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## WOMEN EMPOWERMENT THROUGH SHG IN KARNATAKA

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**Abstract:**-India has secured the second place in the world having highest population, out of the total population, half of the population covered by women, constitute the largest group which is excluded from the benefits of development. In India, the work participation rate of women is less compared to men. The multiple roles of women and the meager ability to access resources and available assets are areas of concern. It is important to emphasize that women require adequate security and protection to be self-reliant. Among women, widows are the most vulnerable sections of the society. Several studies have pointed out that female widowhood in India tends to be associated with economic deprivation. Yet the amelioration of the socio-economic condition widows in India has not been given due consideration at the level of the central government. Some state governments have introduced special pension schemes for widows, but the rates of pension schemes, as they exist today, can be said to be an effective instrument of social security to women. The Ninth Five year plan adopted the strategy of women's component plan under which not less than 30 per cent of funds or benefits are earmarked in all the women related sectors for women specific programmes. The Tenth five year plan has undertaken to further strengthen the process of women's component plan.

**Keywords:** socio-economic , strengthen , women empowerment , Methodology.

### INTRODUCTION

In achieving women empowerment, many government and non-government organizations have organized small groups since a decade at national as well as state levels and have inspired them towards savings and also to manage their daily requirements and the financial commitments from out of the savings and to increase their financial resources thereby eradicating poverty. Many rural poor women have proved that they can save money and if they take loans they are capable of repaying them and if awareness is created among them they can also prove themselves able in many more fields (Chetana Kalbagh (Ed.), 1991). Such successful attempts have been made in countries like Bangladesh, Philippines and some states in our country.

### METHODOLOGY:

This paper is based on the secondary data's only; the secondary data's are collected from books, journals and Govt. reports. Orally visited some Stree Shakti Groups in Shorapur and Shahapur talukas in Gulbarga district for the observation of their activities within the groups and between groups. The collected data's were tabulated in simple percentage and average. Concept of women empowerment:

It means generally claiming and sharing equally with men. The word empower means, face the challenges in powerfully in the life to overcome the disabilities, handicaps and inequalities. Empowerment is an active multidimensional process, which should enable women to realize their full identity and powers in all spheres of life. It would consist in providing greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influence their lives and freedom from shackles imposed on them by custom, belief and practice (Sapru, 1989). Empowerment is a process of awareness and capacity building, leading to greater participation, to

greater decision making powers and control and to transformative action.

According to Borain (2003), empowerment is the process of challenging existing power equations and of gaining greater control over the sources of power. The goals of women's empowerment are to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetrate gender discrimination and social inequality and to enable poor women to gain access to and control over both material and informational resources, simply this programme named as Stree Shakti Programme (SSP).

#### **Aims and objectives of the SSP:**

The programme has many objectives for empowerment of women as follows;

1. Accelerate the process of economic development and create a conducive atmosphere for social change of rural women.
2. Formation of women SHGs based the thrift and credit principles.
3. Increase the income levels of rural women by engaging them in income generating activities and creating financial stability and thereby achieving eradication of poverty.
4. Convergence of services and benefits of various government departments and financial institutions.

#### **Scope of the programme:**

The implementation of this programme covers villages spreading across 175 talukas in the state. About 20 lakh women will be organized through one lakh SHGs. Since Swarna Jayanti Urban Rojgar yojana is being carried out in urban areas, they are excluded from this programme.

#### **Out lines of SSP:**

SHGs will be formed through the Angawadi workers in rural areas. About 15 to 20 lakh women will be organized under the programme consisting of 15 to 20 women in each group and one lakh SHGs will be formed throughout the state. In the first state, fifty thousand SHGs will be formed and measures for the formation of the remaining fifty thousand groups will be initiated later.

#### **Linkage with banks:**

To encourage these groups, which have shown exceptional performance in terms of saving the government has announced a novel programme to give additional incentive to groups. Under the programme groups which have saved more than Rs.75000 and incentive of Rs.15000 and Rs.20000 to those groups who have saved more than Rs.1 lakh will be given. This incentive is promote to the groups wherein work actively in rural areas.

