

Women Empowerment In India – A Study Of SHG's In Karnataka

Hemamalini BV

Assistant Professor

Government College for Women, Kolar

Abstract

India is not an exception to the main issues facing underdeveloped nations: poverty, unemployment and women empowerment. To combat poverty and encourage chances for productive employment, the union government has put in place a number of programs. "Self Help Groups" being one among them. Self Help Groups (SHGs) are mutual help groups that are supportive, educational, and typically focused on bringing about change. Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life. Self Help Groups play an important role in empowering the women in India. Microfinance through Self Help Groups has enabled rural women to transition into women entrepreneurs which in turn leads to women empowerment.

Key words: SHG's, Empowerment, Microfinance, rural women.

Women own and control less than one percent of the world's property. They face numerous problems and difficulties compared to men in terms of literacy, labor participation, and earnings. (Yoginder Singh, Dr., July-September 2013)¹. Empowerment is a process in which women gain greater control over resources such as income, information, technology, knowledge, skill, and training, participate in leadership, challenge patriarchy's ideology, and decision-making processes, improve women's self-image, become active participants in the change process, and develop the skills to assert themselves. (Government of India, MHRD, 2014)².

The 2011 Census shows that only 28.83 percent of women in rural India are cultivators, despite the fact that 82.3 percent of them work in home industries or agriculture. Furthermore, a significant proportion of women—nearly 60%—do not engage in any form of gainful employment, placing them among the global population with this status. When these figures are combined, they show how little economic opportunities exist for women in the nation and sharply highlight the issues of gender equality, women's empowerment, and the establishment of livelihoods. Women's employment rates are a relevant indicator of a nation's economic health since they reflect that strength.

An Indian development initiative is currently focusing on the empowerment of women in general, and poor women in particular. However, particularly in the context of development, the concept of women's empowerment is still relatively new. The term "Women in Development" (WID) was not coined until the 1970s. (R. Radhika Devi, M.D., stated, April 2014)³.

The increasing commercialization of the rural economy, the reliance of agriculture on foreign inputs, the mobilization of money for construction, and the growth of education have created new opportunities for the development of microenterprises in India. Self Help Groups (SHGs) have accelerated the procedure by providing training and financial availability. Increased savings and access to capital prompted female microentrepreneurs to embark on new ventures and expand the number of jobs available in rural areas. Self Help Groups (SHGs)

were introduced during the mid 1980s in Karnataka by Mysore Resettlement and Development Agency (MYRADA).

In India, rural women have found the Self-Help Group (SHG) model to be an effective means of achieving not only economic but also social and political empowerment. The promoters' regular interventions improved the participants' skill development and awareness. Access to resources, decision-making, and asset development among recipients and the community are all components of economic empowerment.

Members of SHGs are economically self-sufficient and help to increase their household income. After joining SHGs, the additional income not only increases the family's expenditure but also encourages them to save. This is an accomplishment of the women's SHGs. (BS Rupnawar, Sneha G. Upadhye, Oct 2015)⁴. The primary goal of promoting SHGs is to alleviate poverty and empower women. Recent trends show significant changes in SHG promotional strategies. SHGs have the potential to spark a socioeconomic revolution in our country's rural areas. SHGs have not only developed real assets and improved their members' living standards, but they have also assisted in transforming much of their social views and attitudes. (Dr. Lina Rani Pradhan, September 2015)⁵.

Rekha Goankar (2001)⁵ in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and social change.

Murugaiah, (2002)⁶ The women empowerment theme become universally accepted and experimented issue, which has deeper implication for Indian context. There are several studies revealed positive impact of financial intervention through microfinance in rural areas. Similarly growing business opportunities raised several critical issues which has negative impact on women empowerment. The subject of empowerment of women is deeply rooted in the globally determined and accepted goals of equality, development and peace for all.

Suguna (2002)⁷ mentioned three dimensions of women empowerment namely economic, social and political. The economic empowerment includes skill development, income generation, credit availability whereas the social empowerment consists of equality of treatment, equality of respect, equality of opportunity, equality of recognition and equality of status. The political empowerment represents the process of controlling power and strengthening of their vitality.

Sharma (2007)⁹, in the study, "Micro-finance and Women Empowerment" examined that empowerment is an indicator to build broadly in eight criteria's, i.e. mobility, economic security, ability to make small and large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns.

A study conducted in the year 2014-15 in eight districts from four geographical divisions, namely Chitradurga, Ramanagara, Chickballapur, Bagalkot, Belagavi, Dharwad, Koppal and Mandya revealed that SHG's have facilitated the members to mingle and interact with other women there by empowering them socio-psychologically.

One of the important objective of SHGs is to increase the income level of rural women by taking up income generating activities along with easy access to credit. Around 50 per cent of the women have taken up income generating activities and are earning regular income. But, the rest of them have gained access to credit due to the savings made in the group hence they are able to help the family during financial crisis, this brings in some amount of economic empowerment.

Another study conducted to check the status of SHG's in Karnataka has established that the SHG groups are functionally doing well in community as well as in empowering the members and have been able to bring the marginalised women into mainstream development. The study reveals that it is much easier to avail loans from SHG's than banks and this has enabled women to bring their families out of financial crises, improved their confidence and has brought about a change in their status among their family members. It was also observed that the training, skill development and marketing activities are inadequate and this leads to closure of the entrepreneurial ventures that the women start.

Conclusion

SHG's have indeed contributed to women empowerment in the rural areas, in order to get better results and see more rural women participating in activities conducted about the SHG's, every district can have a full-fledged market to promote women entrepreneurship, a place can be earmarked to market products of SHG groups, this initiative can be collaborated with Karnataka state industry and commerce. Training and skill development should be need based and should enhance individual capacity, should be technologically driven and based on market value and sustainability.

To market the items under a single brand name, Self-Help Groups (SHGs) can establish cooperative societies. They can also establish resource and family centers to offer counseling to women who are experiencing difficulties. To empower women, Self-Help Groups (SHGs) can run awareness campaigns about their rights as property owners and landowners. The development of programs aimed at empowering women can be facilitated by SHGs working in conjunction with research and educational institutes.

END Notes

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