

The Role Of Self-Help Groups Schemes For Women Empowerment In Kalaburagi District

Arathi S¹, Dr. Srinath H Shahapure²

¹Faculty and Research Scholar Sharanabasveshwar College of Commerce, Kalaburagi

²Professor and Chairman MBA - HM Sharnbasva University, Kalaburagi

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Abstract

Nation's all over development and growth can be attained when women is treated equivalent to men in the progress of an economy. Rural poverty is the main drawback for women empowerment in rural area. Empowering women by providing financial assistance, awareness about self-employment and independence in making decision can alleviate rural poverty. For attaining women empowerment in rural areas Government and NGO's have taken initiation by forming Self-help groups since, from last four decades. The paper discusses about the schemes available in Government under the SHG's for promoting women empowerment. Secondary source was used in the study to know the performance of SHG's in Kalaburagi district, Karnataka.

Keywords: Rural poverty, Women empowerment, Government Schemes

I. Introduction

Poverty in India in the last 15 years from 2005 to 2021 it has decreasing trend from 55.1% to 16.4% and currently Karnataka seeing a poverty level of 8.50% stated by the Global Multidimensional Poverty Index 2022^[1]. For Government it is difficult task to concentrate and assist financially for overall development of economy. Many initiatives have been taken up by the government to develop the economy, but due to internal and external factor it has been unable to produce the intended outcomes. Because the majority of people live in below poverty line in rural areas, our government must focus on developing these areas.

SHG's in India

Self-help groups are informal groups of same socio background people, who come together to find a solution to their financial problems. SHG's may consist of 10-20 members. Initially they form a group and start collecting savings among them until the amount is sufficient for lending among themselves. Usually with the support of NGO or government agencies SHG's will be formed. Self-help groups are basis for women empowerment in rural area. It facilitates rural women to solve their issues, inculcate themselves in group activities

wherein it establishes confidence among them to take decision independently to improve their living standard. The SHGs in India was established in the 1972 by establishment of Self-Employed Women's Association (SEWA) which organized poor and rural women of unorganized sector to achieve their objective of enhancing their income. In 1985 Mysore Resettlement and Area Development Agency (MYRADA) started funding in southern states. It has enhanced general awareness particularly among women, relating to saving and importance of economical credit. By 1986-87, in MYRADA's projects there were 300 SHGs. For the development of SHG's in India numerous agencies like leading NGOs, the Reserve Bank of India (RBI), the National Bank for Agricultural and Rural Development (NABARD) and international agency like International Fund for Agricultural Development (IFAD) assisted for betterment of SHG's. NABARD plays a vital role in SHGs development. NABARD granted INR 1 million in 1987 for providing assistance to MYRADA. RBI identified the SHG's as a substitute credit choice in 1992. In next stage, IFAD and Reserve Bank of India supported SHG's in bank linkage program. 24 million families were the members of SHG's by March 2005 with a credit linkage of about 16,28,456 SHGs^[2]. SHG Bank linkage program was started in 1991-92. Private Vysya Bank issued first micro credit through SHG -Bank linkage programme [SBLP] under the initiation by NABARD. NABARD also supported this

programme by providing facilities of training to NGOs and Bank staff. Stree Shakthi and Swa Shakthi Programmes were introduced for promoting the microfinance and the Cauvery Grameena Bank of Mysore was the first RRB in the state to promote and credit link various SHG's under SHG's Bank linkage programme. The main aim of SHG bank linkage initiative was to provide the rural poor with access to banking facilities^[3].

Self Help Groups in Karnataka and Women Empowerment: Currently, there are 2,40,521 SHGs in Karnataka with 59,21,476 members of all category (as on Oct, 2022) under different departmental programmes governed by government, majority beneficiaries of those programmes are women's SHG. The main activity of SHG's is to make a small savings among group members and it will be lending it among group members with the collective savings and bank loans. In Karnataka, SHG's are playing major role in elevating female poverty it is treated as dominant strategy for combating poverty level in rural area^[3]. Women Empowerment is a system where ideologies of women are encouraged and making her to accomplish her objective for herself by not depending on others. The women are empowering with the help of SHG and micro financing with the changing economy and with their skills. SHG's are helping women in involving in individual or group activities for generating revenue. SHGs help rural women to earn income through involving in income generating activities along with this it boosts their level of confidence to take decisions independently where it leads to overall empowerment. Majority of women who are connected with SHG's have gained success and empowered themselves^[4].

