

**A STUDY OF EMPOWERMENT OF RURAL WOMEN THROUGH SELF  
HELP GROUPS IN BELGAUM DISTRICT OF KARNATAKA STATE**

**A THESIS SUBMITTED TO**

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**BY**

**SHRI PRAKASH A. MALAGANVE**

**M.A.**

**UNDER THE GUIDENCE OF**

**DR. DHANARAJ A. PATIL**

**M.A. PH.D.**

**HEAD, DEPARTMENT OF SOCIOLOGY**

**WALCHAND COLLEGE OF ARTS AND SCIENCE,**

**SOLAPUR- 416004**

**DECEMBER**

**2012**

## CERTIFICATE

This is to certify that the thesis entitled “**A Study of Empowerment of Rural Women Through Self Help Groups In Belgaum District of Karnataka State**” is a genuine and bonafied work prepared by **Mr. Prakash A. Malaganve** under my guidance and direct supervision. The research report has been submitted to Tilak Maharashtra Vidyapeeth, Pune in fulfillment of the award of the Degree of Doctor of Philosophy.

To the best of my knowledge and belief, the matter presented in the thesis has not been submitted earlier for award of degree of Doctor of Philosophy of Tilak Maharashtra Vidyapeeth, Pune.

**Place: Pune**

**Date: 21/12/ 2012**

**Dr. D. A.Patil**

M.A., Ph.D.

**Research Guide**

Head, Department of Sociology,  
Walchand College Of Arts and Science,  
Solapur- 416004 (Maharashtra)

## **DECLARATION**

I undersigned hereby declare that the thesis entitled “**A Study Of Empowerment of Rural Women Through Self Help Groups In Belgaum District of Karnataka State**” is a genuine and bonafied work prepared by myself under guidance of Dr. Dhanraj A. Patil and submitted to Tilak Maharashtra Vidyapeeth, Pune for the award of Doctor of Philosophy Degree.

The present research work is original and conclusions drawn there in are based on data collected by myself. To the best of my knowledge and belief, the matter presented in this research has not been submitted to any award of nay Degree either from Tilak Maharashtra Vidyapeeth, Pune or any other institute or academic organsiations. The list of references for secondary data is attached in the bibliography.

**Place: Pune**

**Date: 21/12/2012**

**Mr. Prakash Annappa Malaganve**

**Research Student**

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Prakash. A. Malagave

Research Scholar

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## **LIST OF ABBREVIATIONS**

ADARSHA	: Agency for Development and Rural self Help Association
BC	: Backward Caste/s
BPL	: Below Poverty Line
BRAC	: Bangladesh Rural Advancement Committee
CDPO	: Child Development Programme Officer
CDS	: Community Development Scheme
DWCRA	: Development of Women and Children in Rural Area
EPA	: Equal Pay Act
FRBS	: Formal Rural Banking System
GEI	: Gender Empowerment Index
GP	: Gram Panchayat
GoI	: Government of India
HIV	: Human Immunities Virus
ICDS	: Integrated Child Development Scheme
ICMR	: Indian council for Medical Research
IFAD	: International Fund for Agricultural Development
IGA	: Income Generating Activity
IMF	: International Monetary Fund
IRDPA	: Integrated Rural Development Programme

KHDR	: Karnataka Human Development Report
KWFT	: Kenya Women Finance Trust
MFI	: Micro Finance Institutions
MP	: Mandal Panchayat
MYRADA	: Mysore Resettlement and Development Agency
NABARD	: National Bank for Agriculture and Rural Development
NBC	: Non Backward Caste
NCW	: National Commission on Women
NIRD	: National Institute for Rural Development
NGO	: Non Governmental Organizations
PHC	: Public Health Centers
PRIA	: Participatory Research In Asia
PRIS	: Panchayat Raj Institutions
RBI	: Reserve Bank of India
RMK	: Rastria Mahila Kosh
ROSCAS	: Rotating Savings and Credit Associations
RRBs	: Rural Regional Banks
SBLP	: SHG Bank Linkage Programme
SC	: Scheduled Caste
ST	: Scheduled Tribe
SEDP	: Socio Economic Development Programme



SEWA	: Self Employed Working Women's Associaton
SHPIs	: Self Help Promoting Institutions
SGSY	: Swaranjayanti Gram Swarazagar Yojana
SIDBI	: Small Industries Development Bank of India
UCDO	: Urban Community development Office
UDHR	: Universal Declaration of Human Rights
UN	: United Nations
UNDP	: United Nations Development Programme
WCD	: Women and Child Development
WCP	: Women's Component Plan
WHO	: World Health Organisation
ZP	: Zilla Panchayat

# CHAPTER I

## INTRODUCTION AND REVIEW OF LITERATURE

*“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers”*

**Mahatma Gandhi<sup>1</sup>**

### **1.1. Introduction:**

Women who constitute nearly half the population of the country (58, 64, 69,174, Census, 2011) are still backward, deprived, neglected and overlooked. Despite legislative steps, prejudices, traditional attitudes and practices continue to perpetuate discrimination against women. In majority countries, women are poorer, less healthy, more marginalized and more oppressed than any other group in every aspect of living (Frank Tesoriero, 2005). Particularly in South Asian countries, the position of women is widely regarded as one of the worst in the world. In addition to gender discrimination, marginalised women suffer deprivation associated with poverty, and often caste or ethnic discrimination (Jakimow T and P Kilby, 2006:376). Therefore, rather than making them mere beneficiaries of developmental programmes, awareness should be created among women regarding the status and position they are entitled to in the society and they must be made economically, socially and politically strong and capable. It is only when women move forward, the family moves, the village moves and the nation moves. Hence, Swami Vivekanand's view is worth mentioning here, “There is no chance for the welfare of the world, unless the condition of the women is improved. It is not possible for a bird to fly on only one wing” (Cited in Balaji, S.R, 2007). In this backdrop to study the strategies adopted for women empowerment in Indian context, the knowledge of women's past condition (status) in different periods is necessary. Generally, every society has its own attitude towards its woman folk. A woman is a mother of human race. She is the liaison between two generations. Her status in society is the index of cultural richness and advancement of civilization. “If we want to gauge and estimate the depth of

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<sup>1</sup> Reddy, C.S and Manak Sandeep, (2005) Andhra Pradesh Mahila Abhivrudhi Sangam, Hyderabad, pp.51.

degradation to which community has sunk, we have but to look at the way in which it treats its women. Crude and savage races treat their women with great severity and cruelty” (Herbert Spencer, cited in Basava Journal, 1989:33). The history of status of woman is divided in to five stages, Viz status of woman in ancient period, in medieval period, Muslim period, and British period and after independence.

## **1.2 Status of Women in Ancient Period**

### **I) Vedic Age (200-320 B.C.)**

In Vedic period the society was patriarchal; though man was the head of the family, women enjoyed equal rights and privileges in all fields of society. She had the right to practice religion. The wife was the partner of the husband at the time of religious ceremonies and no ceremony was considered to be effective without her participation (Mahajan, V.D. 1970). She could go through all the sacraments prescribed for a Hindu. As in the case of a boy the upanayana ceremony was performed to receive education. Women such as Lopamudra, Visvavara, Sikata Nivavari and Ghosha, were renowned for their philosophical knowledge and were described as *Brahmavadinis*.<sup>2</sup> Women were given a high place in the domestic field. Not only had that but also regarded as equal owner of the property. In fact in Vedic literature the meaning of the term ‘Dampatthi’ is ‘united ownership’. In this way both husband and wife have equal right over family property. Thus one can say that women can never enjoyed such a freedom and equality in any other period as was in Vedic period. Perhaps it is regarded that there were no written code of conduct, rights and restrictions as today we see in the constitution and law books. Therefore for this reason there may not be much discrimination between men and women hence women enjoyed the same position on par with their counterparts. However, this was restricted with the queens, women associated with royal courts and women of upper Varna. Hence we can conclude with the words of (Patil, P and S. Jadhav, 2007) “these ideal women portrayed in literature, have moulded Indian womanhood to a new type which has been held as the glory of Hindu culture for more than thousand years”

### **II) Epic Age (320-330 B.C.)**

During epic age also women continued to enjoy the same position as in Vedic age. As per one belief it is only women who can conserve the religion and can take

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<sup>2</sup> Vedavykhyat, Vedanti literally mean a learned woman for more details see Udaychandra Jain (2006) Sanskrit Hindi Dictionary, p.769.

their men on the religious path. However, in actual practice, there was a decline in her status and dignity. The status of woman was extremely low in the society. Many prophets, seers, philosophers and even religious founders condemned the whole womenfolk as the source of woes, sins and temptations. Her status was almost equivalent to that of shudra. She was not allowed to develop her personality. The child marriage, lack of education, gender discrimination, did not allow her to develop the “positive self.” She was prevented from participating in social life on par with man. An ideal wife was considered to be one who was submissive, did not talk at all and took her meals after her husband (Mahajan, V.D. 2001:73). They could preserve their chastity and morality and earn reputation as good wives by confining themselves to the four walls of their hearth and home (Chitnis, K.N.2002:86). The practice of widow remarriage was banned and the practice of ‘Sati’ system came in to existence. The idea of sati was as much the pride and glory of India as the inhuman custom of the self immolation of the ‘sati’ was a curse and a blot on the Indian society. Although, this was the expression of the idea that woman had no independent existence and status except as the wife of some man (Ibid: 97).The ill- practices like child marriage, sati system and ban on widow remarriage further worsened the situation.

### **1.3 Status of Woman in Medieval Period (563-483 B.C.)**

Probably, during medieval period when Varna system converted in to caste system many rigid rules and regulations were come in to existence and affected the position of women to the greatest extent. A number of restrictions were placed on her freedom and movements throughout her life. They were not allowed much freedom in the matter of their marriages and mobility. She could enjoy no freedom to choose their partners, in life. They were chosen for them by their parents (Chitnis,K.N. 2002 :93). By the time she began to lose many of her rights and her position declined. She lost right to Upanayana, education, to participate in public life. When viewed out of this context, it certainly appears that woman was subjected to many social and legal disabilities. She had no separate property rights, no right to execute legal documents. Thus the rigid rules, customs and practices lowered the position of women.

#### **i)Status of Women in Muslim Period (1347-1518)**

During the Muslim rule the status of woman declined to the lowest bottom ever since. It was generally believed that she was to be subordinate to man and that

she was even if possessed of remarkable qualities, inferior to man (Ibid: 83). Along with this few evil practices like Purdha system, Devadasi system, female infanticide and restrictions on widow remarriage were in wide prevalence. This constrained them from enjoying even the natural rights. The wide prevalence of Purdha system affected the educational career of women which resulted in the hindrance of physical, mental, moral, and spiritual development. The system was of course absent among the women of lower classes such as artisans, peasants, and manual laborers, for the nature of their work prevented them from remaining indoors behind the veil or purdah. This indicates that lower caste women have freedom of social mobility however the upper caste women were denied this right. Though, many efforts were made to improve the status of woman; (Sufi sants, among Muslims and Bhakti Marg among Hindus e.g. Meerabai) much has been not achieved in this regard; further the practice of polygamy still lowered the position of women. Due to Lack of social contacts and proper education many ill-beliefs in regard to women came in to practice. Thus the religious and caste restrictions are the important causes for the decline in the position woman.

## **ii )Status of Women in British Period (1774-1947)**

On the eve of British rule, woman was virtually considered as a non-entity a slave. Even an ideology was created to keep her docile and in subjection. Therefore on the eve of British rule woman had not only lost her independence but also an urge for freedom. The prevailing village economy, caste system and joint family and authoritarian ideology were incapable of providing room for the liberation of women within its framework. In this background there started a movement to reform the position of woman. Indian social reformers with the help of British administrators brought changes in the status of woman on western ideology. In 1858 the British legislative assembly started the process of reformation in the legal system. In which the personal laws like marriage act, divorce, inheritance and succession rights are included (Patil and Jadhav 2007:159). During British period the existing caste system changed in to a new ideology. The strong grip of caste loosened, religious feelings set back and the new socialistic system emerged. The passing of various acts and legislations on the one hand and ideas of justice, freedom and equality on the other reduced the caste and gender discriminations. This led to the positive change in the status of woman, like men women also possessed various rights and freedom, most

notably right to property, social mobility and social participation. But unfortunately the low caste women still deprived of it.

