

Women Self Help Groups and Women Empowerment – A Case Study of Vijayapur District

R. V. Jalawadi

Associate Professor, Department of Commerce, S. K. College of Arts and Commerce, Talikoti. Vijayapur District, (Karnataka) India.

Dr. C Lingappa

Associate Professor, (Retired) Economics Department, S. K. College of Arts and Commerce, Talikoti. Vijayapur District, (Karnataka) India.

Abstract

Change is a way of life and women are not an exception in this matter on social, economic, political and cultural activities through which transformation is slowly and gradually taking place that too in a drought-prone district of Vijayapura. Women being the centre of a family taking care of children, parents, patients, food preparation, meanwhile taking a well organised society to bring forth development through mobilizing small savings and thereby assisting themselves for the future. “Small is beautiful” E.F.Schumacher (1973) saying is aptly applied to women SHGs in Vijayapura, enabling them to achieve themselves either in tailoring, trade, hotel, agriculture, dairy, papad manufacturing, cooli, animal husbandry, goat rearing, wherein the leisure time is being employed and there by assisting the economic position to change form lower level of equilibrium to the higher level of equilibrium and contributing something to the economic exchequer.

It is closely observed form the field study that women are the pillars of the family, village, town, taluka, district, state and nation wide origination to bring a structural transformation in India’s economic development. A good number of 100 SHGs in Vijayapura District, equally divided in to 5 taluks (20 from each taluk) revealed that women empowerment is slowly and gradually picking up its improvement position. The study covers the growth of SHGs savings, loan received, growth of members, literacy among members, occupation of SHGs members, age wise clarification of respondents, and age of SHG’s.

Keywords: Women Empowerment, Micro Finance, SHGs, Poverty, Transformation, Savings, Investment.

Introduction:

Poverty and Unemployment are the Major Problems of any under development Countries, to which India is no exception. Self-Help Group is a tool to remove poverty and improve the rural development. Women empowerment has become a catch word today and has got a significant place in socio-economic development programmes of the government. Women Constitute half of the world Population and Contribute Substantially to the all round development of the world. However majority of them are the poor, oppressed, underprivileged and discriminated. The World Bank in its Report (2006) aptly observes that women are often denied property and inheritance rights.

Women Empowerment is a continuous process of enabling them to right the forces that oppress them, provide them equal access to the resources and opportunities and control over the resources. Women's empowerment refers to the process by which those women who have been denied the ability to make strategic life choice to acquire such an ability Kabur (1999). Women empowerment Indian a change from powerless to powerfulness, underprivileged to privileged and enabling women to have control over resources such has, social, economic, political, intellectual and cultural.

The Scheme of Micro Financing through Self-Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self confidence, but lack of education often comes in the way and many a times they had to seek help from their husbands for day to day work. Self Help Groups is a concept evolved from Grameen Bank of Bangladesh, founded in 1975 by Prof, Mohammad Yunus. In India, it was initiated by NABARD in 1986-87

Review of Literature:

- Rasure K. A. (2004) in the article “Women Empowerment through “self-help groups” has proved that, SHGs are very instrumental in empowering women in our country as they provide easy access to find for self empowerment. In this context the author has discussed in depth the relationship between empowerment and the SHGs in India. The author has concluded that, SHGs stimulate savings and help members to come out of vicious circle of poverty.
- Holvet (2005) in his article states that “Micro Finance to poor women through women SHGs” resulted in to active participation of women in decision making.
- Kadam P.B (2006) the Study Focussed on Empowerment of women through SHGs and Different aspects stressed out for empowerment activity Economic, Social, Political, Legal and Life Aspects.
- Raman Bali Swami (2007) in his Article titled “Micro Finance and Women Empowerment” taking the case of the SHGs bank linkage Programmes. He examined the evidence on impact of micro finance on women empowerment using multi level survey.
- Doller and Biswas (2006) Study Conducted in two Villages of Rajasthan Observed that after joining SHGs, the women members have achieved social, and economic empowerment in terms of collective efficiency proactive attitudes, Self esteem and self sufficiency.
- Muralidhar A.C in his Article “Women Self-Help Groups and Women Empowerment” stated that SHGs had empowered women economically, socially and politically. The poor women, who were averse and kept themselves at a long distance of socio-political issues, were found actively participating in social political matters. This is a positive change, which is needed to make women socially and politically empowered.