Measures will be taken to acquaint the groups at the formation level with the banks in their respective areas. The groups have to keep their savings amount in the banks. If taking loans from the savings amount and repaying the loan is continued in the groups the same will be evaluated and arrangement will be made to procure loans from the banks. Normally, the system is that the banks give assistance directly to SHGs. In turn those SHGs distribute the amount to its members.

National women cell and NABARD are providing loans and assistance to SHGs and action will be taken to make use of this normally. The group must have actively worked for at least six months to get introduced to the bank. The groups must have regular savings and maintenance of loan accounts and must be functioning successfully. The groups have to maintain the accounts and records properly. The performance must reflect the purpose of its constitution, mutual help and co-ordination of the group.

The state government has so far formed 73586 women SHGs in the state with an enrolment of 10.85 lakh women and a saving of Rs. 125 crores. These women SHGs have done internal lending to an extent of Rs. 76.62 crores. The SHGs conduct meeting every week. Each member saves around Rs.10 per week on an average. In some cases the savings per week per person even exceed Rs.80. Some SHGs have saved more than Rs. 100000. Internal lending and repayment of loan are good.

#### **Progress of SSP in Karnataka:**

Stree Shakti has made great strides and has created a stir in rural parts of the state. It has become a movement for encroaches of women rights in the society. Its impact is manifested in many ways some of the women SHGs are protesting against the sale of arrack and liquor in their villages and have become successful in closing down arrack shops and controlled the dowry in their villages. SHGs are also fighting against alcoholism and other social evils like child marriage, dowry, gender disparities, domestic violence and sexual harassments. There are reports that these women SHGs are taking active part in community development and reforms. In brief, it can be said unhesitatingly that rural Karnataka is witnessing a quite revolution and SSP groups have succeeded in bringing a major transformation in the lives of lakhs of rural women (Vidya Maria Joseph and Udaya Shankar Bhat, 2003).

In remote areas of the state, small groups of women are coming together not just to become economically and financially independent, but also fight against local problems. In and around Shimoga district women SHGs took to the streets

so many years back demanded ban on 'packet liquor' and majority of SHGs have fight against liquor ban in various villages of the state.

In Shimoga district, there are 2540 SS groups with a membership of 39658. The total savings of the groups till August 2003 was Rs. 3.99 crore. Out of these groups only 1815 groups have received the revolving fund Rs.5000 given by the government. As many as 317 groups have taken loans from banks to the tune of Rs.1.11 crore. More than 50 per cent of the loan amount has been already repaid so far. Some villages in the district did not have access to public transport due to KSRTC to run local bus to the villages daily. In Hubli-Dharwad, the SHGs have also been involved in the development activities taken by the Panchayat Raj institutions in the rural areas.

There are above 2500 SHGs in Raichur district, these SHGs have involved 35619 memberships with irrespective costs. The total savings of these groups is Rs.2.5 crore and they have lent out an internal loan of Rs.1.31 crore to the women need. In Koppal district there are 2400 groups with 30000 members. They have collected total savings of Rs.2.20 crore, the banks have released loans to the tune Rs.46.8 lakh. Most of the SHGs are involved in dairy and sheep rearing. Apparently the SHGs in the district are yet to reach the stipulated goal. The target for Kodagu district was 600 SHGs. But today there are above 800 SHGs functioning in Madikeri and other talukas of the district. The total savings is estimated at Rs.9603476 and the groups have lent out an internal loan to the tune of Rs.2.39 crores. Some of the districts hope to achieve a new target of 40 more groups.

In Dharwad district as many as near about 1994 SHGs have been formed till August 2003 and they have made a savings of Rs.2.12 crores. There are 30118 members in these SHGs. At present it is increased to 2899 SHGs have formed with above 4000 memberships. NABARD has passed a guideline that; financial assistance should be given to the SHGs depending upon their grading. As a result, hardly 200 have benefited overall. The relaxation of this rule may further enhance activities of more SHGs. From the last three years one lakh SHGs are working with 15 lakh membership in the state. The groups have accumulated savings to the tune of Rs.240.73 crore and have given out an internal loan of Rs.219.31.

In Gulbarga district, 6500 SHGs have been formed and these SHGs having 87121 membership, they have made a savings of Rs.17.81 crores and 2937 groups availing from bank of Rs.13.26 crores. From this majority of group members have engaging with dairy, sheep rearing and small business for the improvement of their family income.