#### **1.4) Status of Woman in Independent India**

After independence in 1947 progressive changes have been taken place in the status of woman. An all-round and revolutionary change is seen in her position. With the constitutional provisions, efforts of social reformers (Raja Ram Mohan Roy, Dayanand Sarawati, Ishwarchandra vidyasagar, Ramabai Ranade etc.) and national leaders she could enjoy the educational, social, political, economic, and religious rights and the status equal to that of man.

From the Fifth Five Year Plan (1974-78) onwards there has been a marked shift in the approach to women's issues from welfare to development and during eighth five year plan from development to empowerment. However, the term development is viewed differently by different scholars, and most of them viewed it as material gain. But Amarty Sen (1999) views 'development as freedom', he argues that the goal of development is not achieve a certain set of indicators, but to increase choices (and thereby 'freedoms'). Similarly, the notion of empowerment has had a wider connotation as it emerged as social movement ideology of women and marginalized groups focusing on access to resources, freedom of choice-making in occupation, education, health, housing and social relationships (Yogendra Singh , 2000:123). With this approach in mind, various schemes and projects have been brought in to force by the state and central governments to bring women in to the mainstream of national life. If and when the present position of women is taken in to account these schemes do not appear adequate and effective in enhancing the confidence and capability of the women. Not only had that but also restricted with the women of high caste, highly qualified and those who are living in urban areas. Hence, in 1986-87 the Multi-Dimensional programme<sup>3</sup> of SHG movement was started to address women empowerment holistically. Hence in the last five decades of developmental efforts, more significance was given to individual based approach than group based approach. In the process the development of the people could not be harnessed to the fullest potential. Realising this lacuna the group based developmental efforts are being coming up in a big way across the country in the recent years (Narayanswamy,

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<sup>3</sup> See Sabina Alkire and Moizza Binat Sarwar, (2009) "Multidimensional Measures of Poverty and Well-being", Department of International Development Oxford, [www.ophi.org.uk](http://www.ophi.org.uk)

et.al.2006). However, it is clear from the earlier studies that, most studies conducted are extensively on economic well being or empowerment of women (Jean-Michel Servet, 1980; Isabelle and Palier, 2005; Sentil and Srekar, 2005; Dwarakanath, 2001; Rangi 2002; Dasaratharamaih, 2001). However, empowerment being a multi-dimensional process, along with economic empowerment emphasis is laid on social and political dimensions of women empowerment (Kanitkar Ajit, 2002; Srinivasan Girija, 2000; Sarmah Dipankar, 2011; Kannabiran Kalpana, 2009; Ghosh Bholanath, 2010). The gender and caste based discriminations are in existence since olden days, men being always at the top enjoyed absolute freedom in all spheres of life, while women are at denial positions. Similarly in caste based discrimination the backward caste women, in comparison with non backward caste women are more deprived. The caste disparities are always unfavorable to them in terms of all sorts of discriminations including education, health care, maternal medical attendance, economic assets, political participation and decision making, autonomy, share in earned income are more pronounced (Azim 2001). In this foregoing debate, an attempt to analyse the role of SHGs in the process of empowerment of rural Non-Backward caste (NBC) and Backward caste (BC) women (see, Chapter II, methodology). The study further seeks to answer some of the fundamental questions relating to economic, social and political empowerment: even if the primary concern of a micro-finance agency is something else, does SHG really increases the saving ability of women? Does SHG make women able to avail large loans? If yes does it provide economic independence? What is the role of SHG in obtaining property rights? Does it enable for social emancipation? What is the role of SHG in building social capacity of members? Can they increase member's ability of social participation? Does it enable women to participate in decision making process? Can SHGs make women able to take decisions on their own? What are the political opportunities possessed by the members? What role the SHGs can play in the member's life, especially in the power structure? How do they bring change in their attitudes and approaches? Are there any limitations on what can be achieved incidentally?

## **1.5. The Literature Review:**

This section contains two vital parts, part one deal with literature review on SHGs and part two deals with literature review on women empowerment in its economic, social and political dimensions.

### **1.5.1. Review of Earlier Studies on Self Help Groups:**

Literature on Self-Help Groups is found in varied forms viz., books, research articles and reports of institutions like NABARD<sup>4</sup> and NGOs etc. A few research publications have been reviewed here.

**Anuradha Rajivan (2005)** the researcher in her study “*Micro Credit and empowerment*” adopted the methods of field investigation and direct observations. The ‘SHARE’ micro finance <sup>5</sup>limited which was founded in 1999 aimed at providing micro credit to poor particularly to women to undertake income-generating enterprises, thus helping them to reduce poverty. It also helped them to increase self-confidence, supplying resources and labor for family business, supporting family by giving money. It further broke social barriers and reduced the domestic violence. In her concluding points mentioned that, the micro credit increased the status of members in the family and community at large. And due to the economic independence they become free from the clutches of moneylenders. The author stressed on economic factors while in another study Chalapati and others have stressed on political issues.

**Chalapati et al (2008)** in their article viewed the political status of women as the degree of equality and freedom enjoyed by women in shaping and sharing of power

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<sup>4</sup> National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India having headquarters based in Mumbai (Maharashtra) and other branches are all over the country. It was established on 12 July 1982 by a special act by the parliament and its main focus was to uplift rural India by increasing the credit flow for elevation of agriculture and rural non farm sector and completed its 25 years on 12 July 2007. It has been accredited with "matters concerning policy, planning and operations in the field of credit for agriculture and other economic activities in rural areas in India".

<sup>5</sup> Microfinance is the provision of financial services to low-income clients or solidarity lending groups including consumers and the self-employed, who traditionally lack access to banking and related services. More broadly, it is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers."



given by the society in this role of women. The political empowerment is the only catalyst, which will bring about a perceptible change in the role of women. Further, they said that, in India, the participation of women in the National Movement created a tradition of female involvement in politics. In post-independent India women were appointed to international delegations and also as ambassadors. Hence, it is found that women's level of participation has improved their response to political rights conferred by the constitution. The author stressed upon political issues/ factors.

**Cheston et al (2004)** concluded that, micro finance programmes have been very successful in reaching women. This gives micro finance institutions an extraordinary opportunity to act institutionally to empower poor women and to minimize the potentially, negative impacts some women experience. The author concentrates on financial factors.

**Dhar Arti (2007)** has considered the agenda of the SHG group is dominated by the requirements of ensuring regular Savings and repayments. There is also a failure to recognize that SHGs are exclusionary. They exclude the poorest including Dalits, Muslims and Tribal; because they are not able to save regularly, pay according to schedule or under take the risks involved in micro enterprises. The author has referred to the finding of the study that, educational and literacy inputs provided to SHGs are minimum as the promoters seem unable or unwilling to recognize and respond to this reality primarily because, there is an assumption that, access to in source is equal to economic empowerment of women and that it will automatically lead to their social empowerment. The author viewed that, though the SHG programme is meant for entire women folk still it excludes the poorest women like Dalits, Tribes and Muslims. Thus, the programme has its own short comings.

**Gain and Satish (1996)** described the factors affecting group dynamics and group functioning such as feeling of solidarity and pervasive benefits from group formation, increased awareness of group members, self reliance, and transparency. They feel that dependence on outside source either in material or human terms exist and so the group autonomy is not attained in many cases.

**Goankar, Rekha (2004)** has followed both primary and secondary data for analysis. The major findings of this paper are that, SHGs sponsored by National Co-operative Union of India (NCUI) is working satisfactorily in women empowerment. It was mentioned in the paper that, these SHGs have crated better understanding between the members of the different religions. In her conclusion, the author has mentioned about the long lasting impact of SHG on the lives of rural women. These SHGs by increasing their income, savings and expenditure, improved their standard of life. Not less than this, these have provided an opportunity to improve their hidden talents. The author, it seems has mentioned about communal harmony.

**Gopal Singh et al (2003)** the researcher rightly mentioned the empowerment of women by providing them social, political, economical and religious rights. Women as a group of human community need empowerment to raise their status equal to the man in society. The status, role and problems of women have been the important issues of debate among scholars since long time. Though the opinions and perceptions of people from ancient time to modern period differ with each other, but the common and important point is that, they are ignored. They also pointed out that, human resource particularly women, who constitute larger part of the population definitely help to accelerate the pace of economic growth. But due to growing poverty and unemployment manpower is wasting. In their concluding points they mentioned that, the scheme of SHG will play a vital role in bringing change in the life of women. Here, the authors speak about the problems of women and the role they play in bringing change.

**Gramin Vikas Bank (1995)** highlights the role of an innovative saving/credit programme called *Podupu Lakshmi* that had been successfully launched and carried out in the Nellore district of Andhra Pradesh. *Podupu Lakshmi*<sup>6</sup>, is based on a very

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This is a Nan governmental organization initiated by some village women to help the poor among them, and they named it as PODUPU SANGAM. Women meet at every week to save money which could be used for helping the poor. The place shown over here is head office kind of thing for the orvakal mandala podupu sangam. Various secretaries of village will organize a meeting to discuss

simple principle of saving a rupee per day/per member. The erstwhile submissive, docile, silent, and meek women changed their psyche into assertive, confident, mobile, articulate, questioning and demanding pressure lobby groups. The aspirations of women for economic prosperity went up and they started climbing up the social ladder through the programme. The other factor for the success was, the timely intervention of the government machinery. The careful identification of key government functionaries also led to the success of the programme. In Kerala, however, more than nine years have passed since the programme gained momentum. The author tries to prove that, how a small saving habit brings economic strength over a period of time.

**Gurumoorthy (2000)** Empowering women contributes to social development. Economic progress in any country whether developed or underdeveloped can be achieved through social development. The self Help Group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter in to entrepreneurial activities. All the credit needs of the rural women are fulfilled through the Self Help Groups. SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs also encourage women to take active part in the socio economic development of nation. The author opined that, to achieve economic development, social development is a must.

**Indira Devi (2004)** in a paper titled “*Self-Help Groups: A Sociological Perspective*” stated that, the SHG concept has entered from periphery into the mainstream as a new paradigm in the process of development. Linking the formation and operation of the SHGs to the sociological theory of small groups, the author promised that, the SHGs that follow the rules of organization are successful and gender-centered feature contributes further to their success.

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about the people who are in need for money and problems faced by the poor in their respective villages and also about how to tackle with those.

**Indira Kumari et al (2005)** in their study viewed that, the steps taken to empower women have helped to remove poverty. It also includes the enhancement in the quality of life. Quality of life may not be necessarily rising money incomes and longer life span. Women are now living in variety of luxuries and comforts but still they are powerless, in the sense of self ascertain or control over her life. Therefore, only the statistical figures and percentage itself is not sufficient but it needs the evidence of the kind of autonomy that empowers women. The authors rather relying on statistical figures and percentage have considered the actual scene in the rural areas.

**Kapur (2001)** in her study tried to discuss, analyze, and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much gender discrimination and what strategies, actions and measure to be undertaken to achieve the expected goal of empowerment. She further opined that, women's empowerment is much more likely to be achieved if women have total control over their own organizations. Which, they can sustain both financially and managerially without direct dependence on others. The author speaks about the gender issues; despite the planned efforts still there exists gender discrimination and stresses upon the need for the art of timely control.