Objectives:

1. To study the Socio-Economic impact of SHGs on the members.
2. To Understand the Problems of women SHGs

Research Methodology:

The Study covered self-help groups in Vijayapur District. 100 self-help groups were selected, 20 from each Taluk for the Purpose of data Collection, a well Structured questionnaire was used to obtain the responses from the members. In order to understand the Socio-economic status of the members, the data Regarding age, education, occupation, economic activities, annual income etc were collected and analysed. The secondary date was obtained from government offices, books, journals and websites. Simple percentages and stastistial graphs were used.

Profile of Vijayapur District:

Vijayapur District is in the north-western part of Karnataka, bounded by Maharashtra State and Gulbarag district in the north, Bagalkot district in the south, Gulbarga and Raichur districts in the east and Belgaum district in the west. The district lies between north latitude $15^{\circ}20'$ to $17^{\circ}20'$ and East longitude $74^{\circ}50'$ to $76^{\circ}29'$. The district has five talukas namely: (i) Basavana-Bagewadi, (ii) Vijayapur, (iii) Indi, (iv) Muddebhihal and (v) Sindgi. The Vijayapur takuka is the biggest one whereas the Muddebhihal taluka is the smallest in terms of geographical area. As per 2011 census the population of the district was 21,75,102 with a literacy rate of 67.20 per cent.

The male literacy was 77.41 per cent and Female literacy rate was 56.54 per cent. Agriculture is the main occupation of the people in the district and it largely depends on natural rain. The district receives small amount of rainfall every year and many times it was declared by the Government of Karnataka as drought prone area. The temperature varies from 16 C 44 C. Summer is very hot and winter and rainy seasons are cool. Since the area is receiving small amount of rainfall, district possesses considerably less forest area it has 1977 hectares of forest area which is about 0.18 per cent total geographical area. Jowar, bajra, wheat , maize, sugarcane, oil seeds and cotton are the main agricultural crops and gram, red gram (tur) are the main pulses. Besides these, lemon, grapes, pomegranate, banana, mango are the horticultural products and tomato, brinjal, onion and chillies are the major vegetable crops grown in the district.

Table 1.1

No. of Stree Shakti SHG's in Vijayapur District

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
No.	3,603	3,888	3,888	3,927	3,888	3,927

Source : Vijayapur District at a Glance

Table 1.1 explains the growth of Stree shakti SHG's from 2010-11 to 2015-2016 in Vijayapur District. The growth is positive during 2011-12, and the remaining last three years except during the year 2014-15 which shows the declined in numbers and also stagnation during 2012-13, during the year 2015-16 the number of SHG's stood at 3,927.

Table 1.2

Total Members (SC+ST+Others)

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
No.	48,308	41,407	41,407	52,485	18,744	53,257

Source : Vijayapur District at a Glance

Table 1.2 reveals the fact that the membership has declined during 2011-12 and stagnated during the next year 2012-13. Again the trend is positive during 2013-14 as well as during 2015-16 there was a drastic decline in the membership during 2014-15 the total membership stood at 53,257.

Table 1.3

Savings (Rupees in Crores)

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Rs. Cr.	20.73	21.06	21.06	21.06	29.28	383.33

Source : Vijayapur District at a Glance

The savings of the SHG's have been revealed in table 1.3 savings have been stagnated during two years of study period during 2012-13 and 2013-14 but during 2011-12 and 2014-15 savings

of SHG's have showed an increasing or positive trend. During the last year of the study period, 2015-16 have shown the tremendous increase which stood at Rs. 383.33 Crores.

Table 1.4
Loans Received from Banks (Rs. Crores)

Year	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Rs. Cr.	22.05	15.89	18.90	60.39	25.38	189.18

Source : Vijayapur District at a Glance

Table 1.4 explains the loan aspects received from commercial banks. The amount of loan received form banks have been declined for the financial year 2011-12 and 2014-15. During the other 3 years the loan received form banks have increased. During 2015-16 the loans of SHG's stood at Rs.189.18 Crores.

