



# A Study On Impact Of Self Help Group On Women

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## Abstract

Empowerment of women is a holistic concept. It is multi-dimensional In its approach and covers social, political, economic and social aspects. Of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a long-lasting and sustainable development of society. Self- Help Groups are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. The Present study attempted to analyse the performance of women Self Help Groups and its socio economic impact on members as well as perception of members towards SHGs in Baglkot District [Karnataka].

## Objectives

- To trace the genesis and development of SHGs in Bagalkot District
- To evaluate the performance of the sample SHGs in Bagalkot District selected for the study
- To Examine the role of SHG's in promoting economic empowerment of Women

Government of India has initiated a variety of programmes for the welfare and empowerment of women. The Department of Human Resource Development has the prime responsibility of coordinating and Monitoring different programmes. A large number of committees and A commission has been appointed to examine the empowerment of women.

Self-help group is a voluntary group formed to attain some Common goals, most of its members have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resource for the benefit of the group members

### Total Number of SELF HELP Groups

Sl.No	Name of the Taluka	Shedule Caste	Shedule Tribe	Minority	Others	Total Groups
1.	Bagalkote	100	27	9	412	548
2.	Bilagi	47	23	12	327	409
3.	Hungund	62	12	6	503	583
4.	Badami	109	60	4	632	805
5.	Jamakhandi	191	21	21	797	1030
6.	Mudhol	93	31	17	494	635
	Total	602	174	69	3165	4010

Source: Women and child Development office Bagalkot

Sl. No	Name of the Taluka	Total No.Of Groups	Schedule Caste Women No's	Schedule Tribe Women's No's	Minority Women	Ot her s	Total Women
1.	Bagalkote	548	876	615	108	73 67	8966
2.	Bilagi	409	1022	888	144	51 05	7159
3.	Hungund	583	1386	502	138	78 77	9903
4.	Badami	805	1255	1110	178	10 44 3	12986
5.	Jamkhandi	1030	2329	785	315	11 78 6	15215
6.	Mudhol	635	1847	712	221	79 16	10696
	Total	4010	8715	4612	1104	50 49 4	64925

Source: Women and child Development office Bagalkot

**Total Loan Disbursed in the year**

Sl.No	Name of the Talluka	Self Help Groups	Total Savings [in crores]	Total groups received loan from bank	Total loan from banks	Total groups received reviving fund from govt
1.	Bagalkote	548	8.95	547	5.61	548
2.	Bilagi	409	4.65	407	4.23	409
3.	Badami	805	5.40	805	8.24	805
4.	Hungund	583	5.25	583	6.18	583
5.	Jamakhandi	1030	10.93	996	10.67	1030
6.	Mudhol	635	5.50	635	6.45	635
	Total	4010	40.68	3973	41.38	4010

Source: Women and child Development office Bagalkot

**Distribution of Members According to Amount of Savings**

(No. of Members) Sl.No.	Amount of Savings	Before Joining SHG	After Joining SHG
1.	Less than 3000	433 (75.96)	378 (66.31)
2.	3000 - 6000	82 (14.38)	137 (24.03)
3.	Above 3000	55 (9.64)	55 (9.64)
Total		570	570

Source: Primary Data

It is evident from the above Table that 82 (14.38 per cent sample members could save more than Rs.3000 to Rs. 6000 before joining the SHG whereas 137 (24.03 per cent) members could save more than Rs.3000 to Rs. 6000 after joining the SHGs. This shows

an increase in the savings of the members. It is interesting to note that all members are able to save before and after joining the SHGs.

### AMOUNT OF BORROWING

The SHG members are below the poverty line and normally their financial condition is pathetic. The membership in the SHGs provides them opportunity to borrow from banks. The banks are also ready to sanction the loan to the members to help them to get away from the jaws of poverty. All poverty alleviation programmes providing credit generally aim at escalating the customers' base and enhancing the quantum of loan per borrower. The SHGs helped the members to improve their economic activities by borrowings from the banks.

The distribution of the sample members according to the loan amount before and after joining the SHGs is shown in the below table

#### Distribution of Members Based on the Amount of Borrowing

(No. of Members) Sl.No.	Loan Amount	Before Joining SHG	After Joining SHG
1.	Less than 10000	279 (48.9)	0 (0)
2.	10000 - 15000	291 (51.1)	0 (0)
3.	15000 - 20000	0 (0)	120 (21.1)
4.	Above 20000	0 (0)	450 (78.9)
<b>Total</b>	<b>570</b>	<b>570</b>	
Sl.No.	Activity	Before Joining SHG (Rs)	After Joining SHG (Rs)
1.	Production Loan	4720 (46.18)	14395 (56.96)
2.	Consumption Loan	5499 (53.81)	10877 (43.04)
<b>Total</b>		<b>10219</b>	<b>25272</b>

It could be seen from Table 5.4 that on an average, a member borrowed Rs.25272 after becoming a member of an SHG compared to Rs.10219 borrowed before becoming a member of an SHG, registering a twofold increase. It is interesting to note that loan borrowed for consumption decreased after joining the SHGs. On the other hand the amount borrowed for productive purposes increased from Rs.4720 (46.18 per cent) before becoming members of the SHGs to Rs.14395 (56.96 per cent) after becoming members of

the SHGs. This indicates that there is a shift from consumption purposes to productive purposes after associating with SHGs.

## Conclusion

The enhancement in members' participation due to group activities was quantified through the comparison of the different parameters before and after they became members of the SHGs.

This Research paper has showed that group members Savings has increased and borrowing capacity has also increased after they became members.

Higher percentage of women under study were impacted positively by being members of SHGs

The socio-economic empowerment of women is also reflected in the development programme of the country. In this part of the report, an attempt has been made to analyze the socio-economic profile of beneficiaries of SHGs of Bagalkot district