**Karkar (1995)** revealed that as the programme was effectively implemented, the monthly income of the beneficiaries had increased substantially. A large number of groups had become mini-banks reducing the dependence on moneylenders. It had also resulted in improving their standards of hygiene and nutrition. The major findings were that, the urge for literacy especially for the girl child and the adoption of family planning measures had increased. The process of group dynamics strengthened the networking, homogeneity, and self-esteem of women. The "We can do it" syndrome is a part of their psyche today. The scheme had also provided women the opportunity to sit together, discuss, and share their long-pending problems, and seek joint solutions through sympathetic cooperation and advice. The group thus acts both as a pillar of strength and an information window. The author amplifies the advantage of group-work.

**Kartar Singh and Jain (1995)** in their “*Evolution and survival of SHGs: Some theoretical and empirical evidences*” explained that, there are four stages of group formation: forming, storming, norming, and performing. They identified the factors which have an impact on group formation as full participation of all members, quality in leadership, some sort of homogeneity among the members, and transparency in operations and functioning of the groups.

**Kour Amarjeet (2008)** the researcher conducted a study on effective working of SHGs in rural development. For him rural development is basic to the development of rural poor, because the fate of rural people rests upon the rural development. Therefore, he wanted to show how the SHG scheme helps to generate employment opportunity and the implications of rural development. Rural development he says raising the socio economic status of rural people through optimum utilization of local resources. It is not “providing” but ‘promoting’ the rural sector. In conclusion, he pointed out that, there was no proper motivation of people for rural development through SHGs where as it is working very successfully in other states. The author differs with others in the development perspective; for him rural development is basic to women empowerment. And visa a versa is also true. Therefore, to achieve rural development women in village must empower.

**Malhotra (2004)** has examined how women entrepreneurs affect the global economy, why women start business, how women’s business associations promote entrepreneurs, and to what extent women contribute to international trade. It explores potential of micro finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro finance to tackle the feminisation of poverty. As viewed by her, the micro finance programmes aimed to increase women’s income level and control over income leading to greater levels of economic independence. They enable women’s access to networks and markets, access to information and possibilities for development of other social and political role. The author stresses upon economic factors particularly women entrepreneurship which will improve women’s status in the family and society.

**Manime Kalai (2004)** commented that, to run the income generating activities successfully, the SHGs must get the help of NGOs. The Bank officials should counsel and guide the women in selection and implementing profitable income generating activities. He remarked that, the formation of SHGs have boosted the self-image and confidence of rural women. The author opines that the interference of NGO's in general and banks in particular will help for effective functioning of SHGs.

**Narasaiah (2004)** mentioned that, the change in women's contribution to society is one of the striking phenomena of the late twentieth century. According to him, micro credit through SHGs plays an important role in empowering women. Giving women the opportunity to realize their potential in all spheres of society is important. For him micro credit has a vital role in women empowerment.

**NABARD (2002)** revealed that, SHGs have brought a drastic change in the communicative skill of members, further the study mentioned that there was a reduction in the percentage of members who hesitate to talk freely. The improvement in the communicative skill was due to the increased awareness, continuous contacts with NGOs and bankers and more than this, the economic independence helped them to achieve the freedom of expression. The SHGs have helped women to improve their status in family. They not only help their family but also to others in the financial matters. Further, there is a drastic reduction in the family violence. The NABARD's views differ with others in the approach of women empowerment which considers improvement in communication skills as the part of women empowerment.

**Narendra Kumar and Komala (2008)** The study examines that, the SHGs are coming across many constraints like lack of understanding and co-operation among members, conflict between the leaders, membership based on caste, location of residence, monopolistic power in the hands of NGOs and Banking staff, production marketing area and inability of catching the market for farm based products. Hence, the suggestions are made to Government, NGOs and Bank Agency for the effective working of these SHGs. The author narrates about the demerits of SHG such as lack

of cooperation among members, clashes between the leaders, caste based membership intervention of MFIs etc.

**Nedumaran, et al (2000)** in their study *“Performance and Impact of Self-Help Groups in Tamil Nadu”* carried out with the objectives of examining empirically the performance of self-help groups (SHGs) linked with bank and to assess the performance and socio-economic impact of SHG on the members. The study on SHGs was undertaken in two districts of Tamil Nadu, namely, Erode and Tiruchirapalli covering 30 SHGs from two NGOs and 150 members from the selected SHGs. Further, the study indicated that, social condition of the members considerably improved after joining the group activities. Promotion of SHGs in the rural areas, training to members and involvement of local NGOs in building the SHGs are recommended for the overall improvement of the households.

**Padia Veena (2005)** examined that, empowerment of women through (DHAN) Development of Human Action Foundation <sup>7</sup> which were founded for poorest of the poor in backward and remote areas, helped to enhance education, childcare and health. The members are also able to read and write, are aware of childcare and health. It has increased skills and political participation. In the conclusion, she said that, the aim of DHAN was to reduce poverty and solving their problems through the collective efforts and bridging the inequality.

**Pattanaik (2003)** SHGs are continuously striving for a better future for tribal women as participants, decision makers and beneficiaries in the domestic, economic, social, and cultural spheres of life. But, due to certain constraints like gender inequality, exploitation, women tortures etc have hindered the progress. The author expresses her happiness for the way in which SHGs are working towards empowerment of women, but at the same time expressed her dissatisfaction as gender inequality, exploitation

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<sup>7</sup> Development of Humane Action (DHAN) Foundation, a professional development organisation, was initiated on October 2, 1997. It brings highly motivated, educated young women and men to the development sector. They would make new innovations in development to root out poverty from the country. The Foundation works to make significant changes in the livelihoods of the poor through innovative themes and institutions.

and women tortures still exists. Therefore argues that SHGs should be properly organised.

**Puhazhendhi. V and Satyasai (2006)** the researcher through the standard questionnaire collected the data from all the four regions of the country. It was a comparative study of pre and post SHG situations. For the study the impact of SHGs on asset structure, income, social empowerment and behavioral changes were selected. In the concluding points it was mentioned that, SHG as a strategy can positively contribute for social and economic empowerment of rural poor women. The authors have made an effort to analyse the pre and post SHG situations; in their conclusion said that, SHGs have a positive impact on women's life at grass root levels.

**Ramesh (2000)** in his paper titled "*Self-Help Groups and small village co-operatives for Rural Development: A Critical Perspective Vision*" critically examined the truth as to how far the idea of SGH is realistically workable in the given scenario of Indian economy to provide a workable solution to achieve the objective of credit to the rural poor for rural development and uplift rural poor. In his concluding point asserts that, rural credit base management needs a more systematic approach and SHGs have less validity in a situation to achieve the said objective and there is every need to strengthen the base factor.

**Rani (2004)** in a paper title "*Women Self-Help and Sustainable Development: The Need, Hurdles and Strategies*" links the SHGs to sustainable development. The author suggests that, the development projects should aim at the immediate felt and expressed needs of women; and should take cognizance of various counterproductive but discouraging activities like corruption, nepotism, exploitation, operation of the beneficiary groups while implementing the programmes for women. In addition, the total dedication of the workers including the women beneficiaries in the sustainable development program is highly essential to bring for reaching fruitful results, lifting women to the main stream of development in a sustainable manner in the society.



**Reddy and Manak (2005)** in their article “*Self-Help Groups -A key to Micro Finance in India Women Empowerment and Social Security*” have mentioned that, SHGs are networking themselves into federations to achieve institutional and financial sustainability. The status of women has generally improved as they have developed stronger confidence, which has changed gender dynamics and their role in the household. Women are able to fight for their rights and entitlement and have emerged as a force to be reckoned with. In conclusion they points out that SHGs are becoming more than just financial intermeddles, instead they have emerged into a more political and social unit of society. The authors viewed that the SHG Bank Linkage programme has increased the level of confidence among rural women to fight for their rights.

**Sakal Daily (2009)** as per the news appeared in the Marathi daily ‘Sakal’ in the eve of women empowerment the ‘streeshakti’ groups are coming forward as ‘Vote Banks’. To attract these groups in favor of their party, the political parties are announcing many incentives. As a result, the importance of SHGs has been increased. Therefore, all political parties as well as candidates have realised that they have to take these groups in their confidence till the elections are over. It is also mentioned that, the entire votes will be in their favor. Because, it is evident that women never change their attitude easily. Therefore, the political parties are giving many incentives to the women SHGs. Thus, SHGs have become base of politics.

**Singh, B.K (2006)** rightly mentioned about the formation of SHGs, their objectives, functions and rules and regulations. He also gave an outline of how the SHGs would create awareness about the savings habit among the members, the do’s, and don’ts. Totally it is like a ‘Street lamp’ to those who are thinking to start the groups. The scholar mentioned about the role of SHGs in bringing awareness about the savings.

**Srinivas, S (2010)** in the first stage analyzed the growth and development of SHGs in India chronologically. After that, an analysis has been made how SHGs have their impacts on the life of poor women in rural areas. These have empowered women socially and economically by providing small credit, developing savings habit, asset creation during pre-SHG and post-SHG period. Totally the author’s opinion is that,

the SHGs have long lasting and deep-rooted impacts on the lives of rural poor women.

**Sule Surekha (2005)** through the article “*success story*” pointed out many aspects of SHGs performance. In her study she has mentioned that how the government schemes are bringing change in the life of women. In the beginning there was a misunderstanding about the SHG movement. People used to fear to step in to the government offices. But, when they become the members of SHGs, they not only approached the government officials but also put forth their views without any hesitation. Many have come forward to understand the schemes sponsored by the government. Totally, these SHGs have helped them to improve their economic, social and psychological conditions. The scholar through various case studies clarified the changes occurred in pre and post SHG period, and asserts that, SHGs are the ‘Sure way of success in changing the socio economic conditions of rural women.

**Sahu and Tripathi (2005)** have found that, Self Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of social economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of self-help groups.

**The South Malabar Gramin Bank (1998)** conducted a ‘Monitoring Study on SHGs’ to examine the progress of the scheme since its implementation in 1995-‘96 in Malappuram and Kozhikode districts of Kerala. About 60 percent of the bank-linked groups were rated as excellent. In a few groups, group dynamics decreased after the credit linking. The study suggests that, in 20 percent of the groups, the organisational set-up should undergo change by replacing the existing members. It identified several weaknesses in the CDS groups such as lack of monitoring, lack of interest among co-coordinators due to non-receipt of allowance which they had been formerly receiving

**Tyagi Seema (2008)** rightly envisaged that in rural areas with the effort of NGOs and government, the number of the group is increasing. Due to motivation, large numbers

of women in rural area are becoming the members of these groups. This has helped them to inculcate the habit of small savings and make them free from the clutches of moneylenders, and provided them an opportunity to access credit in times of need and emergency. But, it is also true that, now a day's these groups have become only the means of giving and receiving money that they have saved on the monthly basis. And the welfare activities relating to women have become secondary. Both the positive and negative aspects of SHGs have been taken into consideration which can be attributed as 'brighter and darker' sides of the programme. Critically, these SHGs are merely working as financial units, and the welfare or developmental activities are overlooked.

### **1.6.1. Literature on SHG and Women Empowerment:**

The studies on women empowerment is classified as Economic, Social, and Political Empowerment. Here, are some studies which have been reviewed. In the first set we shall review the literature on economic approach to women empowerment.

### **1.6.2. Literature Review on SHG and Economic Empowerment**

A woman is said to be economically empower when she gains power as a result of increased access to economic resources. The means of achieving economic empowerment are; increase in income, access to finance, ability to make decisions regarding the utilization of credit etc.

**Fahmeeda Rahman Wahab (1995)** made a study on women's loan repayment behavior in four Asian countries viz., Malaysia, Nepal, Pakistan and Philippines. While concluding the findings of the study the author observed, "a blanket approach to designing and implementing development strategies is unlikely to be successful. Identification of various sub-classes within the poor and analyses of their behavior are increasingly being recognized as necessary preconditions for developing viable programmes of poverty alleviation. The gender differential factors in determining loan repayment behavior do exist. In other words the study points out that, local

conditions matter most while observing the repayment trend among credit groups across the countries.