Table 1.5
Members of Stree Shakti Self Help Groups for the Year 2014-15

Sl.No.	Taluks	No of SHG's	SC	ST	Others	Total Members
1	B.Bagevadi	757	1,162	131	2,343	3,636
2	Vijayapura	814	825	157	2,545	3,527
3	Indi	484	962	068	2,579	3,609
4	Muddebihal	859	998	251	3,262	4,511
5	Sindagi	974	1,021	095	2,345	3,461
	Total	3,888	4,968	702	13,074	18,744

Source : Vijayapur District at a Glance

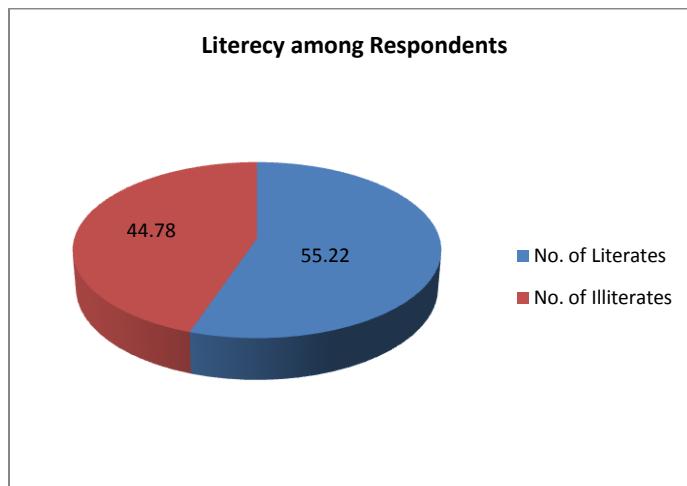
The above table depicts the Stree Shakti Self Help Groups and members for the year 2014-15. Sindagi taluk possess the highest SHG's i.e. 974, followed by Muddebihal 859, Vijayapur 814, B.Bagevadi 757 and Indi the least number 484 SHG's. Totally Vijayapura district had 3888 SHG's during 2014-15.

The total membership has been classified into S.C., S.T, and Others. The S.C. women SHG's members 4968, S.T. 702 and Others 13,074 members. Muddebihal possess 4,511 members holding the highest number in the district followed by B.Bagevadi 3,636 members. Indi taluk possess 3,609 members. Vijayapura being the district Head Quarters had 3,527 members. Sindagi taluk had 3,461 members taking the last rank in the district. The total membership of the district being 18,744.

Table 1.6
Education level of SHG Members

Education Level	Frequency	Percentage
No. of Literates	804	55.22
No. of Illiterates	652	44.78
Total	1,456	100.00

Source: Filed Survey 2015-16



It is observed from the table 1.6 that of the total respondents 804 are literates in percentage they constitute 55.22. On the other hand illiterates were 652 constituting 44.78 percent. The educational qualification of the respondents shows that majority of the SHG's women covered under the study may be engaged in higher position in their groups because a great majority of the respondents are formally educated (Primary and higher education). Earlier women were neglected in society in terms of education and employment, and as a result, there were only few respondents who had completed graduation or post-graduation.

Table 1.7
Occupation of SHG's Members

Sl. No	Occupation	Frequency	Percentage
01	Agriculture and Allied	872	59.89
02	Coli/ Labour	292	20.05
03	Trade	108	07.42
04	Tailor	068	04.67
05	Cottage Industry	012	00.82
06	Hotel	010	00.69
07	Service	064	04.39
08	Entrepreneur	030	02.06
Total		1456	100.00

Source: Filed Survey 2015-16

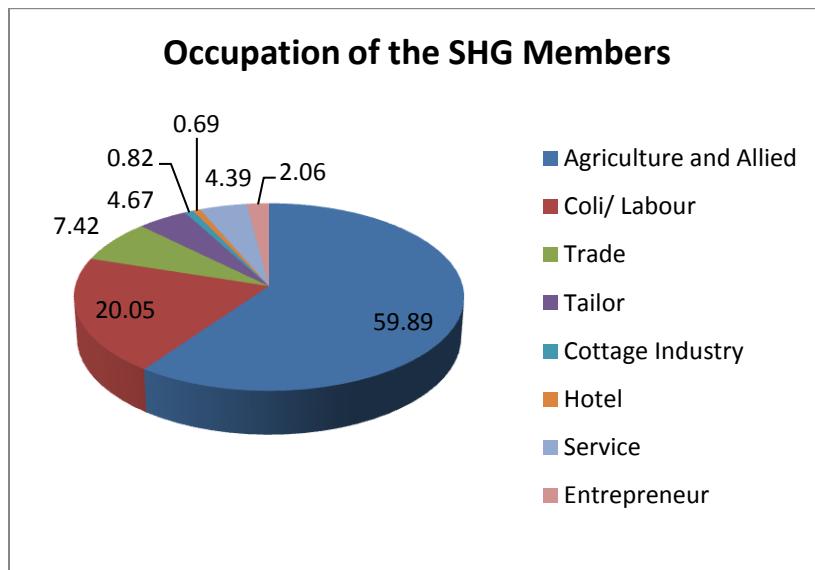


Table 1.7 shows that the major occupation of the respondents 872 (59.89 p.c.) are Agriculture and Allied, followed by labour class 292 (20.05 p.c.) ; 80 percentage the respondents women constituted two categories of occupation. 108 respondent women (7.42 p.c.) have followed trade as their occupation. Tailors constitute 4.67 percent or 68 house hold were engaged in either tailoring or embroidery work. The government servants including aided educational institution employees constituted 64 house hold (4.39 p.c). 30 house holds have followed entrepreneurial