II. Literature Review:

1. S.P.Naganagoud (2011)^[5] according to his study Stree Shakthi programme at Ballary district absorbed that Stree Shakthi Programmes are trying to empower rural women and make them financially sound, socially and politically skilled. Here it is observed that few women of the poor category they are not participating in Stree Shakti Programme due to socio-economic condition. Government should take initiation that poorest poor women would participate in Stree Shakthi Programme by providing lower rate of interest.
2. A research paper by Manjunatha S (2013)^[6] concludes that it evaluates the connection between SHGs and socio-economic progress of rural communal by decreasing the rural poverty and evaluates the influence of SHG bank linkage programme resulting in employment creation to individual and group and improves asset holdings of rural women. The study justifies the role of SHGs in making women self-reliant and increasing empowerment of women, by making them economically potential, as well as it facilitated rural women to hoard some fund and capitalize that in other developmental activity.
3. Sangappa S Rampure (2014)^[7] in their study revealed that few business activities that women can carry out in Hyderabad-Karnataka Region for women empowerment. Author suggested that Hyderabad Karnataka Region rural women can take up agro based or micro based enterprises for starting up their business. Financial assistance can be taken up by Micro Finance Institutions which are ready to lend financial assistance to women SHG's. Financial stability of women can make stable of her family along with society which will lead to overall empowerment.
4. A Study by Vijayalakshmi R (2016)^[4] reported that SHGs shaped various programs that has provided good opportunity for women to empower herself. Weekly once SHG meetings, discussions on it, credit facilities, participation in all developmental activities of groups which is conducted under SHG's have boosted the confidence and capability of rural women to stand on her individual decision.
5. Ravikala & B. Srinath (2016)^[8] according to their study, that SHGs has given a stage for rural women to converse and solve their personal and communal problems and to develop their conditions but women empowerment has not fully attained due to group characteristics and women who joins SHGs should have their interest in understanding objectives as well developing themselves through SHGs. Along with this society should take initiatives to create opportunities to women by participating in social, political and economic life.
6. Dr. Vidya. K & Dr. R. N. Kadam (2017)^[3] their study reveals that directly or indirectly women are contributing for the growth of economy. In the process of development informal sector has not given much of importance, as importance given to formal sector. Policies should be reframed because informal sector is contributing for the development of economy. Well designed and effectually implemented SHG activities can help rural women not only to come out of financial problems but also it empowers women at their grass roots.
7. Dr. Atik-Ur-Rahaman. S.M (2017)^[9] in their paper concluded that the study is conducted in the area of Chittapur

Taluk, Gulbarga District on Self Help Groups. Under the SHG's women are borrowing loan which is not utilized for said reason. Majority of them know about the available schemes under SHG's for their betterment but only few of them have got benefited out of it. Awareness among rural women about the benefit of schemes should be increased and it should be carried out by government and non-government organizations which play an important role in development.

III. Objectives of the Study:

1. To study the schemes available for development of SHGs
2. To study the performance of SHG in empowering women in Kalaburagi district.
3. To provide suggestions for improving the SHGs functionality in Kalaburagi District.

IV. Methodology: The descriptive Study is adopted and secondary source is used in the study. This source gathered from the edited books, journals, reports and internet.