**Ghodake, R.D. and J.G.Ryan (1981)** express that, the female of large farm household have lot of work at home in annual food processing, grain drying and additional cooking for laborers employed on the farm hence, there is an inverse relationship between farm size and availability of female labor. The author believes that heavy work considerably affect the women participation in group activities.

**Gurumoorthy (2000)** empowering women contribute to economic and social development. Economic progress in any country whether developed or underdeveloped could be achieved through social development. The self-help group disburses micro credit to rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women are fulfilled totally through the self-help groups. SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. SHGs also encourage women to take active part in socio-economic progress of our nation. The author asserts that, empowerment of women not only enhances the status of women but also, contributes to the nation's socio-economic development.

**Hashemi, et al (1996)** has investigated whether women's access to credit has any impact on their lives, irrespective of who had the managerial control. Their result suggest that, women's access to credit contributes significantly to the magnitude of the economic contributions reported by women, to the likelihood of an increase in asset holding in their own names, to an increase in their exercise of purchasing power, and in their political and legal awareness, as well as in composite empowerment index. They also found that, access to credit was also associated with higher levels of mobility, political participation and involvement in 'major decision-making' for particular credit organizations.

**Jayalakshmi, K (2000)** made a study on development of rural women titled "*Rural women's Development: corporation vis-à-vis local institutions in Karnataka*". The

study was to examine the working of Karnataka Mahila Abhivrudhi Yojana and the Karnataka State Women's Development Corporation (KSWDC) and to analyse the interface between the corporation and local institutions. Role and functions of KSWDC is crucial, it interacts with local institutions at all the three levels of Panchayat. The study was carried out in the two taluks of Karnataka viz., Daddaballapur and Nelamangala. The study conducted reveals that, The KSWDC has played a significant role in women empowerment by giving training and granting loans. However, shortage of field stock and lack of proper cooperation between KSWDC and local institutions, there is a difficulty in the effective implementation of the scheme.

**Jyothy (2002)** the study on SHGs in Tamil Nadu titled "*self-help groups under the Women's Development programmes in Tamil Nadu: achievements, Bottlenecks and Recommendations*" and found that, women development depends upon capacity building, awareness and health, education, environment, legal rights, functional literacy and numeracy, communication skills, leadership skills for self and mutual help. Economic empowerment of women is also vital and the study profiles self-help groups of Mahalir Thittam <sup>8</sup>. The study recommends removal of bias against SHGs by the bank officials, and each bank should have a special cell to see the activities of SHGs and clusters should also acquirable disposed towards them to sustain the programme. The author made study on women development programme and found that, SHGs have vital role in undertaking economic activities by women members, and thereby attaining the democratic principles like justice, equality and freedom.

**Kandkar (1995)** in exploring the impact of female membership of credit programmes found that, women's preferences carried greater weight (compared to household where either men received the loans or in household where no loans had been

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<sup>8</sup> Mahalir Thittam is a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd. Mahalir Thittam is based on Self Help Group (SHG) approach and is implemented in partnership with Non Governmental Organisations (NGOs) and Community based organizations. The SHG approach was started in a small way in Dharmapuri district in the year 1989 vide G.O.Ms.No.764, Social Welfare & NMP Dept. dt.1.9.1989 with the assistance of international Fund for Agricultural Development (IFAD).

received) in determining decision-making outcomes including the value of women's no land assets, the total hours worked per month for cash income by men and women within the household, facility levels, the education of children as well as total consumption expenditure. The author's opinion is that, the joining of women in SHGs enhanced the asset owning capacity especially land.

**Kulkarni et.al (1990)** Women's gainful employment outside home exposes her to the outside world; delays age at marriage, provide a sense of financial independence and increase her bargaining power and autonomy within the household and society. The scholar view that, women after joining the group exposes to the outside worlds and provides a sense of financial independence, not only that but also enhances the level of social participation and contacts.

**Montgomery and Hulme (1996)** found that, only 9 per cent of first-time female borrowers were primary managers of loan-funded activities, while 87 per cent described their role in terms of "family partnerships". Pranab Bardhan explains that, in rural west Bengal average earnings of female agricultural laborers is lower than that of male. But, the difference has been narrowed down in districts, which are relatively better developed.

**Nirmala, Bhat and Buvaneswari (2004)** in a paper titled "*SHG's for Poverty Alleviation in Pondicherry*" examine the determinants of earnings of rural women under SHG Scheme in Pondicherry. The paper surveys the benefits and problems experienced by the stakeholders under the scheme. Simple averages, ratios, percentages, correlations, regression and garret ranking technique were employed to pursue the objectives of the study. The findings revealed that, majority of the respondents to be engaged in non-farm activities, which were largely traditional and less remunerative in nature. The regression results established that, nature of occupation; higher asset possession and larger credit amount significantly reduced the respondent's monthly earnings. The authors said diversified and remunerative activities, which would raise their earnings and savings. It is also suggested to strictly utilize the SHG credits for the productive purposes, impart training, etc. Most

importantly the scheme is recommended for poverty alleviation and empowerment of the rural poor women.

**Prasad Acharya (2004)** have analysed the responses of women loan holders of the Socio Economic Development Panorama (SEDP) and have found that, most of the women felt that violence had gone down as a result of women's access to loans for a number of reasons: The easing of economic stress had reduced violence and the fact that, women were now seen to be sharing the responsibility for family provisioning with men rather than they had greater bargaining power within the family and could with hold co-operative, if husbands proved extremely abusive. The author mentioned that, access to loan has reduced the extent of violence in family, made women to share family responsibility.

**Partha Sarathy, G (no date)** states that, where there is no socialism of assets or radical land reforms, complemented by a strong public sector, there are formidable obstacles to reduction in the incidence of poverty within a given time frame. There will be a need for a mix of employment and asset development programmes for the poor depending upon the needs of each location. They will however, succeed only in the places where there is no drain of rural resources through market process and where the rural development programmes could develop the group power of the poor. Here, the author holds scientific approach and says that, in the absence of equality in land ownership and strong land reforms, poverty cannot be alleviated.

**Puyalvannan P (2003)** in his study "*Micro-Credit Innovations: A Study Based on Miceo-Credit*". The study revealed that, SHGs has. The members have granted loans for varieties of purposes, both productive and unproductive. Results have shown that, women are credit worthy and responsible users of credit. Further, women members attended literacy camps, conducted meetings of the groups regularly, discussed freely their problems with officials and go to the extent of meeting district collector frequently with written complaints about required developments in their respective areas. Finally, the study observes that, poor women are credit worthy and responsible uses of credit facility and systemic rule minded. The study, thus, supports the view

that as far as micro-credit is concerned, women are at most advantageous stage and if, at initial stages, women are loaded properly through awareness etc; they can cross all the hurdles and can take care of their own economic development. The scholar in her study points out that, the credit utilization, repayment rate among women is higher than men in the study area.

**Rahman (1999)** points out that, the empowering influence of micro finance is not always associated with improvements in women's lives and credit as a debt for the household constitutes a risky strategy. The researcher has pointed out many issues with relationships in the single village he studied which had Grameen Bank operations. The study found that, it was due to women's association with bank, there was increase in the domestic violence and aggressive nature of their men. The author has mentioned about the negative impact of microfinance on women's life like credit becoming debt and increased household violence. This indicates that the male dominance continued even after the intervention of SHGs. Thus the socialistic view is ignored.

**Sandy (1973)** using cross cultural statistical data, presents and examines a theory of the status of women primarily on the basis of ecological and economic factors and concludes that, female participation is a necessary but not sufficient condition for the development of female power and that female status is likely to develop if women have control over valued products and strategic resources. The scholar made an effort to study the theory of status of women from ecological and economic factors; in conclusion says that, the status is determined on the basis of control over valued resources. All the productive means are in the hands of men and women depend on them is Similar to Marx's view all the productive means are in the hands of few, the capitalists and the laborers depend on them.

**Sangwan et al. (1987)** concluded that, various community facilities be made available in villages and women should be made aware of these facilities to help them from development programmes. The awareness may ultimately lead to utilization of these facilities for participating in income generating activities. The author stressed on



the provision of facilities at local level and awareness should be created among women about these programmes.

**Sharada Devi, M. and T.R.Rayalu (2002)** in their study on “*Factors Functioning in Women Empowerment in Urban Areas*” conducted in Hyderabad, identifies various aspects related to the empowerment of women and assesses the level of differences between working and non-working women in the perception of women’s empowerment. Study showed that, workingwomen perceived more problems due to more power in the family than non-working women. Non-working women faced problems due to powerlessness when compared to workingwomen. Non-working women had more aspirations related to power as they were deprived of required power status in the family. Both working and non-working women felt that their personal freedom and ‘self-interest were their first priority in power persuasion. The authors made a comparative study of working and non working women in Andhra Pradesh. The study revealed that, working women have more problems than non working women. However, both are struggling for the persuasion of power.

**Shashidharan and Gangadarappa (2004)** in a paper titled “*Women Empowerment through Micro finance – A Critical Review of Issues*” elaborated on the state of micro finance in the country. They concluded that, providing access to micro finance is considered a precondition for poverty alleviation as well as women empowerment. However, they felt that, it is not a magic skyhook that takes out poor women out of poverty. There are several measures like: (i) mobilization of indigenous financial resources; (ii) high indigenous human resources mobilization; (iii) village-based genuine cooperative approach; (iv) professional support and high-risk aversion; and (v) simple and transparent project organisations to be adopted for the successful functioning of micro finance institutions.

**Sooryamoorthy (2005)** in his study “*Microfinance and Women Self-Help Groups in Kerala: Loan for members or others?*” gives a detailed account of how loans are disbursed among non-members also. The following are the conclusions derived from the study; the loans did not fully benefit the women members as they had availed

loans almost equally for others as well. Women had taken loans mostly for their husbands and for their parents, brothers, sisters, friends and neighbors. It is noted that, personal variables such as marriage and occupation had an influence in their decision to make the loans available for others. Close resemblances were clearly evident in the pattern of the loan use by the members themselves or by others.

**Varman (2005)** the paper titled "*Impact of Self-Help Groups on Formal Banking Habits*" made an attempt to examine whether there is any association between the growth of SHGs and the increase in female bank deposit account and whether SHGs have tendency to influence account in formal banks. In the process the author tries to trace the socio-economic factors that determine deposit and credit account holdings in formal banks, among individuals and households. In conclusion, the study has revealed that, Microfinance SHGs in India, which are classified under informal organisations; intentionally or unintentionally help formal banks by increasing the number of accounts by inculcating banking habits among rural people, especially the women. On the other hand, it has been found that banking habits are a positive function of the years of experience of Microfinance programmes through SHGs in that particular area. The analysis also reveals that, being a member in SHGs and more importantly having leadership experience in SHGs greatly influences the bank account holding. Leadership experience in SHGs would improve an individual's banking habits much more than simply membership.

**Yelne (2002)** in a paper titled "*Women's participation in Self-Help Groups*" examines the process of women's participation in self-help groups (SHGs) and their empowerment. The study was an outcome of a research project on "Promoting Thrift and saving among women: Women's participation in Self-Help groups". The study brought out various situational factors that influence the women to participate in the credit groups and to control the savings made by them.

Contrary to the assumptions it was found that the educational backgrounds of the SHG members play a role in their level of participation in the development

programmes. Due to the SHG activities the members developed the habit of saving which was absent prior to become members.

### **1.6.3. Literature Review on SHG and Social Empowerment**

A woman is said to be socially empowered when she has the power to participate in collective activities in the society. The means of achieving social empowerment are social status, mingling with others, access to various organizations, social involvement, participation in cultural activities etc.

**Agarwal (2001)** revealed that, there is a need for comprehensive and holistic policy for women. This would enable the country to fulfill the constitutional mandate of women's equality and objective of women's total involvement in national development. The author in his conclusion recommended the necessity of comprehensive policy which can fulfill the national agenda of gender equality.

