



Women's Self-Help Groups in Rural Areas of Kalaburgi District

Dr. Atik-Ur-Rahaman. S.M.
Principal
Paras MSW College ,
Jaynagar , Sedam Road.
Kalaburgi: 585 105

Abstract:

The present paper emphasized on Economic Empowerment of Women in Rural Areas. For this purpose, the study discussed about the Government Schemes and plans for encouraging women entrepreneurship and self-employment programmes through forming Self-Help Groups (SHGs). The paper presented the responses of about 223 women respondents who are members of different Self-Help Groups located in different Villages in Chittapur Taluk of Gulbarga district. The paper concludes with the remarks that the rural women must have to start self-employment and income generation activities by getting help from Self-Help Groups, rather than getting financial help for meeting domestic financial need. It is also noted that there is need to increase awareness among the rural women regarding the schemes of the Government on economic empowerment of rural women and NGOs have to increase awareness in this regard.

Keywords: *Self-Help Groups, Rural Women, Women Empowerment, Gulbarga, Chittapur.*

Introduction:

The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) to the Constitution of India have provided for reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. India has also ratified various international conventions and human rights instruments committing to secure equal rights of women. Important among them is the ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993.

The Policy takes note of the commitments of the Ninth Five Year Plan and the other Sectoral Policies relating to empowerment of Women. The women's movement and a wide-spread network of non-Government Organizations which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women. But only majority of the urban women have benefited from the government measures for women empowerment.

It is noted that rural women are subjected to several socio-economic, psychological and environmental disabilities. The emphasis on rural women in India is due to two reasons:

1. Rural women constitute 75 per cent of the total female population of the country, and,
2. On any given indicator of development, the rural woman is further disadvantaged vis-à-vis her urban counterpart.

The profile of a rural woman is that of a poor, ignorant, illiterate, superstitious and suppressed being. She has low levels of skills. Her access to information, assets, and opportunities is also low. She is unorganized and under-represented. She is overworked. But, she is a producer, a farmer, a household worker and a community resource manager, besides being a homemaker. Hence, she needs and should be provided with both information and access, should get better wages, credit and ownership rights, should be trained and organized so that she is empowered (Prasad, 1997).

The term empowerment is related to the poor, backward class people and women particularly the women of disadvantaged group of people. In short, empowerment is all about social transformation and all about the disadvantaged people. A person is ably empowered if he or she attains considerable education and gets employment and plays vital role in decision making. To a women empowerment is the restructuring of gender relation within the family, community and society. Empowerment is in fact, a process in which a person assumes an increased involvement in defining and promoting his own agenda for development in respect of social, economic and political matters (Bhimali and Poddar:2005). The word women empowerment essentially means that the women have the power or capacity to regulate their day- to- day lives in the social, political and economic terms -a power which enables them to move from the periphery to the centre stage (Bhuyan: 2006).

The Government of India had ushered in the new millennium by declaring the year 2001 as Women's Empowerment Year, to focus on "Our vision in the new century of a nation where women are equal partners with men" (Shakunthala Narasimhan: 2007). There are different types of women empowerment, which aims for the development of the women in different aspects such as social, economic, political, legal, educational empowerment etc. The present paper discussed different aspects of economic empowerment of women through forming of Self-Help Groups in Rural areas.

Economic Empowerment of Women and Self-Help Groups:

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macro economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps were taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities. In order to enhance women's access to credit for consumption and production, the establishment of new and strengthening of existing micro-credit mechanisms and micro-finance institutions such as Self-Help Groups were already functioning so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extent financial institutions and banks, so that all women below poverty line have easy access to credit. Women's perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up.

In fact, two powerful approaches to empower women and rural entrepreneurship have emerged during the last decade: formation of Self-Help Groups (SHGs) especially among women; and, clusters among similar or mutually related enterprises. Self Help Groups are small homogenous groups consisting of 12-20 women from Below Poverty Line families voluntarily organised to promote savings. They are self-managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the State.

The Self-Help Group approach has come a long way in India, from 1974, when SEWA started mobilizing poor women based on their respective trade. The women's movement in the west in the 1960s and 1970s influenced many countries, India being one of them. The main aims of SHG concept is to improve the economic development of women and to create a facilitating environment for their social transformation, in the light of gender based discrimination in work and the household. Perhaps the first concerted effort to form women's groups in Karnataka was when DWCRA scheme was introduced in the mid-eighties. But earlier to it, an NGO called MYRADA had initiated the concept by forming women's groups in some of its project sites. The reasons lie in the realization that women's development is an essential prerequisite for overall development.