Before the launch of the SSP in Karnataka, no major attempt has been made to mobilize the potential and productivity of the rural women folk in the history of Karnataka. There was a common notion that the rural women were unproductive and could not show the spirit of entrepreneurship for their economic development. More the mobilization and organization of rural women was considered to be an impossible task. But the spectacular progress being made by the SSP in Karnataka has dispelled all these wrong notions and a prejudice about the commendable progress understood by the SSP in Karnataka is explained in the Table-1.

The impressive progress being achieved by the SSP in the state indicated in the above table. There are more than one lakh Stree Shakti Groups are working in the various districts, having the total membership of 1503824 women who are belonging to the different castes, religions and different strata of the society. The membership among the different castes like SC, ST, Minority and others shows that, the programme is quite useful as well as beneficial for the different categories of women in the rural parts of the state. Also the table explains that, the 89900 groups have a bank linkage and have saved as well as deposited a whopping amount of Rs.240.73 crores in a little span of around four years. According to the data mentioned in the table 48128 groups have received a bank loan of Rs.185.42 crores for their personal income generation and entrepreneurial activities over the last six years.

**Table-1**  
**Progress of SSP in Karnataka**

Particulars	Progress achieved (Rs.)
No. of groups formed	100000
No. of SC members in the groups	309835
No. of ST members in the groups	120098
Minorities	103465
Other members	970426
Total No. of women members in the groups	153824
No. of groups having bank A/C	89900
Total savings of members	240.73 crore
No. of groups which have availed loan from banks	48128
Total loan amount	185.42 crore
No. of groups which have received revolving fund	100000
Revolving fund amount	50 crore
No. of groups trained in credit management training	73241
No. of groups trained in book keeping	75352
No. of groups trained in social issues	76158
No. of groups received Giriraja Chicks	14110
No. of Chicks supplied	141263
No. of members availed loan facility under Swanirmaan scheme	16252
No. of groups engaged in income generating activities	55125
No. of groups participated in Akshara Dasoha programme	12362
No. of groups identified for incentives	324
No. of groups which have saved Rs.75000/ 1 lakh	243
No. of groups which have saved more than 1 lakh	81
Total expenditure incurred for this programme right from the beginning	8229.14 lakh
Total No. of members taking loan under micro credit scheme	2115

Source: Dept. of Women & Child, Govt. of Karnataka, Bangaluru, 2005.

It can be studied that apart from providing heavy amount of loans to the group members, it has given training on credit management to the 73241 groups all over the state. The same number of groups has been trained on the issues of book keeping and different social issues. Also the above table suggests that, 55125 groups have been involved in the different income generation activities like papad making, sandige making, chili powder making, poultry, vermiculture, petty business, vegetable vending, provisional store and other different types of activities. The study can also be known that apart from showing a spirit of credit and thriftiness, the Stree Shakti groups (12362) have become socially responsible and have actively participated in the 'Akshar Dasoha' programme in the state. It also shows that, over the last some years the government of Karnataka has spent an amount of Rs.8229.14 lakhs on the programme.

The Table-2 reveals that, the district wise details of the progress of the programme in the state. There are one lakh stree shakri groups in the 27 districts of the state with a total membership of 1503824 women belonging to the different caste in the society. It can also be seen that, among one lakh groups 89900 groups have bank accounts and have saved a sum of Rs.240333648 and 48128 groups have availed loan from the banks and the loaned amount of Rs.1854203123 for their business, income generation activities and personal needs. It is also visible in the above table that, the highest number of groups was found in Belgaum district i.e., 10100 and the less number of groups were found in the Kodagu district i.e., 648. But the study area has 6500 groups; it is in the better place of having Stree Shakti groups in the state.