**Anonymous (1980)** reported that, there is a need to increase coordination between various levels of administrative personnel and between personnel from different departments, so that, the programme can be planned and implemented in a truly integrated fashion. The author is of the opinion that, the proper coordination at the different levels of administration helps for the effective implementation of programme.

**Azim (2001)** reported gender disparities unfavorable to women in terms of all sorts of deprivations including education, health care, maternal medical attendance, economic assets, political participation and decision-making, share in earned income and autonomy in fertility related decisions are more pronounced in India. According to Azim gender discrimination is root of all sorts of women deprivation.

**Balishter and Umesh Chandra (1990)** stated that, several problems that caused inadequate impact on income generation under development programme were delay in disbursement of loan, delay in releasing subsidy, bribe taken by implementing agencies. The authors have highlighted the various problems.

**Chatterji (1988)** bring out that, global conference on women's empowerment highlighted the empowerment as the surest way of making them as partners in

development. The author viewed that; woman empowerment is basic to national development.

**Chaudary (1993)** pointed out that, Eighth Five Year Plan (1992-97) made a shift from development to empowerment of women. A number of measures have been taken by government in this direction for social and economic emancipation of women. The author states that, the shift from development to empowerment during 8<sup>th</sup> five year plan (1992-1997) brought drastic changes in women's life.

**Chandra (1996)** stated that, women need to be empowered at earliest. Empowerment has to be in terms of information, Knowledge, Skills besides social, economic and political empowerment.

The author in her article elaborated other dimensions of women empowerment other than economic, social and political dimensions.

**Chidambaran and Themonzhi (1998)** stated that, general/personal constraints, excessive tensions and challenges as endorsed by majority of respondents was the common constraint. The study reveals about 72 per cent of the respondents expressed excessive burden of work and responsibility as one of the major constraints followed by lack of leisure time. As stated by the authors over burden of household work, family responsibility and lack of leisure time are the major constraints of the programme.

**Choudhary (1996)** in her study stressed the need for sharpening women's empowering strategies to make them effective and result oriented. She pointed out that, money earned by poor women is more likely to be spent on the basic needs of life than that by men and that this realization would bring women as the focus of development efforts. She also examined the advantages of organizing women groups thereby creating a new sense of dignity and confidence to tackle their problems with a sense of solidarity and to work together for the cause of economic independence. The author outlined that, the women organizations increases the dignity of women in family and creates confidence to face the problems.

**Dubey and Pandey (1987)** revealed a change in knowledge of various aspects of health and childcare due to radio broadcasts, even in the non-listener group of women. Radio listening followed by group discussion was found to be more effective in imparting knowledge to women.

The authors shed light on a new aspect of radio broadcasting as it is most effective means of imparting knowledge that brings change in women's life.

**Gupta et al. (1979)** interviewed the community members and revealed that, a good number of beneficiaries were aware of services utilized by them and were satisfied. However, a lot of scope exists for increasing the participation of the community in the Anganawadi<sup>9</sup>, so as to ease the pressure of work on Anganawadi workers.

**Holvoet (2005)** Says in direct bank-borrower minimal credit, women do not gain much in terms of decision-making patterns. However, when loans are channeled through groups and are combined with more investment in social intermediation, substantial shifts in decision-making patterns are observed. This involves a remarkable shift in norm following and male decision-making to more bargaining and sole female decision-making. She finds that, the effects are even more striking when women have been members of a group for a longer period and especially when greater emphasis has been laid on genuine social intermediation. Social group intermediation had further gradually transformed groups into actors of local institutional change.

The author is of the opinion that, the disbursement of direct loan may not increase the decision making power; however if it is channelised through group, then it may bring a shift change in decision making power. This is more when they become member for a longer period of time. So longer the membership, greater will be decision making power.

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<sup>9</sup> The word **Anganwadi** is derived from the Hindi word "Angan" which refers to the courtyard of a house. In rural areas an Angan is where people get together to discuss, greet, and socialize. The worker who works in an angan and visits other angans to perform the indispensable duty of helping with health care issues among other things came to be known as the **Anganwadi** worker. They are after all the most important link between the rural poor and good healthcare.<sup>[1]</sup>

**Joshi (1996)** revealed that, women empowerment would improve the health status. Enhancement of women's education and promotion of women mobility will enable them to take decision about the reproductive health and avail of health services by themselves. Besides, women should be empowered to take decision about the number of children, use of family planning methods and their own reproductive, health care. Moreover, economic empowerment of women is also very important for raising their status in the society. The author's opinion is that if awareness is created among women and are empowered then it will certainly help in availing health facilities and taking decision on number of children and make use of family planning methods.

**Jayasheela and Palanna (2005)** in their paper "*Role of Self-Help Groups in Enhancing Sericulture Productivity; A case study in Karnataka*" focused on how an NGO facilitated the emergence of organisations which played a key role in improving the capabilities of the individuals, and also the quality of life of vulnerable rural communities living in degraded and drought prone regions of Karnataka State. The main thrust of the approach of the NGO under reference is the development of local initiatives in the form of self-help groups, comprising primarily of women, enabling them to restore and manage the natural resources in their habitats and stabilise their livelihood systems.

**Kant (2001)** observed that, the process of women's empowerment is multidimensional. It enables women to realise their full potential and empower them in all spheres of life. Empowerment as a concept, therefore, encompasses their political empowerment, economic independence and social upliftment. Author considers women empowerment as multi dimensional programme which empower them in all spheres of life. The SHG factor plays as much important role in the process of empowerment which encompasses empowerment.

**Kaptan (1994)** reported that, lack of motivation from family members was a major constraint. Due to this, they find great difficulty in combating the opposition first from the family members and then from society at various levels. Like Chidambaran and Themonzhi, Kaptan also mentioned about the constraints of empowerment for

him opposition from family and society is the major constraint. Thus it shows that still there exists restrictions on the freedom of female social participation.

**Karat (2005)** in her works discussed the issue of violence against women, their survival, political participation and emancipation. She focused on the factor like women's property status in the context of her risk of marital violence and opined that, if development means expansion of human capabilities, then freedom from domestic violence should be an integral part of any exercise for evaluating development progress. The author took issue of violence against women and stated that even in this changed scenario women are facing domestic violence, thus the women human rights are violated.

**Kishor (2000)** Empowerment includes cognitive and psychological elements, such as a women's understanding of her condition of subordination and the causes of such conditions. This requires an understanding of the self and the cultural and social expectations, which may be enabled by education. The author views that, woman empowerment includes cognitive and psychological elements that helps in understanding the level of subordination and its causes. Further the development of self is restrained by the social and cultural factors, which we can attribute to the strong hold of social and cultural values.

**Jayawena (1979)** reported that, women themselves lack adequate motivation to utilise even the limited facilities available to them. Their living conditions exclude them from participating in useful programmes and thereby help to perpetrate their social and economic deprivation. The author believes that, due to inadequate motivation, women are failing to utilize the limited facilities available to them. So, unless there is attitudinal change in women and their living standard they may face the problems of exclusion. As knowledge comes through education gives power to them (knowledge is power).

**Jejeebhoy (1996)** in his study identified education, work participation, exposure to mass media and household standard of living as determinants or sources for empowerment. Education enhances a women's position through decision-making

autonomy, control over resources, knowledge and exposure to the modern world and husband-wife closeness. The author viewed education work participation and exposure to mass media are the major sources of empowerment.

**Molhotra A (2002)** the input of empowerment also has to enhance her intrinsically by changing her attitude or ideology into egalitarian ideas, otherwise the power or autonomy she has gained, could not channel her to make welfare and developmental decisions. A fundamental shift in perceptions, or “inner transmission,” is essential to the formulation of developmental choices. The author says the empowerment process should include intrinsic ideas otherwise the power gained by women will not channelize welfare and development.

**Malhotra and Mather (1997)** whether women live in a joint family (which includes mother-in-law), or where she is a mother-in-law, or if she lives in nuclear family structure, all will have an impact on her autonomy. In a joint family she is likely to have less autonomy than in a nuclear family structure. For them, education and employment have been argued as important indicators of empowerment. The author differentiates the extent of autonomy enjoyed by women in joint family and nuclear family. In joint family women is likely to have less autonomy. Today due to education and awareness women has more autonomy in nuclear family.

**Mishra and Nayak (2010)** emphasized how education plays a central role in human development; as a matter of fact the other two components-health and income-are dependent on educational development. Education permits a person to inherit the wealth of knowledge amassed over generations. It also makes a person more acceptable and productive. Education increases the chances of fitness and employability. Additionally, education leads to fulfillment. Skill formation, which has quite limited scope to inculcate among the illiterate, is a necessary condition to foster growth. Therefore, literacy and some extent of educational proficiency are of fundamental importance for skill formation. In particular, literacy among the females is of great importance, not only for participation in productive and civic activities, but also for rearing children for a better future. The authors argue that, education can play



significant role in women development. According to them, education with skill and knowledge certainly contribute to women empowerment.

**Nagarajan (1998)** stated that, empowerment is a power that stems from new knowledge and skill acquired, action taken and their inner strength gained from educational experiences.

**Padmanabhan et al. (1989)** found that mother's knowledge about health was poor. However, it was better in areas covered by Integrated Child Development Scheme<sup>10</sup>(ICDS) as compared to non-ICDS area. Father's involvement was very much limited. Whereas medical and paramedical personnel as did not as effectively deliver the health education component envisaged by them.

**Quigley and Ebrahim (1995)** reported that, there are many factors with constraint of the involvement of women in health activities. In many developing societies women have a relatively low social and economic status and yet they are expected to fulfill their multiple role-despite their limited access to information, education and opportunities. Thus the opinion is that, the long existing beliefs and practices are not allowing women to change traditional and submissive roles of mother, wife and sister.

**Sharma (2001)** reported that, slight increase in the number of women is the first flicker of hope that women's empowerment programmes such as SHG are having some material impact on condition of women. The author opines that, just a slight increase in the women's income without material impact is not empowerment in real sense.

**Singh (2001)** observed that, women mean the opportunity and ability to assert their rights and fight for justice. Development also means real improvement in the socio-economic conditions of women. Those in authority should have the will to enforce all

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<sup>10</sup> Launched on 2<sup>nd</sup> October 1975, today, ICDS Scheme represents one of the world's largest and most unique programmes for early childhood development. ICDS is the foremost symbol of India's commitment to her children – India's response to the challenge of providing pre-school education on one hand and breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality, on the other.

development programmes which if done in right earnest, can go a long way in empowering women.

**Singhal and Goyal (1986)** indicated that, decisions related to expenditure on food, clothing, children's education, savings, investments, family ceremonies and festivals were taken jointly by husband and wife in majority of the families followed by a joint decision of all family members.

In their study the authors revealed that, both husband and wife take joint decision in family expenditure. But more important is that still she has no freedom or autonomy to take independent decision in family matters.

**Sitalakshmi and Jotimani (1989)** concluded that, participation in development programme appeared to have raised the image of women in family and they were being consulted and given sole responsibility of taking the decision on various family aspects.

**Sundaram (2001)** concluded that, women in India because of their subordinate status in society, miss many opportunities especially due to their limited access to crucial inputs like credit. Women have become victims of deprivation, discrimination and atrocities. Women's subordination and discriminatory attitude towards her shows that still she is in the state of deprivation and vulnerability.

**Sundari and Kamalabai (1991)** revealed that, all the respondents of development programme reported that the scheme had augmented their income, improved their standard of living, helped them to repay their debt and improved in their health condition. The authors stated that, improvement in financial condition and independent thinking has helped not only to increase income but also standard of living and health conditions.

**Venketswara and Venkatramana (1995)** revealed that, about 19 per cent of the respondents said that their social status had increased while for remaining 81 per cent there was no change in their social status after being provided with the benefits. Most of the beneficiaries accepted an increase in their income after implementation of SHG programmes. The authors pointed out that, though empowerment programme is

succeeded in increasing the income but has failed to improve the women's standard of life. So unless there is an improvement in social conditions, there can be no empowerment in real sense.