activities (2.06 p.c.). 12 house holds have followed cottage industries as their occupation (00.82 p.c.). 10 house holds have followed hotel as their main occupation (0.69 p.c.).

Table 1.8

Age wise Classification of Respondents

Age of Respondents	No. of Respondents	Percentage
Less then 20	042	02.88
21-30	358	24.59
31-40	508	34.89
41-50	416	28.57
Above 50	132	09.07
Total	1,456	100.00

Source: Filed Survey 2015-16

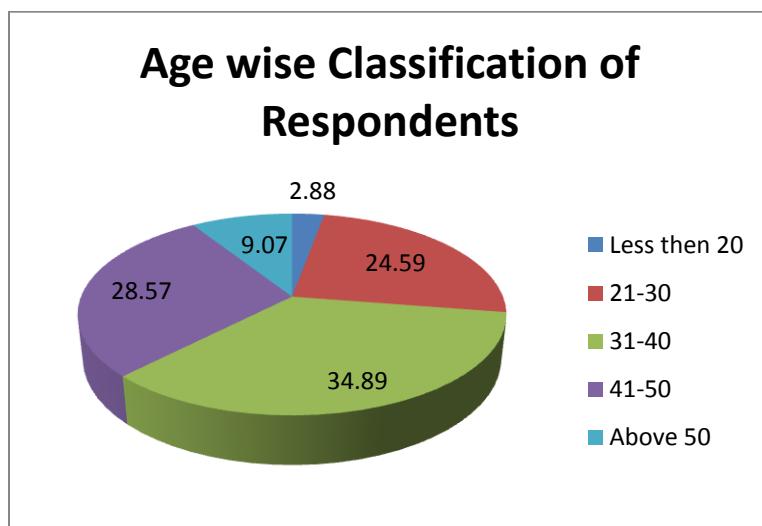


Table 1.8 makes it clear that the majority i.e., 508 (34.89 p.c.) of the respondents aged in between 31 to 40 years followed by a good percent of the respondents 416 (28.57 p.c.) were in between 41 to 50 years. 358 respondents (24.59 p.c.) were in between 21 to 30 years. 132 respondents (9.07 p.c) were in the age group above 50 years. 42 respondents (2.88 p.c) were in the age group of less than 20 years.

Table 1.9**Age of SHG's**

Age of SHG's	Frequency	Percentage
1 to 4 Years	64	64.00
5 to 8 Years	16	16.00
9 to 12 Years	10	10.00
Greater than 12 Years	10	10.00
Total	100	100.00

Source: Filed Survey 2015-16

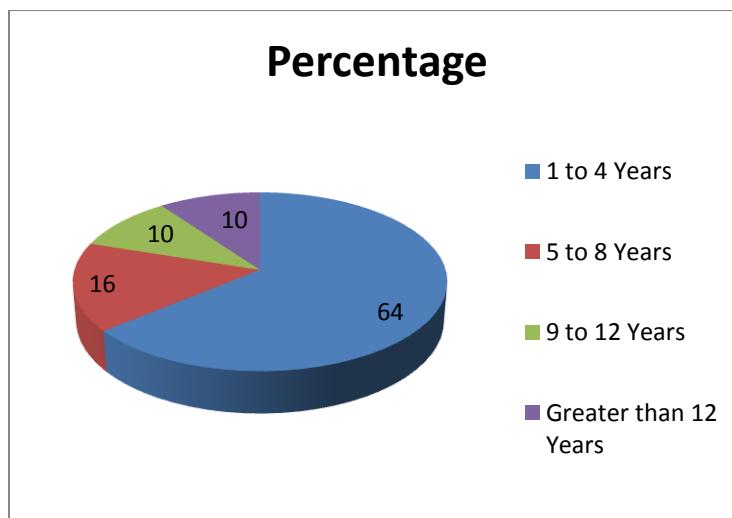


Table 1.9 depicts that 64 SHG's are of below 4 years. 16 SHG's are in between 5 to 8 years. 10 SHG's are in between 9 to 12 years age. Another 10 SHG's are aged above 12 years.