V. Various government schemes for women empowerment through SHG's:

- **Micro Enterprise Development Programme (MEDPs):** Since 2006 NABARD is encouraging need skill-based development programmes (MEDPs) for established SHGs which already have access to finance from Banks. MEDPs are location-based training programmes which trainees the trained SHG members in being more productive. Funding is available only for eligible institutions and SHG's for setting up individual or group enterprises in the sector of farm, off-farm or service sectors. Over the years about 4.68 Lakh SHG members have been covered through 16,406 MEDPs [10].
- **Livelihood and Enterprise Development Programmes (LEDPs):** It was launched in December 2015. The implementation of programmes will be conducted at cluster level. LEDPs are project-based programmes which consist of 15 to 30 SHGs in a cluster level from which SHG members will be selected. The training will be given in the area of agricultural and agricultural related activities and of non-agricultural sector to 20-30 SHGs members. NABARD provides necessary support for setting and implementation of LEDPs. In May 2017 LEDP has been mainstreamed. Cumulatively 15,382 SHG members are supported through 324 LEDPs till 31st March 2018 [10].
- **Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM):** National Rural Livelihoods Mission was launched by Ministry of Rural Development in June 2011 as a reframed version of Swarna Jayanti Gram Swarozgar Yojna - 1999. Again, in the year 2015 it was renamed as Deendayal Antyodaya Yojana (DAY-NRLM). DAY-NRLM is working on the reasonable cost-effective financial services to the rural SHGs and has now extended the outreach service to all the blocks of the country, which make easy to SHG women in accessing credit. The DAY NRLM is implemented in all the States and Union Territories, except Delhi and Chandigarh. Over 3.4 lakh rural poor women have been organized into over 33,500 SHGs in Punjab [11]. To strengthen the SHGs Village organization and Cluster Level Federations (CLFs) are promoted. DAY-NRLM provides a Revolving Fund (RF) of Rs. 10,000 to 15,000 per SHGs group and a Community Investment Support Fund (CISF) up to Rs. 2,50,000 per SHG group will be provided.
- **Karnataka Kayaka Mitra Yojana:** The Karnataka State Government has launched Karnataka Kayaka Mitra Yojana on July 2018. The chief minister of Karnataka state Mr. H.D Kumaraswamy has initiated this scheme. With the support of SHGs this scheme concentrates on boosting skill developmental activities in Karnataka state. Under this scheme, the Karnataka state Chief Minister has inaugurated a zero interest (or interest-free)/ totally subsidized loan scheme. This mainly includes the women SHGs of Karnataka state. Under the Kayaka Mitra Yojana's credit will be provided up to Rs. 10 lakhs with 4% of interest rate and up to Rs. 5 lakhs with 0% interest rate to the SHGs from all cooperative banks [12].

- **Stree Shakthi Scheme:** The program was undertaken in 2000-01 and it is being implemented throughout the Karnataka state to empower women and make them independent. Stree Shakthi aims to inculcate savings habit among group members. Under this scheme the groups are formed with the help of Anaganwadi workers ^[13]. In Kalburagi District there are 918 villages with the population of 25,66,326. Presently in Kalburagi District there are 4235 Self-help groups with 73868 members registered under Stree Shakthi Scheme ^[14]. Stree Shakthi scheme are empowering women by providing a low-rate interest subsidy of 6% on bank loans, extra incentives will be given to those SHG's who make excess savings in their group, training will be provided to all SHG's groups for participating in income generating activity and Stree Shakti provides a stage for rural women to participate directly or indirectly through online mode in marketing of their goods and services. It also organizes annual exhibition cum melas for SHG's to show case their entrepreneurial skills.

Taluka Wise Report of SHG Group in Kalaburagi District

Name of Taluka	No of GPs	No of SHG Groups entered	No of members details entered	No of SHG Groups with complete details	No of SHG groups with Incomplete details	Total No of SHG Groups Confirmed
Afzalpur	28	637	8566	635	2	633
Aland	42	707	11747	706	1	706
Chincholi	29	607	8641	599	8	596
Chittapur	27	855	13582	840	15	656
Jevargi	25	774	12160	771	3	754
Kalaburagi	29	686	8459	505	181	361
Sedam	27	648	10713	642	6	547
TOTAL	207	4914	73868	4698	216	4253

(Source ^[14]: <https://panchatantra.kar.nic.in/>)

Performance of SHG in Empowering Women in Kalaburagi district: In Kalaburagi District there are a greater number of SHGs registered under Stree Shakthi Scheme, which is working for the betterment of those rural women and their livelihood.