**United Nations (1994)** opined that, women empowerment has five components that include women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. The UN mentioned five components of women empowerment such as self worth, power of control, decision making, right possession and ability to influence the direction of change.

#### **1.6.4. . Literature Review on SHG and Political Empowerment**

A woman is said to be politically empowered when she has the awareness and power to act in accordance with the rights and rightful role of woman in society and polity. The means of achieving political empowerment are; political awareness, participation in political activity, membership in political parties, position of power, etc. (Ruby 2009).

**Chattopadhyay and Duflo (2001)** the authors used a policy of political reservation for women in India to study the impact of women's leadership on policy decision. They found that, women were more likely to participate in policymaking process if the leader of the village community has to be women. The author recommended reservation of seats for women in political sphere at grass root levels and women to be the village leader. This may lead to gain the denied political rights.

**Deepa Narayan (2007)** made an attempt to measure women empowerment for different countries and regions by using self assessed points on a ten steps ladder of power and rights, Where, at the bottom of the ladder stood people who were completely powerless and without rights and on the top stood those who had a lot of power and rights. The author through ten step ladders of power and rights tried to measure empowerment in different countries and the different regions in the country.

**Desai and Thakkar (2007)** in their work discussed women's political participation, legal rights and education as tools for their empowerment. The authors consider political participation, legal rights and education as a means of women empowerment.

**Jahan (1995)** uses three main criteria to determine empowerment of women; strengthening of the women's movement, participation in public activity and involvement in national and local decision making bodies. But, these three criteria alone are not enough to assess empowerment. More socio-economic indicators are needed to assess the overall empowerment level. Some effort in this direction has already been made. The author put forth the determinants of women empowerment such as strengthening women movement, participation in public activities and involvement in national or local level decision making. Further he opines that, these three criterions are not enough to assess the empowerment but further it needs some socio economic indicators.

**Mahanta (2002)** sought to explain the question of women's access to or deprivation of basic human rights as the right to health, education and work, legal rights, rights of working women's, besides issues like domestic violence, all the while keeping the peculiar socio-cultural situation of the north east in mind. A workshop organized in 2003 by the institution of social sciences and South Asia Partnership, Canada addressed the issues like "Proxy Women<sup>11</sup>" who after being elected to Panchayat bodies were merely puppets in the hands of their husbands, relatives and other male Panchayat members; and emphasized on training programme for their capacity building. The author expressed the view that, though female participation in politics is increased, still they are "proxy women". Though changes are taking place in social and economic spheres, the women participation in politics is very low, it is due to the hesitation, lack of awareness, lack of knowledge and leadership qualities are the important reasons.

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<sup>11</sup> A person authorized to act on behalf of someone else; agent; the authority, especially in the form of a document, given to a person to act on behalf of someone else

**Shariff (2009)** suggested a specific measure for gender empowerment for India keeping in view culture specific conditions prevalent in the country. The dimensions and factors used in his paper are very different from those identified by the Government of India.

**G.O.I (2009)** which is aligned with the UNDP concept has identified six dimensions for which dependable data are available from sample surveys and government records. The dimensions are literacy, work participation rate, decision making power, ownership of resources, reproduction and care and political participation. Using these dimensions he constructed Gender Empowerment Index (GEI).

Thus, from the above review of literature it is evident that, quite a number of studies have already been undertaken on women empowerment and related issues. Entire gamut of literature has centered mainly around conceptual and measurement issues and the constraints to women empowerment. The present study in this respect analyses the status of women empowerment in India by taking into consideration various dimensions of it such as; financial autonomy, women's household decision making power, freedom of movement, acceptance of unequal gender role, exposure to media, access to education, experience of domestic violence, political participation, etc based on data from different sources.

#### **1.4. SUMMARY**

The researcher extensively reviewed empirical studies, articles, published and unpublished research papers, working papers, journals and books on Self-Help Groups and women empowerment. The literature surveyed on the subjects is recent with oldest of the papers dating back to the year 1973. Most of the empirical studies deal with the macro level situation however there are some studies which deal with micro aspects of women empowerment. It may be said that, no development could be achieved in rural India on sustainable basis until and unless its women folk are developed and empowered socially and economically. The literature review reveals that, different scholars have adopted different indicators of women empowerment. However, in the studies carried so far much emphasis is laid on economic aspects of

women empowerment, but economic empowerment alone is not sufficient for the all-round development of women. Therefore, the social and political aspects should also be emphasized. As advocated by Freire the process of conscientisation is very important in women empowerment. This includes mobility, decision making, franchise, political representation, holding party office etc, that results in to social equality and equity. Further, such factors significantly contribute to women empowerment. In the present situation SHG is used as a strategy to empower women economically, socially and politically. In the forth-coming chapter we shall discuss the conceptual framework and methodological steps followed in carrying this work.

# **CHAPTER-II**

## **METHODOLOGICAL AND CONCEPTUAL FRAMEWORK**

*“In order to awaken the people, it is the women who have to be awakened, once she is on the move, the house hold moves, the village moves, the country moves and thus we build the India of tomorrow”.*

*Jawahar Lal Nehru <sup>1</sup>*

### **2.1. Introduction:**

This chapter of the thesis deals with two vital sections i.e. research methodology and conceptual framework. Section one is research methodology, explains the research procedures that are followed during the course. Section two of the thesis explains about the concept of women empowerment in detail.

### **2.2. Methodology:**

#### **2.2.1. Objectives of the Study:**

The general objective of the present research is to study the structure and functions of SHGs and to examine its role in the process of empowerment of rural women in Chikodi taluka of Belgaum district, Karnataka. However; the specific objectives of the study are as follows:

- 1) To analyse the role of SHGs in the economic, social and political empowerment of women.
- 2) To explore the status of empowerment among Non-Backward Caste (NBC) and Backward Caste (BC) women.
- 3) To suggest relevant policy intervention for the effective performance of SHGs.

#### **2.2.2. Operationalisation of Empowerment**

In this part attempt has been made to measure the process of empowerment through certain indices and their variables which are quoted in the following table.

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<sup>1</sup> See Agarawal Meena (2007) “Empowerment of Women in India”.

**Table 2.1 Measuring Empowerment: Indicators and Variables**

<b>Sr. No</b>	<b>Indicators</b>	<b>Variables</b>
1	Economic	Economic Independence Thrift (Savings) Credit (Loan) Equality in Wage & Work Skill and Training Ownership of Property
2	Social	Education Health Decision making Freedom of mobility Social Participation Changing attitude
3	Political	Political Awareness Political Participation Voting Behavior Village Level Politics Leadership Legal Awareness

### **2.2.3. Operational Definitions of Key Concepts**

For the operationalisation of the concept of empowerment the operational definitions of its variables have been framed.



**Table 2.2 Operational Definitions of Key Concepts (in horizontal form)**

Indicators	Variables	Operational definitions:
	Economic Independence	One of the important variables of women Empowerment is economic independence. It refers to the economic freedom enjoyed by the member in the family. Do women can keep some amount with her? So, that she need not necessary to seek consent of the head of the family (Husband or Father-in-law) while spending. It means spending money on personal cause or for family needs. Also it is spending and purchasing power of women for which she required no permission to spend and giving account.
<b>Economic</b>	Thrift (Savings)	Thrift and credit are the main activities of the group, which are also the basis of group formation and its sustenance for longer duration. Rural poor women are formed into group mainly to access credit whenever required from pooled savings. Thrift refers to keeping of money in the banks for unforeseen happening and reaping its benefits after certain period of time, (Madal, R.K. 2010:18). It is a saving of small amount out of their (members) earnings, which they can use whenever need is felt.
	Credit (Loan)	This refers to access to credit by the respondents. Credit has vital role in the life of poor households. Generally credit is needed to meet the day-to-day needs stakeholders. Usually it is need to meet the needs like, Education, Marriage, pay off old debits and consumption purpose. For which the members were to depend much on informal lenders like money lenders women headed households and single women have little access to credit and other resources often because of lack of collateral and/ or the assumption that they will be unable to meet financial obligations in the absence of the male partner. In various countries married women still need the consent of their husband before taking a loan, (Benschop 2004:3)

Equality in Wage and Work.	<p>It refers to non-discrimination on the bases of caste, creed, religion and sex. Both men and women should be given equal wage for equal work. In fact the constitution of India in its article no14 condemns the practice of inequality in any form. “Everyone who works has the right to just and favorable remuneration ensuring himself and his family an existence worthy of human dignity. (Robert, Delphine.2009: 470). According to Reecha Upadhayay (2011) domestic workers are mostly illiterate with little or no negotiating power of wage equality, and are highly vulnerable to exploitation and sexual and Physical abuse.</p>
Skill and Training	<p>The skill and training includes the development of the same in the occupational and professional fields; Which, enables the (members) individual to undertake independent occupations, like candle, basket, brick papad, spices making and tailoring etc, and to open small-scale industries. It may also involve the skill and training to improve hereditary occupation.</p>
Ownership of Property	<p>This refers to the entitlement of land and other property in the name of women. [Though women contribute 60 per cent of agriculture workforce in rural areas own less than 3 per cent of the world’s real estate. (Khan, Vikar Hassan et.al, 2003:102)] As viewed by Benschop, (2004) “women’s equal rights to access, own and control land, adequate housing and property are firmly recognized under international law. However at country level, the persistence of discriminatory laws, policies, patriarchal customs, traditions and attitudes in various countries are still blocking women from enjoying their rights”. But why women’s rights to land so important? As a group of landless women in India replied in answer to a query from development workers about whether they wanted better houses; “we want land (arable), all the rest is humbug”. Therefore as land is only the most basic agricultural input, ownership of and control over land are critical to women Empowerment (FAO:04)</p>

	Education	<p>“Educating a man is educating an individual while, educating a woman is educating a family”.</p> <p>Women’s education is extremely important intrinsically as it is their human right and required for flourishing of many of their capacities. (Rakesh, Chandra, 2011:04). Education can be viewed in two ways firstly from women enrolment at the different levels of education (primary, secondary and higher education) secondly from percentage of women who know reading and writing or reading only or writing only. Therefore women’s access to education that is one of the important sources of empowerment can be measured by gender gap in literary rates and enrolment in different stage of school education (Nayak, Purushottam.et.al.2007: 15).</p>
Social	Health	<p>Health in general refers to the ability of an individual to engage in one or the other work. According to World Health Organisation (WHO) “a state of complete physical, mental, social and moral well being and not merely the absence of diseases or infirmity”, Women who comprise over one-half the human race, investing in their health is an investment in development today; it is also an investment in the generation of tomorrow (Radha,R.2008:254). Hence for the present study health is the state of condition, which includes safe drinking water, food (Nutrition), sanitation, Hygiene and cleanliness, fertility and education on fundamental health issues.</p>
	Decision Making	<p>Decision-making power of women in household is one of the important indicators of women Empowerment. Women taking decision or involving in the process on the matters of number of the children, control over sex, marriage, education of children, sale and purchase of property and valuable articles, purchasing daily needs, visiting their family member and relatives and health care (Nayak, Purushottam.et.al.2011: 13). The making of the decision may vary according to the matters on which decision is to be taken. On certain matters they may take decision alone or independently and on certain other matters they may take decisions jointly with their</p>

	husband. Thus decision means 'say in action'. In decision making what is really important is the action that results, and who has a say or influence on that action (Hulcombe, 1995)
Freedom of Mobility	Free mobility of women is another indicator of women Empowerment. Generally mobility means women going outside family and town/village for marketing or for health care; alone or with their background characteristics like age, Education, marital status, type of family, employment and rural urban base. "Mobility restrictions for women are depending upon how the family and community view women's rights" (Upadhayay, Reecha.2011:03).
Social Participation	An empowered woman is one who actively participates in social gatherings. So, women becoming the member of the group, associations and other organisations like village mahila mandals, Trade unions labor workers unions and youth organisations. Fighting for social cause, such as asking for drinking water, liquor ban, sex identification etc, along with this their participation in village fairs and festivals. (See Jay S Anand): 62.
Changing Attitude	The change in attitude means change in the vision of family and community towards women, how the society looks upon the women, her status, freedom, mobility and independence. At the same time change in the attitude of women towards the tradition, culture, religion practices and patriarchal structure of society is very important. Because, "to bring about gender equality society it is important that any move to enforce laws must be accompanied by the movement to bring about an attitudinal change in our society". (Mandal, R.K.2010: 19).
Political Awareness	It means the knowledge about the three-tier system of panchayati. It is a general awareness among women at grass root level about the structure and functioning of Panchayati Raj Institutions (PRI) at all the three levels, the Gram Panchayat (GP), Mandal Panchayat (MP) and Zilla Panchayat (ZP).

