHGs programme as mode of beginning of self consolidation among members. The following table shows it.

SI No	Visit to Public places like	Before		After		Total
		Yes	No	Yes	No	
1	Government Offices	10 (20%)	40 (80%)	38 (76%)	12 (24%)	50
2	Banks	15 (30%)	35 (70%)	50 (100%)	0	50
3	Market for buying	10 (20%)	40 (80%)	35 (70%)	15 (30%)	50
4	Market for selling	8 (16%)	42 (84%)	37 (74%)	13 (26%)	50

Table 4: Freedom of mobility of the respondents  
Source: primary data

The table 4 shows the social status of respondents are improved or not before and after they join to SHGs. The study mentions that many respondents do not know about bank, government office and many more, after joining to SHGs they have learnt a lot. Out of 50 respondents before joining to SHGs about 80 per cent (40) of them are not going for Government office, only 20 per cent (10) know about Government office. When they joined to SHGs about 76 per cent (38) respondents have gone to Government office, 24 per cent (12) members are not interested to go for Government office. Before it was 70 per cent (35) respondents are not went for bank after joining every members has to go for bank to deposit their savings its compulsory for every members that is 100 per cent (50). Most of the members are not going for buying materials for their home only 20 percent (10) are going and 80 per cent (40) are not going. After it has changed about 70 percent (35) are going to purchase with their husband or with members 30 per cent (15) till now are not going anywhere. Before about 84 per cent (42) of the members are not going for selling about 16 percent (8) are going outside. After they became members about 74 percent (37) are having their own business. So they go for market to sell their products, only 26 per cent (13) of the members depends on other activities or housewife. This shows that their social mobility as changed after joining as member of SHGs in the study area.

#### 4.5. Table 5: Awareness about Social Responsibility

Awareness among poor women in rural India is very low because the majorities are illiterates. They are not aware of their basic rights, social rights and political rights. Many awareness camps have been taking place to improve their living conditions; it may be social aspect, economic aspect and political aspect and many more.

SI No	Awareness about social responsibility	Yes	No	Total
1	Aware of family planning	40 (80%)	10 (20%)	50
2	Involved in decision making process	43 (86%)	7 (14%)	50
3	Enjoy equal status in the society	44 (88%)	6 (12%)	50
4	Discuss about social evils	38 (76%)	12 (24%)	50
5	Involved in preventing social evils	37 (74%)	13 (26%)	50

Table 5: Awareness about social responsibility of the respondents  
Source: primary data

The table shows that majority of the respondents are aware of family planning nearly 82 per cent (40), only 20 per cent (10) have not known much about this. Even many awareness camps have been attended by the members so they gain some knowledge about it. 86 per cent (43) respondents are involved in decision making process as mentioned before and 14 per cent (7) are not. Every respondent wants equal status in the society, but they are getting it after becoming the member it is almost 88 per cent (44) of the respondents are enjoying equal status only 12 per cent (6) not having it. Nowadays these members are discussing about social evils that is 76 per cent (38) in the group 24 per cent (12) are not interested with this also they are involved in preventing social evils to protect the women, that is 74 percent (37) respondents and 26 percent (13) are not involving. This shows their status has improved a lot after joining to SHGs in the study area.

## 5. Conclusion

The study was undertaken the women empowerment through SHGs in H.D. Kote taluk. Self help groups with small micro finance have taken a pivotal position in the field of rural credit. The women SHGs having tremendous confidence among them, have brought about a transformation in the social status of its members. It would immensely help the rural women to participate in the process of decision making both inside as well as outside the household. The members are actively participating in the whole process of capacity and talent building exercises. It is found that the position or status of the members in the study area has been increased a lot after joining to SHGs. It is one of the important programmes to eradicate poverty, especially for rural women. Infact, effective working of SHGs directly, combat the menace of unemployment and poverty. Further the SHGs directly have been improving the social, economic condition of women, which contribute to the gender empowerment process in the rural areas.

## 6. References

- i. Amudha et al. (2005) "Micro credit to self help groups: A boon for economic empowerment of rural women", Sedme, Vol-32, No-1.
- ii. Kumaran K P (2001) "Self help groups of the rural power in India", National bank newsreview, Vol-17, No-2, Page 31–37.
- iii. Purushotham P (2004) "Marketing support to the SHG's", Yojana, a development monthly, Vol-50, No-6, Page 34–38, New Delhi.
- iv. Palani E, Selvaraj V M (2008) "Socio-Economic Empowerment of women through Self- Help Groups" Indian Co-operative Review, Vol-45, No-3.
- v. Rajashekar.D (2000) "Micro finance programmes and women empowerment – A study of two NGOs from Kerala", Journal of Social and Economic Development, Vol-3, No-1, pp -76-94.
- vi. Swamy Vigheswara P.M (2006) "Self help groups and women empowerment" Journal of development and social change, Vol-3, No-3 & 4.
- vii. Swamy Vigneshwar M, Tulasimala B K (2004) Self Help Groups and Women Empowerment Journal of development and social change (A Quarterly Research Journal from CHDS), Vol-2 No-1.
- viii. Sarkar.A. N (2001) "Alleviating poverty through social and economic empowerment of the poor", Quarterly Journal of Economics, No-2, pp- 459-462.
- ix. Vinayagamoorthy (2007) "Women Empowerment through Self-Help Groups – A case study in the North Tamil Nadu" Sedme, Vol-34, No-1