The Central Government launched the Swarna Jayanthi Gram Swarojgar Yojana on April 1, 1999 emphasizing the integrated upliftment of rural households that fall under the BPL line in a span of five years. Even here the SHG approach has been upheld. The scheme was the result of merging of all the direct anti-poverty programmes like IRDP, DWRCA, TRYSEM, etc into one single

programme in order to promote holistic self-employment among men and women. A review of the programme has indicated that women form nearly 50 percent of the total persons assisted in the programme. The programme sought to take assistance of several institutions like the line departments of the government, NGOs, other local organizations and the Panchayat bodies. Besides these governmental efforts to provide sustained development to women, a number of NGOs have also initiated programme that encourage SHGs of women and men to be formed.

The discussion on the operational part of SHGs in Karnataka is divided into three parts, to fall into the stage of preparation or formation of SHGs; stabilization stage and the functional stage. The first stage is one that includes the processes of dissemination of information, motivation to join the groups, selection of members and the representatives and laying down the rules. Stage two is when the group stabilizes itself by following rules of working, like meetings, savings and identifying IGA. Finally, the stage when the group is performing well by carrying on the IGA and achieves wider goals like bank linkage, etc. is when it is successfully functioning (Planning Commission: 2007).

The specific objectives of SHGs are to:

- ❖ improve saving habits among women;
- ❖ increase the total family income;
- ❖ fulfill the economic needs through self-employment of women;
- ❖ utilise bank loan and government welfare schemes;
- ❖ help the members to escape from the clutches of moneylenders; and
- ❖ mobilise financial resources.

The formation of SHGs among women has fetched noticeable results in many developing countries. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. Similarly, cluster approach for promotion of rural enterprises has also been very effective and used in handicrafts, handlooms, forest based enterprises and so on.

Self-Help Groups in Gulbarga: A Case study of Chittapur Taluk

In Karnataka, there were about 99052 Self-Help Groups operating in Karnataka, of which 6500 were in Gulbarga district in March 2004 under the Streeshakti Programme. The membership to these groups was up to 1479794 members across the Karnataka and the membership to the SHGs in Gulbarga district was up to 87121, which included women members from all the groups such as SCs, STs, Minorities and others (Planning Commission: 2007).

The present study is made to study about the Self-Help Groups formed in the Chittapur Taluk and their structure, occupation, functions and activities in the rural areas. For this purpose, about 10 Villages are covered in Chittapur Taluk, namely Gundagati, Tengali, Tonasahalli, Bagodi, Mudubhul, Satnur, Mugalgaon, Kalagi, Kalgurti and Maratur and a survey of 223 rural women members of different Self-Help Groups was conducted through interview schedule. It is noted that the rural women covered under the study are members of 2 to 3 Self-Help Groups. Each SHG is having 10 to 20 members and each Self-Help Group have sub Self-Help Groups. In this way, the

each Self-Help Group is interlinked to another. Each of these SHG collected amount of Rs. 50000 to Rs. 3 lakhs. The details of the study in brief are presented as under:

1. Knowledge about the Self-employment Schemes of the Government:

It seems that majority of the women in rural areas are not aware about the government schemes to help in their occupation economically. For this purpose, the knowledge gathered from the respondents that whether they know about the different self-employment schemes of the government. The information provided is presented in the following table:

Table No.1. Knowledge about the Self-employment Schemes of the Government:

Particulars	Number of Respondents	Percentage
Known	159	71.30
Not Known	64	28.70
Total	223	100

2. Whether got Benefit from Self-Employment Schemes from Government:

After collecting the information about whether they got benefit from the self-employment schemes of the government, it was asked to the respondents that whether they got benefit from such government schemes. The information furnished by the respondents is stated in the following table:

Table No. 2. Whether got benefit from such Self-employment Schemes of Government:

Particulars	Number of Respondents	Percentage
Yes	104	46.64
No	119	53.36
Total	223	100

3. Motivation to form and organize the Group:

It was asked to the respondents that who motivated to form and organize the Self-Help Groups among the women. The responses of the rural women are presented in the following table:

Table No. 3. Motivation to form and organize the SHG:

Particulars	Number of Respondents	Percentage
Motivated by Elders in Village	22	9.86
Motivated by Members of SHG	78	34.98
Bank/DRDA	15	6.73
NGO/Voluntary Organizations/Govt. Programmes	94	42.15
Panchayats/Anganawadi	09	4.04
Others	05	2.24
Total	223	100

4. Aims and Objectives of the Self-Help Groups:

There are different aims and objectives to form the SHGs. They are rural women empowerment, organization of the women, self-employment provisions to the women, economic benefits and co-operation, to avail the government support and facilities, etc. The respondents covered under the study stated the following as the aims and objectives of their Self-Help Groups:

Table No. 4. Aims and Objectives of the Self-Help Groups:

Particulars	Number of Respondents	Percentage
Rural Women Empowerment & Organization	58	26.01
To Provide Self-Employment	63	28.25
Economic Co-operation	31	13.90
To avail Government Support & facilities	55	24.66
Others	16	7.17
Total	223	100

5. Savings share provided by the Members of SHG:

On the question, whether all the members are save and contribute for the Self-Help Groups, the respondents provided information about the savings share provided by the members of the Self-Help Groups as under:

Table No. 5. Savings Share provided by the Members of Self-Help Groups:

Particulars	Number of Respondents	Percentage
All the Members	158	70.85
75% of the Members	37	16.59
50% of the Members	28	12.56
Total	223	100

6. Whether Got Seed Money from Government Schemes:

Many of the Self-Help Groups have organized by getting seed money from banks and government schemes such as Strishakti, Mahila Samakhya, etc. Hence, it was asked to the women members of the SHGs as whether their group got Seed Money from these schemes. The collected data is presented in the following table:

Table No. 6. Whether Got Seed Money from Government Schemes:

Particulars	Number of Respondents	Percentage
Yes	136	60.99
No	87	39.01
Total	223	100

7. Purposes of Loans from Self-Help Groups:

There are different purposes, for which the loans are borrowed by the members from the Self-Help Groups. They include Health Problems, Children Education, Marriage, Occupation and Self-Employment. The respondents covered under the study provided information on purpose of the loans as under:

Table No. 7. Purposes of Loans from Self-Help Groups:

Particulars	Number of Respondents	Percentage
Health Problems	42	18.83
Children Education/Marriage	131	58.74
Occupation/Self-employment	50	22.42
Total	223	100

8. Productive Occupation of the Self-Help Groups:

Many of the rural women undertook occupation and self-employment through productive operations such as small trading, etc. It was asked whether the group undertaken any productive occupation through group. The responses are presented in the following table:

Table No. 8. Whether undertook Productive Occupation by the Self-Help Groups:

Particulars	Number of Respondents	Percentage
Yes	126	56.50
No	97	43.50
Total	223	100

9. Whether any NGO helped in formation of Self-Help Groups:

In many places, the Non-Governmental Organizations helped in formation of Self-Help Groups among the Women through various government schemes, whereas in a few places the women themselves have formed their SHGs. The following table stated about the whether any NGO helped the women in formation of SHGs:

Table No. 9. Whether any NGO helped in formation of Self-Help Groups:

Particulars	Number of Respondents	Percentage
Yes	32	9.19
No	1	0.81
Total	23	100

10. Kind of Help from Non-Governmental Organizations:

The Non-Governmental Organizations help to form Self-help Groups in many ways. That is by providing financial aid from different government schemes and banks, by conducting regular meetings in the villages, by providing training and self-employment techniques to the women etc. The respondents stated the following kinds of the helps they have got from the NGOs:

Table No. 10. Kind of Help from Non-Governmental Organizations:

Particulars	Number of Respondents	Percentage
Regular Progressive Meetings	13	9.85
Financial and Bank Affairs	27	20.45
Training Programmes	06	4.55
All of the Above	86	65.15
Total	132	100

11. Scope of the Development of the Self-Help Groups and Organizations:

It was asked to the respondents that according to them, what will be the scope of the development of the Self-Help Group and Organization. The respondents expressed their views as under:

Table No. 11. Scope of the Development of the Self-Help Groups and Organizations:

Particulars	Number of Respondents	Percentage
Village Level	54	4.22
Town and Taluk level	107	7.98
District Level	41	8.39
State Level	13	.83
National Level	08	.58
Total	223	00

Conclusion:

The Self-Help Groups are aimed for economic empowerment of women in rural Karnataka. To achieve their purpose, the women have to start productive occupations. But the study revealed that the women are borrowing loan from the Self-Help Groups for domestic and unproductive use. It is surprising to note that majority of the rural women knows about the self-employment schemes of the government, but most of them have not got benefit from these schemes. Hence, there is need to increase awareness among the rural women regarding these schemes and the Non-Governmental Organizations have to play an important role in such activities. The efforts of the Government are also appreciating, as majority of the women got seed money to form Self-Help Groups. There is need for the Panchayats and Non-Governmental Organizations to look after the women empowerment activities in the villages, so as to provide equal status for the women in villages. Finally, majority of the respondent rural women emphasized the establishment of Self-Help Groups at rural and town/ taluka level.

References:

1. *Bhuimali, Anil and Poddar, Sampa (2005): Development of Rural Women through Education and Empowerment. Delhi: Abhijeet Publications, 2005.*
2. *Bhuyan, Dasarathi (2006): Empowerment of Indian Women: A Challenge of 21st Century. Orissa Review. January 2006. P. 60-63.*
3. *Planning Commission, Government of India (2007): Karnataka Development Report. New Delhi: Academic Foundation, 2007. P. 174-180.*
4. *Prasad, H. "Women and Development: An Overview" in (Ed). R.C. Choudhary & S.Raj Kuttu. "Fifty years of Rural Development in India: Retrospect and prospect" NIRD, Hyderabad, 1997*
5. *Shakuntala Narasimhan (2007): Women's Empowerment Year: 2002. <http://www.indiatogether.org> accessed on 25th November 2007.*