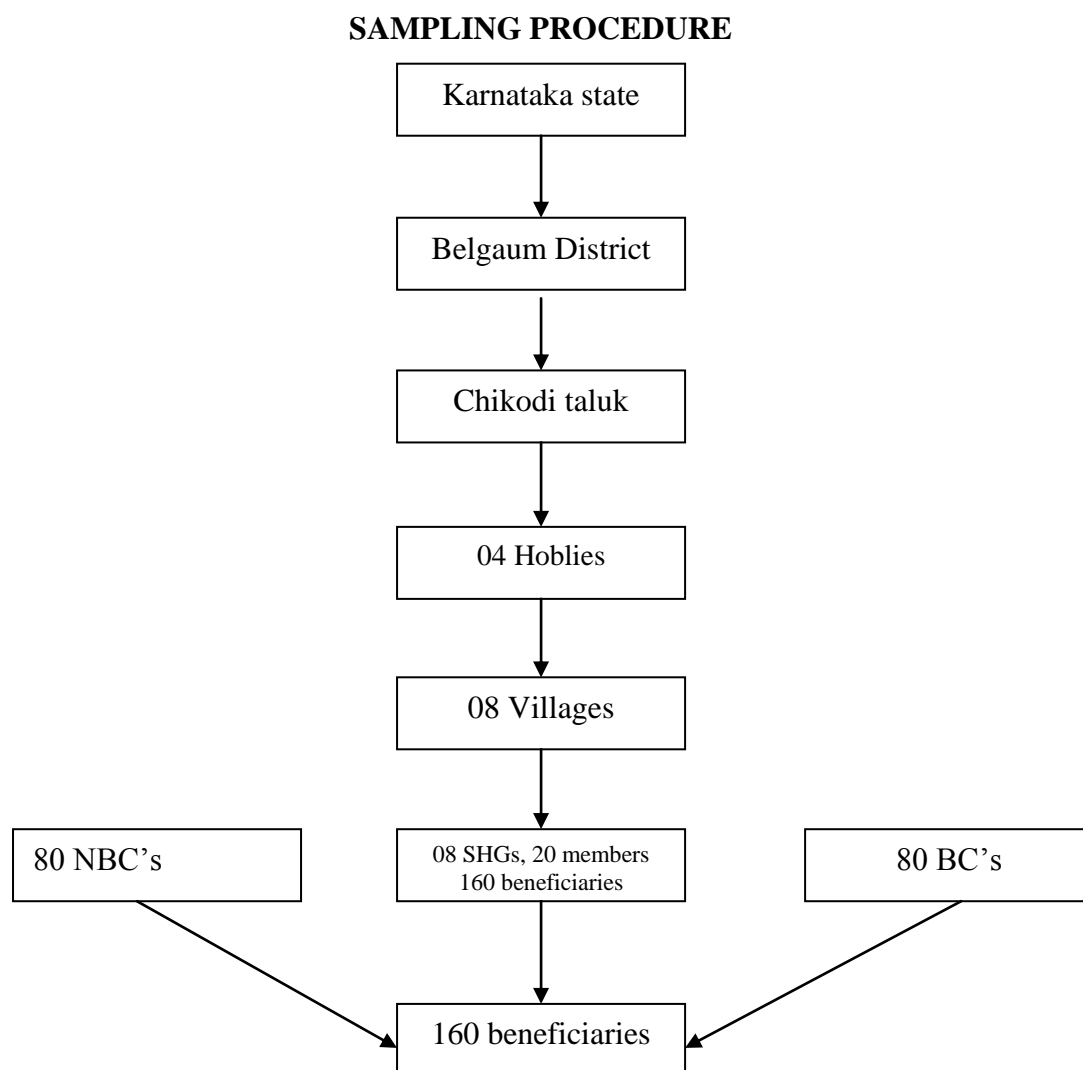


	Political Participation	<p>The participation of women in politics in a border perspective involves interactive in a wide range of activities like participation in trade unions, co-operatives, women's collectives, informal and formal political processes, political participation has been defined as a citizens active involvement with public institutes which includes voting, Candidacy, campaigning, occupying political office and lobbying individually or through membership in a group (Arora, 1999; Gleason 2001).</p>
Political	Voting Behavior	<p>Voting is another important issue in the process of women empowerment. It refers to the independent exercise of franchise in the different elections at different levels, like Gram Panchayat, Mandal Panchayat, and Zilla Panchayat, elections to the member of legislative assembly and election to the Member of Parliament. Hence "women who exercise their own discretion in deciding whom to vote for show a higher level of electoral participation as voters in electoral competition than those whose decisions are influenced by family and friends (Ravi, Praveen 2011: 52).</p>
	Village Level Politics	<p>The local level politics is a state of condition where active participation of women in politics just not as voters and campaigners but contesting elections as candidates. Further, get elected and holding an administrative office at village level. "Political Participation especially at the local level has been seen as a key factor in empowerment of women. In India the government has passed legislations to ensure reservation of seats for women in the local institutions (Panchayat). The SHG respondents showed greater awareness if reservations for women in Panchayat on increased level of participation in village politics". (Swain, Ranjula, Bali, 2007: 78).</p>
	Leadership	<p>A leadership is one who has an ability to lead the group in right directions. "A leader as an instigator of movement by instigating group behavior and facilitating release of energies of people in the group for action</p>

		<p>towards a desired goal or direction by virtue of a combinations of qualities which enable him to get things done with willingly by others. (Gariha, 1998:178).</p> <p>Legal awareness means to know how and why about minimum laws of the land, to be more precise it knows about various laws, legislations, Acts, rights and duties of an individual, which are confirmed by the constitutions and governments. But unfortunately in villages women do not have even minimum awareness about the laws, which are acted for their own welfare/development. Because as viewed Murugan (2008), does law empower women to get justice? She can fight in the courtroom and still be a loser. Had the laws succeeded, there would have been no child marriage, female feticide or female infanticide, no dowry death and no rapes.</p>
	<p>Legal Awareness</p>	

#### 2.2.4. Sampling Design:

Considering the rationale of the study a multistage sample method has been adopted.



#### 2.2.5. Selection of the Study Universe

For the present study, Belgaum district of Karnataka state which is geographically located in the border of Karnataka and Maharashtra state, purposively selected as study universe. The rationale behind the selection was;

- 1) Belgaum is the largest district as far as concentrations of SHGs are concerned (14492)<sup>2</sup>.
- 2) The district is the first stage operational area for implementing *Stree Shakti*<sup>3</sup> scheme, so that we have matured groups of SHG's and members for the study.

<sup>2</sup> Department of Women and Child Development, Bangalore, (Insight, the Annual Report 2009).

- 3) The district covers large number of SCs, STs and other backward caste households.

### 2.2.6. Selection of Study Units

The second stage of sampling is the selection of study unit (the taluka). There are total ten (10) (blocks) taluka's in the Belgaum district. Out of 10 talukas one taluka i.e. Chikodi was selected purposively. The rational for the selection are;

- 1) Chikodi is the biggest taluk consisting 131 villages with 65 Gram Panchayat spread over 04 Hoblies <sup>4</sup> (District Statistical Department, Belgaum: 2005).
- 2) Chikodi Taluk has highest number of 1981 Self Help Groups. (District Statistical Department 2007 )

The following table shows the Taluka wise distribution of SHGs in the Belgaum districts

**Table No. 2.3. List of Taluks in Belgaum District**

Sr. No.	Name of the Taluks	No of Self Help Groups (SHGs)	Total no of women in SHG (SC)	Total no of women in SHG (ST)	Total no of women in SHG (all category)
1	Athani	1448	3658	1710	23410
2	Beilhongal	1246	2091	2173	22906
3	Belgaum	1497	1658	2116	22476
<b>4</b>	<b>Chikodi</b>	<b>1981</b>	<b>6960</b>	<b>292</b>	<b>34405</b>
5	Gokak	1747	3313	2604	27176
6	Hukkeri	1345	3408	1847	21036
7	Khanapur	941	1362	693	14697
8	Raibag	1192	4533	441	18302
9	Ramdurga	862	1701	491	13635
10	Saundatti	1139	1661	2120	17937
<b>District total</b>	<b>10</b>	<b>13398</b>	<b>30345</b>	<b>14487</b>	<b>215980</b>

**Source:** District Statistical Department Belgaum, Zilla Panchayat (2009-10)

<sup>3</sup> With an objective of social, economic and all-round development of rural women a scheme launched on 18<sup>th</sup> Oct, 2000 2001 by the Karnataka Government. See, Annual Report, Department of Women and Child Development, Bangalore, 2009.

<sup>4</sup> A hobli is taluka sub division bifurcated for the administrative convenience popular in Karnataka.



### 2.2.7. Selection of Study Villages and SHG's

For the selection of study samples, there are two stages, in the first stage the selection of sample villages was done on the following rationales.

- 1) Villages where SHGs are in operation since last ten years have been selected.
- 2) Two villages from each hobli (04) have been taken as representatives.
- 3) Villages that are in the interior and are marginalised.

In the second stage, the selection of SHGs was done, for which the rationales are

- 1) Two SHGs from each hobli have been selected.
- 2) SHGs sponsored by the government of Karnataka under Streeshakti scheme.
- 3) From each hobli one non-backward caste (NBC) and one backward caste thus 02 SHGs have been selected (see 2.4).

### 2.2.8. Selection of Samples Respondents

After the selection of study villages and SHG's from the universe, to collect in-depth data from SHG members from the selected villages, the researcher has referred BPL card households and caste category wise report of government of Karnataka. Thus, a list of sample members of the selected villages who were beneficiaries of eight SHGs was obtained from Child Development Programme Officer (CDPO) office and which was cross checked from Anganawadi centers of selected villages by using purposive sampling method. Later, from each SHG 20 beneficiaries (100 per cent) per village was drawn purposively by using quota-sampling method. This includes a sample of eighty (80) beneficiaries from backward SHGs and eighty (80) beneficiaries from Non-Backward SHGs respectively. In this way total 160 beneficiaries constituted the sample for the present investigation. Besides this 08 case studies were recorded to collect in-depth and qualitative data from the study area.

**Table 2.4 Hobli wise List of Selected Villages and SHGs**

Sl. No	Name of the Hobli	Name of the Village	Name of the SHGs	Total Members		
				NBC	BC	Total
I	Chikodi	Kothali	Jwalamalini	20	-	20
		Hirekodi	Shree Lakshmi	-	20	20
II	Sadalsa	Malikwad	Priyadarshini	20	-	20
		Nagaral	Ambika	-	20	20
III	Nippani	Akkol	Arihant	20	-	20
		Soundalga	Vidya	-	20	20
IV	Nagar Munnoli	Mugali	Jai Mata	20	-	20
		Kamtyanatti	Ramabai	-	20	20
	<b>Total</b>	<b>08 Villages</b>	<b>08 SHGs</b>	<b>80</b>	<b>80</b>	<b>160</b>

**Source:** Primary Data 2011-12.

**Table 2.5 Sample Frame**

SI No	No of Districts	No of Taluks	No of Hoblis	No of Villages	No of SHGs	Selected Samples	
						BC	NBC
01	01	01	04	08	08	80	80
<b>Total</b>	<b>01</b>	<b>01</b>	<b>04</b>	<b>08</b>	<b>08</b>	<b>160 total sample size</b>	

### **2.2.10. Sources of Data Collection:**

The study is made on the basis of both primary and secondary sources.