- **Number of SHG's Promoted:** In Kalaburagi district for the period of January 2016 there was 349 SHG's and by the period of December 2021 there was 1791 SHG's group in Kalaburagi ^[15]. SHG's growth has taken place year by year by encouraging women to help in financial aids and to concentrate on income generating activity. SHG's creates awareness among rural women about facilities which are available under government for their benefit.

Year	2016	2017	2018	2019	2020	2021
Alzalpur	44	39	40	93	9	0

Aland	76	52	77	98	16	2
Chincholi	48	50	114	158	12	2
Chittapur	18	13	17	18	10	1
Jevargi	13	12	48	61	1	0
Kalaburagi	39	21	43	63	6	1
Kalagi	7	7	15	10	1	0
Kamalapur	14	18	11	42	3	0
Sedam	60	41	46	29	1	2
Shahabad	16	6	16	13	1	0
Yadrami	14	9	24	20	8	12

(Source ^[15]: <https://nrlm.gov.in>)

- **Number of Household Mobilized in SHG's:** Initiation of SHGs in rural area has enhanced productivity in women by involving herself in any type of revenue generating activity. SHG improves the livelihood of women along with her family. From January 2016 to December 2021 26,176 households were mobilized. Here there is a growth of empowerment of women along with her family with the support of SHG. SHG is supporting by financial aids to women, with those funds women are into income-generating activities like roti making, papad making, preparing beedis, candle preparation and apart from this they are into poultry farming, handicrafts, making products from woolen etc. when women are into business, their living standard also increases and their poverty level will be alleviated.

Year	2016	2017	2018	2019	2020	2021
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Alzalpur	677	653	670	1250	146	0
Aland	1169	774	1188	1464	350	70
Chincholi	566	681	1518	2520	161	67
Chittapur	262	122	236	271	37	86
Jevargi	169	156	582	721	10	0
Kalaburagi	593	377	687	1005	76	12
Kalagi	104	102	205	155	15	0
Kamalapur	165	261	120	604	38	0
Sedam	970	635	897	446	23	24
Shahabad	228	91	232	242	20	0
Yadrami	204	106	422	282	99	160

(Source ^[15]: <https://nrlm.gov.in>)

- Number of Village Organization:** Village organization is an primary level institution where all the members of SHG will be the members of Village organization. In village level this organization conducts meeting monthly once. This organization works for the betterment of SHGs by providing information of various government schemes and services to all the members of SHGs for the growth of their economic condition. It acts as a financial intermediary to promote bank SHG linkage program ^[15]. It eliminates middle man for procurement and marketing of products, it enables SHGs to procure the materials and make marketing directly by SHGs itself. In Kalaburagi District there are 918 villages and from January 2016 to December 2021 there are 845 Village organization. This VO are working for upliftment of SHGs in this region by providing backend support by providing financial assistance and creating a platform to marketing of SHGs products by organizing exhibition and melas.

Year	2016	2017	2018	2019	2020	2021
Alzalur	6	0	43	67	3	0
Aland	14	0	46	65	15	37
Chincholi	6	0	37	105	0	0
Chittapur	4	0	6	12	16	0
Jevargi	1	0	27	27	0	0
Kalaburagi	0	0	7	45	1	3

Kalagi	0	0	13	13	13	0
Kamalapur	0	0	0	45	2	1
Sedam	6	0	45	50	0	0
Shahabad	0	0	0	14	0	0
Yadrami	3	0	8	29	7	3

(Source ^[15]: <https://nrlm.gov.in>)

- Number of Community Cadre:** A group of members who have selected, trained for accomplishing specific purpose in SHGs. Here the selected cadre may be assigned the position of SHG Book Keeper, Financial Inclusion, Livelihoods, SI&SD, Professionals in CBO and Master trainer for smooth running of SHGs. Presently in Kalaburagi District there are 355 community cadre units. These units facilitate and assist the SHGs for improvement and sustainability of the members.