**Table-2**  
**District wise progress of SSP in Karnataka state**

Name of the districts	Achievement of the groups	Distribution of groups among various castes					Total savings (Rs.)	Details of Loan	
		SC	ST	Minority	Others	Total		No. of groups	Amount (Rs.)
Bangaluru (U)	2281	10913	1096	1517	24192	37718	666524456	1234	87423531
Bangaluru (R)	5658	21601	3898	4336	69157	99002	16760567	3182	166364720
Bagalkot	2956	10243	3681	5038	33308	52270	96084072	1241	48748417
Belgaum	10100	21439	10212	13503	1305	154778	159882939	4069	111795929
Bellary	3500	9390	9524	4190	26510	49614	6134312	1873	63091252
Bidar	2066	9815	5497	3446	23548	42216	66468216	1416	62445795
Bijapur	2983	4661	588	1946	10102	17297	60050390	1207	32497000
Chamarajnaragar	3045	11387	2473	693	31153	45706	57037632	764	26996800
Chikmagalur	2385	7224	1590	2809	19795	31418	55573513	892	21045100
Chitradurga	3625	12903	8267	1921	31326	54417	111968479	1700	65744800
Davangere	3358	12846	7703	2936	29164	52649	87224448	1503	67666817
Dakshina Kannada	3352	5167	3347	8702	32190	49406	81946608	2249	125835165
Dharwad	2081	3023	1990	3253	23502	31768	38143481	767	21112622
Gadag	2226	3518	2126	4638	18068	28350	26659286	947	29284147
Gulbarga	6500	26879	5111	6747	48384	87121	178153387	2937	132683286
Hassan	4493	13740	2154	1143	55853	72890	119178398	3075	9103790
Haveri	3358	9406	7141	5753	30529	52829	76945211	1383	56004900
Kodagu	648	2304	1071	1368	5614	10357	22621758	457	36365400
Kolar	6500	27725	8380	9349	51111	91165	103731169	1704	57186953
Koppal	2000	7520	5126	2296	17825	32767	34450067	998	21448990
Mandya	4780	10273	232	2316	61851	74672	240521664	2323	70101900
Mysore	4733	18713	6757	2952	58651	87073	111056104	1938	82391585
Raichur	3600	8350	7534	5517	22371	43772	49147548	1194	24091810
Shimoga	2988	7848	1451	2508	25972	3779	77501101	1575	72464705
Tumkur	7230	28819	10989	6709	67032	113549	163101798	5080	180929037
Udupi	2200	2195	1708	2184	27630	33717	66810157	1503	76019700
Uttar Kannada	1354	1933	452	1085	16054	19524	27468824	1007	23425100
Total	1000000	309835	120098	103465	970426	1503824	2407333648	48218	1854203123

Source: Dept. of women and Child, Govt. of Karnataka, Bangaluru, 2005.

**Women empowerment through SSP in Gulbarga district:**

The district is backward in several indicators of economic development in the state. The literacy rate is very low compared to the state average and the educational facilities are too less. There are inter-taluka disparities in the district. This is a case of disparities within a backward region. There are also differentials in literacy rates between SC, ST and others. Hence the women in the district were more deprived and underprivileged than the others parts of the state. The womenfolk in the district were not only deprived of employment and entrepreneurial activities in this area, but were simply disorganized and ill-motivated. Therefore, there was an immediate need of an alternative solution for mobilizing, organizing and motivating them to adopt themselves at productive activities and increase of living. Other parts of the state, the programme in Gulbarga district also has produced some impressive results and the same can be understood by the follow table.

**Table-3**  
**Performance of Stree Shakti groups in Gulbarga district**

Sl. No	Particulars	Total Nos.	HK Region
01	No. of SHGs	6500	17666
02	Total groups with less than 15 members	733	2335
03	Scheduled Caste groups	26879	61954
04	Scheduled Tribe groups	5111	32792
05	Minority groups	6747	22201
06	Other groups	48384	138553
07	Total number of women	78121	246750

Source: Dept. of Women & Child, Gulbarga, 2005.

The above table shows that, the total number of stree shakti groups and the total number of members belonging to different communities in the district. The district has 6500 groups in the state, which is the highest compared to other district in Hyderabad Karnataka region. It is also visible from the above table that, there are 733 groups which have less than 15 members in their groups. The programme has been well accepted and adopted among all sections of the society in the district as they have very good membership among SC, ST, Minority and other women population. When we have described in talukas, the Shahpur, Shorapur, Aland and Sedam talukas have well response with the programme and they have getting all benefits from the government and they have well trained regarding various self employment and other activities for improvement of their economic conditions in the society. The following table illustrated about bank loan and repayment of Stree Shakti groups in the district.