Table 1.10**Classification of Members of SHG's**

Sl. No	Group	No. of SHG's
01	10 Members	30
02	11 to 14 Members	26
03	15 to 17 Members	12
04	18 to 20 Members	32
	Total	100

Source: Filed Survey 2015-16

Table 1.10 explains the classification of members. The minimum membership of each SHG's being 10 and maximum number is 20. In our surveyed SHG's, 30 SHG's have 10 members, 26 SHG's Possessing in group of 11 to 14 members. 32 SHG's having the members in between 18 to 20. Hardly 12 SHG's have members in between 15 to 17.

Table 1.11

Total Savings of the Selected SHG's in Vijayapur District for the Year 2015-16

Savings	Rupees R.s (Lakhs)
Total	17.70

Source: Filed Survey 2015-16

The filed work has been conducted during 2015-16 has found that 1456 house holds or respondents have mobilised Rs. 17.70 lakhs. The little savings of Rs. 10 per month, Rs.100 per month, Rs 200 per month have been observed in the filed survey. Majority of the SHG's have collected Rs. 100 per month for each member.

Policy Suggestions:

There is no uniformity of involvement of banks in SHG – bank linkages. In general there is greater involvement of commercial banks in SHG – Credit linkage compared to RRBs and Co-operative banks. Hence, NABARD and RBI should motivate all the banks to involve more in SHG – bank credit linkage.

Among the Public-sector banks a few banks are involved more in terms of savings, loan disbursements to women SHGs viz., State Bank of Mysore, State Bank of India, Vijaya Bank, Canara Bank, Corporation Bank and Syndicate Bank. Other public sector commercial banks should involve more in SHG – Credit linkage.

Women participation and representation in Parliament House and in Central services is inadequate. Hence, there is need for early passage of 33% reservation bill for women's is pending in the Parliament to ensure proper representation in the elected bodies.

There is need for increasing the frequency of periodical meetings of the members of the Self Help Groups so that more interactions among the members could take place and a preparer view of the working of the groups could help in effective implementation of the programs. Weekly meetings should be enforced by all the SHGs.

All women members of the SHGs should compulsory attend all meetings of their SHGs. Low attendance by some members is observed during the personal interviews during the field survey. Regular and compulsory attendance for SHG meetings will enhance discipline and involvement of women members in the SHG functioning.

Members of SHGs should try to increase their regular savings to raise the level of “Common fund” of the groups so that SHGs can lend more from their internal resources and also avail more loans from banks for their members.

Member's requirement is found to be more than the actual loan provided through SHGs. Hence adequate amount of loan should be ensured to members so that their requirements are fully met both for productive activities and for consumption expenditure.

All women members through the SHGs should be encouraged to involve themselves in family decision making. Necessary motivation should be provided by NGOs and others involved in SHG move In most cases, the women members of SHGs belonged to SC/ST categories were not involved by the men in major decision making process. Hence, this is may be because of lack of awareness and inability to contribute to it. There is a need for greater capacity building and awareness creation on the part of these SHG members.

Capacity to protest against injustice, exploitations and discriminations was reported to be insufficient in respect of SC/STs as compared to others social groups. This follows that their capacity is not yet improved significantly. In this regard, capacity building activities such as exposure meeting, face to face dialogue meetings with the government, local organizations, awareness, training programmes etc., were found to inadequate and hence, they are required to be organized by the NGOs/SHG on a regular basis.

Conclusion:

The majority of the SHG members are Agriculturists and Allied activities constitutes (59.89 p.c) followed by Labour Class (20.05 p.c.) Trade (7.42 p.c.) Tailoring (4.67 p.c) Service (4.39 p.c) Entrepreneurs (2.06 p.c.), Cottage Industry (0.82 p.c), Hotel (0.69 p.c.). The majority of the members have followed Agriculture and Allied activities including labour class as their major occupation (80 p.c). The age wise classification of respondents reveals the fact that majority of the respondents 508, (34.89 p.c) are at the age group 31-40 years followed by 416 respondents (28.57 p.c.) were age group 41-50 years, 358 respondents (24.59 p.c) were age group 21-30 years, 132 respondents (9.07 p.c) were above the age of 50 years and 42 respondents (2.88 p.c) were aged less than 20 years. The improvement in the economic activities in enhancing employment, income, savings and investment activities have been observed. In this way SHGs of Vijayapur district are very successful to develop women empowerment both in rural and urban areas.

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