Year	2016	2017	2018	2019	2020	2021
Alzalur	0	0	0	23	25	17
Aland	1	1	7	30	21	2
Chincholi	0	0	12	46	3	8

Chittapur	0	0	0	1	1	12
Jevargi	0	1	7	10	4	0
Kalaburagi	0	0	0	15	7	0
Kalagi	0	0	1	10	1	0
Kamalapur	0	0	0	13	2	0
Sedam	0	0	7	25	11	2
Shahabad	0	0	0	3	0	0
Yadrami	0	0	8	10	8	0

(Source ^[15]: <https://nrlm.gov.in>)

- **Number of SHG provided Revolving Fund and CIF:** Revolving fund is lended internally for SHGs members for providing assistance to start income generating activities. Under this scheme each SHGs can avail one time fund assistance for economic activity. Community Investment Fund is given to SHGs for improving the status of rural women and provide other social benefits for the members of SHG. Revolving Fund (RF) are provided at the rate of Rs.10,000 to 15,000 per SHG group and a Community Investment Support Fund (CISF) is provided up to Rs. 2,50,000 perSHG group. Presently 201 SHGs have received Rs.30,15,000 fund of RF and 80 SHGshave received Rs.56,80,000 fund of CIF ^[15] in last 5 years.

VI. Findings and Suggestions of the Study:

The present study is made to know the role of SHGs Scheme for the empowerment of women in Kalaburagi District and Schemes available under Government for SHGs. Several Schemes are initiated by Government for building SHGs in rural areas for creating the stability and alleviate poverty. The study reveals the following:

- In Kalaburagi district for the period of January 2016 there was 349 SHGs and by the period of December 2021 there was 1791 SHGs groups, gradually there is an increase in SHGs establishment in rural areas where it is encouraging rural women to inculcate themselves in group activities and making them to involve in monetary generating activities but in the year 2020 and 2021 the growth of SHGs is not in greater number due to pandemic effect and economic condition.
- SHGs assisting women to involve in income generating activities, this income generating activities has created self-reliant to women along with this employment opportunities will be created among those women's group.
- Village organizations are primary level institution which will provide assistance to its member SHGs to make their products available in markets without middle man interventions. VO assist its members about government schemes which is beneficiary for the upliftment of members livelihood.
- In Kalaburagi district, there are more number of Stree Shakti SHGs, which concentrates on poor people for empowering their socio-economic condition by providing financial assistance to them and making them to take up any income generating activity. It is a lengthy process, time consuming, needs more efforts and training. And moreover, needs huge credit facility to eradicate poverty. This process needs continuous inspection to make successful implementation at beneficiaries level. So, processing time should be minimized for credit facility and training,
- Revolving Fund and CIF is insufficient, it has to be increased to with the growth of the sector. It encourages the SHGs members for imparting more saving culture and utilization of credit amount for productive use.
- Transparency should be maintained in SHGs relating to schemes information, availability of facilities from government to SHGs.
- Educating SHGs members about the available schemes and new schemes which has granted by government for their development sake.

- Marketing facilities for sale of products by SHGs should be provided periodically at taluka and district level by conducting periodical exhibition and sales.

Conclusion:

In the development process of economic growth SHGs are striving their best to eradicate poverty by aiding financial support through various schemes in rural areas. SHGs are exposing rural women to marketing segments by providing proper assistance. This encourages and motivates rural women for employment generation and it has positive impact on their families. Though there are several constraints like poverty, illiteracy, gender inequality, health, food and resource unavailability then to SHGs are empowering women to come out of these barriers and make them to be self-reliant. The SHGs are creating a silent revolution in rural areas of Kalaburgi district by achieving progressive development it can be considered as changing agent in rural areas.

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