**Table-4**  
**Details of bank and repayment of loan of the Stree Shakti Groups in the district**

Sl. No.	Particulars	Total Nos.	HK Region
01	No. of SHGs	6500	17666
02	No. of groups having bank linkages	4627	7689
03	No. of groups having bank linkages only for the purpose of opening account	6500	16447
04	No. of groups taken loan from the bank	2691	7377
05	Total loan amount taken from the bank	60332286	408436233
06	Total repayment account to bank	31744671	126670492
07	Total balance to be paid	28587615	281765741

Source: Dept. of Women & Child, Gulbarga, 2005.

The above table reveals that, the 71.18 per cent of groups having bank linkages for the credit and thrift activities in the district, it is improved factor compared to the Hyderabad Karnataka region and all groups have bank linkages with the local banks only for the purpose of opening accounts. Only 41.40 per cent of Stree Shakti Groups have availed loan of Rs.60332286 from the banks, it has indicated the highest number of groups availed loan from the banks in Hyderabad Karnataka region in the state. The repayment of amount is less, but compared to HK region is well in the state and they have to repay the balance amount of Rs.2.85 crores.

The savings and loan disbursement by the groups is improved by the government support regarding financial assistance to the SHGs in the various talukas of Gulbarga district and also it is improved when we have compared to the HK

region is understood by the following table.

**Table-5**  
**Savings and loan disbursement by the Stree Shakti Groups in the district**

Sl. No.	Particulars	Total Nos.	HK Region
01	No. of SHGs	6500	17666
02	Revolving fund released by government	12805160	47675160
03	No. of groups started saving	6466	16241
04	Savings accumulated (Rs.)	172735915	377563131
05	Loan amount disbursed by SHGs (Rs.)	352889796	654442294
06	Total repayment amount to SHGs (Rs.)	249234987	444734916

Source: Dept. of Women & Child, Gulbarga, 2005.

The government has released an amount of Rs.1.28 crore as a revolving fund for the 6500 groups in the district. Out of these groups the 6466 groups have started savings and they have saved a huge amount of Rs.17.27 crores just in a short span of six years, it is the highest savings accounted in the HK region.

On the other hand, the data presented in the above table also shows that 6500 stree shakti groups in Gulbarga district have disbursed a loan of Rs.35.28 crores, it is the top with the loan disbursement in the HK region, out of loan disbursement an amount of Rs.24.92 crores has been already repaid by the stree shakti groups members, which signify the great success and the sustainability of the programme in the district.

**Income generation and investment by the stree shakti groups:**

Income generation and investment activities are leads to economic conditions of the population, high income generation is indicates the having well economic conditions and low income generation of persons indicates the having less economic conditions in the society. After the new economic policy in India the women population started Self Help Groups with the bank linkages for their economic sustainability through the various programmes. In the Gulbarga district many SHGs have involved in various activities for their empowerment in the male dominated society. The following table indicates the income generation activities taken and investment made by the stree shakti groups and individual members.

**Table-6**  
**Income generation activities and investment made by groups in the district**

Sl. No	Particulars	Total Nos.	HK Region
01	No. of SHGs	6500	17666
02	Details of income activities		
	a. No. of groups	54	1239
	b. No. of persons	7605	25224
03	Investment made for Investment generation activities		
	a. No. of groups	7553000	19983000
	b. No. of persons	30692000	89465314

Source: Dept. of Women & Child, Gulbarga, 2005.

The above table shows that, the details of income generation activities taken and investment made by the Stree Shakti Groups and individual members in the Gulbarga district. After examining the above data, one could come to the conclusion that, out of 6500 total Stree Shakti Groups only 54 groups have under taken the income generation activities at group level and it is the bottom list in the HK region. On the other hand, at individual level 7605 stree shakti members have undertaken the income generation activities at their individual capacity. Also the table demonstrated that, the 54 groups have made an investment of Rs.75.53 lakhs, but it is in well position compared to HK region and 7605 members have made the investment of Rs.3.06 crores at their personal level for the undertaking of income generation activities.

**Educated and uneducated members in groups:**

There are more uneducated women members found in various stree shakti groups in the Gulbarga district. They are also participated in the all activities in actively equal to educated members. They are also getting equal benefits from the government and credit facilities from the banks in their villages. There is no difference between educated and uneducated

members between groups in the district. The educated and uneducated members in Stree Shakti Groups are understood by the following table.

**Table-7**  
**Educated and uneducated members in Stree Shakti Groups in Gulbarga district**

Sl. No	Particulars	Total Nos.	HK Region
01	Total members in the groups	109768	285603
02	Educated members	34855	91147
03	Uneducated members	74913	193456

Source: Dept. of Women & Child, Gulbarga, 2005.

The above table reveals that, the details of educated and uneducated members in the stree shakti groups in the Gulbarga district. The table would explain that, 38.43 per cent of members are in Gulbarga district in the HK region. Out of this, only 31.77 per cent of members are educated and 68.23 per cent of members are uneducated in the district, also this proportion is highest compared to other district in the HK region.

**Training and training expenditure:**

This is the important factor to those are in the stree shakti groups in the district. Without any training they can't do anything. The government has made expenditure on various programmes for the improvement of stree shakti programme and various programmes are impressively concentrate on stree shakti groups for their involving in the various activities which are related to sustainable development and economic empowerment of women in rural areas. The details of training and training expenditure of stree shakti groups in the Gulbarga district can be understood by the following table.

**Table-8**  
**Training and training expenditure of stree shakti groups in the district**

Sl. No	Particulars	Total Nos.	HK Region
01	No. of SHGs	6500	17666
02	No. of members have taken training		
	a. Book keeping	4270	9983
	b. Credit management	4270	10252
	c. Social issues	4270	9996
03	Details of expenditure (Rs.)		
	a. Department	3184320	9237410
	b. SGSY	1108400	3177580
	Total	4292720	12414990

Source: Dept. of Women & Child, Gulbarga, 2005.

The above table shows that, the training and expenditure on various training of the stree shakti groups in Gulbarga district. Government of Karnataka has conducted various trainings on book keeping, credit management and social issues. It is clear from the table that, the government has given training to the 12810 members from the 6500 groups (4270 members of book keeping, 4270 of credit management and 4270 of social issues) and the government has trained women on various social issues related to their day to day life. The district is in the best place of getting training of various programmes in the HK region. It can also be noted in the table that, the department has spent an amount of Rs.31.84 lakhs and SGSY programme has spent an amount of Rs. 11.08 lakhs on the training of stree shakti group members in the district. But it is in the well position of expenditure on training programmes in the HK region. Other districts in the HK region have spent fewer amounts on various programmes to the stree shakti group members.

**CONCLUSION:**

After passing the Liberalization, Privatization and Globalization by new economic policy in India the economic empowerment of population is very essential in the society. There is improvement in the status of women in education, employment and society; also there is increase in crime and sexual harassment against women. Because, there is no any strict rules regarding women society. The crimes against women are increasing day by day due to lack of knowledge about human rights of women. Toady education improves in all respects of women as well as their empowerment in the society. So women

should arise fighting with getting the all benefits from government through the various programmes, for this these kinds of groups are necessary to encroaches of benefits through the stree shakti groups in every one rural areas in the nation as well as state and all districts.

The women and child welfare department, meanwhile is an organizing training programme to members of the SHGs creating awareness among them about newer possibilities and newer responsibilities. Besides, other government departments and banks are coming forward to make the stree shakti groups as their target clients. The central silk board has been organizing training programmes for women groups about sericulture, about producing silk yarn, using motorized spinning wheels, cocoon culture etc. Empty talk about women empowerment has been heard aplenty during the past few decades. However, not much effort had been made to put off repeated theories into practice. For the most part, women were indirectly encouraged to maintain the status quo of remaining servile. However, the importance of the scheme lies in its honest attempt to provide some means of economic empowerment to women. Going by the response to the scheme, rural women have always needed this encouragement (for the scheme is just that encouragement to women to take up economically rewarding works) for a long time. The central and state governments and the society in general needs to understand the urgency with which women have applied themselves to this task of empowerment and have to make all out efforts to provide better incentives and more encouragement to women to become equal partners in development.

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