**Primary:** The micro aspect of the study is based on the primary sources like the field observations, interviews, group discussions, structured interview schedule and case studies. Therefore, the required primary data were collected from the selected households through survey method.

**Secondary:** The macro aspect of the study is based on the published and unpublished work on the subject, government reports, expert bodies, books, journals, articles, news papers and Electronic media are the important sources of secondary data.

The interview schedule consists both open-ended and structured questions, it was divided into four (4) parts viz, I) the profile of SHG members ii) SHGs and economic empowerment iii) SHGs and social empowerment IV) SHGs and political empowerment. The interview schedule is translated into Kannada, a local language, to avoid the communication gap while collecting information. Experience in the field proved that information could be obtained by informal chat, discussion, diary writing and observation rather than by asking straight questions. To some extent case studies have also been used for this study (Patil, D. A.2007).

### **2.2.11. Data Analyses:**

The data had been analysed with the help of a computer. It had been transformed into computer code and analysed with the help of single variable or multi-variable table. For open-ended questions such as data were edited and coding, the whole data was analysed by using SPSS (Statistical Package for Social Sciences). Descriptive statistics like, Mean Standard deviation, Mean Percentage Score etc. and inferential statistics like 't' test, were used for analysing the data.

### **2.3.1. Conceptual Framework:**

In this section an attempt is made to review the concept of empowerment in general and women empowerment in particular. However, before actually studying empowerment it seems desirable to know the meaning of “power” as the term empowerment centered on the root concept power. Further an attempt has also been made to review the theories of power in brief.

### **2.3.2 Concept of Power**

What is power? Power is the ability of one person or group to get another person or group to do something against their will. Power in relation to social economic and political aspects indicates control over resources and decision-making. As Batliwala (1994) argues, power occurs to those who either control resources or influence their distribution and by virtue of such control and influence they are the decision makers. In South Asian contexts, it is generally men who belong to this category. If empowering women is the process of challenging power relations and of gaining greater control over the resources of power. Exercise of power by one over the other leads to determine the perception, preferences and choices of a group. Therefore, according to Max Weber, power is one’s capacity to have control over others and when this capacity to control is legitimized, it becomes authority. The logic of empowerment essentially involves the dynamics of authority. Powerlessness has been legitimized within the given social order. Hence empowerment will mean a process of distribution of power through legitimized means. In human society everybody has no equal authority as people have unequal access to the resources that determine power. The process of gaining control over self, ideology, material and knowledge resources which determine power may be termed empowerment. Thus the process of gaining control over resources is to be seen within the given context of deprivation, structure of hierarchy and the process of legitimization and reproduction. The civil societies try to ensure the equal access to the resources to the marginalized community that determines power equation within the society. Hence, Srilata Batliwala, says “Power can be defined as control over resources, ideology, and self exercised in social economic and political context among individuals and groups. Resources include physical, human and financial, control over ideology is the ability to determine beliefs values attitudes etc. Control over self is having thinking power, self-image, self-confidence and articulation. Those who have control over all these

resources, ideology and self will have power. The extent of power depends upon how much and how many kinds of resources they have access to and control over. This gives decision-making power also.

While dealing with empowerment Jo Rowland (1997) has identified four different forms of power.

- 1) Power Over: - Control or influence over others instrumentation of domination.
- 2) Power To: - Generate or productive power which creates new possibilities and actions without domination.
- 3) Power Within: - a sense of the whole being greater than the sum of the individuals, especially when a group tackles problems together.
- 4) Power With: - The spiritual strength and uniqueness that resides in each one of us and makes truly human. Its basis in self-acceptance and self respect, which extend in turn respect for and acceptance of others as equals.

In this backdrop now we shall turn to the different theories of power advocated by different scholars.

### **2.3.2. Theories of Power:**

Many scholars have advocated diverse theories regarding 'power', such as rational choice theory, Marxist theory, feminist theory, theory given by Foucault, Lukes, Toffler etc, the important one's are mentioned here.

#### **A Rational Choice Theory:**

In rational choice theory, human individuals or groups can be modeled, as 'actors' who choose from a 'choice set' of possible actions in order to try and achieve desired outcomes. An actors 'incentive structure' comprises (its beliefs about) the costs associated with different actions in the choice set, and the likely hoods that different actions will lead to desired outcomes. In this setting we can differentiate between

**Outcome Power:** - the ability of an actor to bring about or help bring about outcomes.

**Social Power:** - the ability of an actor to change the incentive structures of other actors in order to bring about outcomes.

This framework can be used to model a wide range of social interactions where actors have the ability to exert power over others. For Example a 'powerful' actor can take actions away from another's choice set; can change the relative costs of actions; can

change the likelihood that a given action will lead to a given outcome; or might simply change the other's beliefs about its incentive structure.

As with other models of power, this framework is natural as to the use of 'coercion'. For Example a threat of violence can change the likely costs and benefits of different actions; so can a financial penalty in a voluntarily agreed contract, or indeed a friendly offer.

### **Marxist Theory:**

In the Marxist tradition, Antonio Gramsci (1992) elaborated the role of cultural hegemony in ideology as a means of bolstering the power of capitalism and of the nation-state. Gramsci saw power as something exercised in a direct, overt manner, and the power of the bourgeois as keeping the proletariat in their place.

### **Feminist Theory:**

Feminist theories emerged from feminist movements aim to understand the nature of gender inequality by examining women's social roles and lived experience; it has developed theories in a variety of disciplines in order to respond to issues such as the social construction of sex and gender. Some of the earlier forms of feminism have been criticized for taking into account only white, middle class educated perspectives. Feminist theory is the extension of feminism into theoretical or philosophical fields. It encompasses work into a variety of disciplines. Feminist theory aims to understand gender inequality and focuses on gender politics, power relations and sexuality. While providing a critique of these social and political relations, much of feminist theory also focuses on the promotion of women's rights and interests. Themes explained in feminist theory include discrimination, stereotyping, objection, oppression and patriarchy. Feminist analysis of the patriarchy often concentrates on issues of power. Feminism asserts that, the personal is political and personal change is a prerequisite to social change.

### **Social Constructionist Ideologies**

In the last 20<sup>th</sup> century various feminists began to argue that gender roles are socially constructed and that it is impossible to generalize women's experiences across cultures and histories. Post structural feminism draws on the philosophies of post structuralism and deconstruction in order to argue that the concept of gender is created socially and culturally discourse. Post modern feminists also emphasise the social construction of gender and the discursive nature of reality, however as Pamela

Abbot and others note, a postmodern approach to feminism highlights “the existence of multiple truths (rather than only men and women’s standpoints)”.

### **Foucault’s Theory:**

One of the broader modern views of the importance of power in human activity comes from the work of Michel Foucault, who has said, “Power is everywhere because it comes from everywhere.”

Foucault’s works analyse the link between power and knowledge. He outlines a form of covert power that works through people rather than only on them. Foucault claims belief systems gain momentum (and hence power) as more people come to accept the particular views associated with that belief system as *common knowledge*. Such belief systems define their figures of authority, such as medical doctors or priests in a church. Within such a belief system or discourse ideas crystallize as to what is right and what is wrong, what is normal and what is deviant. Within a particular belief system certain views, thoughts or actions become unthinkable. These ideas, being considered undeniable “truths”, come to define a particular way of seeing the world, and the particular way of life associated with such “truths” becomes normalized. This subtle form of power lacks rigidity, and other discourses can contest it. Indeed, power itself lacks any concrete form, occurring as a locus of struggle. Resistance, through defiance, defiance power and hence becomes possible through power. Without resistance, power is absent, but it would be a mistake, some recent writers insist, to attribute to Foucault an oppositional power- resistance schema as is found in many older, foundationalist theoreticians. This view ‘grants’ individuality to people and other agencies, even if it is assumed a given agency is part of what power works in or upon. Still, in practice Foucault often seems to deny individuals this agency, which is contrasted with sovereignty (the old model of power as efficacious and rigid).

### **Lukes Theory:**

The seminal work of Steven Lukes “Power: A radical view” (1974) was developed from a talk he was once invited to give in Paris. In his brief book, he outlines two dimensions through which power had been theorized in the earlier part of the twentieth century, which he critiqued as being limited to those forms of power that could be seen. To those he added a third ‘critical’ dimension, which built upon

insights from Gramsci and Althusser. In many ways this work evolved alongside of the writing of Foucault and serves as a good introduction to his thoughts on power.

### **One-dimensional**

- Power decision making
- Exercised in formal institutions
- Measure it by the outcomes of decisions

In his own words Lukes states that the “one-dimensional, view of power involves a focus

On behavior in the making of decisions on issues over which there is an observable conflict of interests, seen as express polity preferences, revealed by political participation”.

### **Two-dimensional**

- Decision making and agenda setting
- Institutions and informal influence
- Measure extent of informal influence
- Techniques used by two-dimensional power structures.

### **Three-dimensional:**

This includes aspects of model one and two and plus,

- Shapes preference via values, norms, ideologies
- All social interaction involves power because ideas operate behind all language and action
- Not obviously measurable: we must infer its existence (focus on language)
- Ideas or values that ground all social and political activity
- These become routine-we do not consciously think of them
- Political ideologies inform policy making without being explicit, e.g. neoliberalism

### **Toffler’s Theory:**

Alvin Toffler’s Power shift argues that the three main kinds of power are violence, wealth and knowledge with other kinds of power being variations of these three (typically knowledge). Each successive kind of power represents a more flexible kind of power. Violence can only be used negatively, to punish. Wealth can be used both negatively (by withholding money) and positively (by advancing money).

Knowledge can be used in these ways but, additionally, can be used in a transformative way. For example, sharing knowledge.

According to Toffler the very nature of power is currently shifting. Throughout history, power has often shifted from one group to another; however, at this time the dominant form of power is changing. During the Industrial Revolution, power shifted from nobility acting primarily through violence to industrialists and financiers acting through wealth. Of course, the nobility used wealth just as the industrial elite used violence, but the dominant form of power shifted from violence to wealth. Today, a Third Wave of shifting power is taking place with wealth being overtaken by knowledge.

### **Power by order:**

In ordered groups such as school classroom and marching soldiers the power of the leader is amplified by the virtual power gained from having the group members spatially ordered. For example, if a student gets out of his seat, he can be identified easily if all the other students are sitting in their seats. Each student can thus expect to be confronted by the teacher once he or she leaves a seat. This expectation is the virtual power that the teacher obtains by having the students in their seats.

After, having studied the theories of power now we shall study the theories on empowerment, which are not only in numeric member but also varies in approach. However the most important and relevant theories are

### **2.3.4. Concept of Empowerment**

In order to have an understanding of the term ‘women empowerment’ an understanding of the term empowerment is essential. The word empowerment means ‘giving power’. According to the International Encyclopedia (1999) power means having the capacity and the means to direct one’s life towards desired social, political and economic goals or status. Therefore, Bookman and Morgen (1988:04) define empowerment broadly as the “process aimed at consolidating, maintaining, or changing the nature and distribution of power in a particular cultural context” that can range from “acts of individual resistance to mass political mobilizations”. Empowerment refers to increasing the political, social or economic strength of individuals or groups. It often involves the empowered developing confidence in their own capacities. Empowerment as a concept was first brought at the International Women’s Conference in 1985, at Nairobi. The Conference concluded that



empowerment is a redistribution of power and control of resources in favor of women through positive intervention (Shashi Kumar 2008). Feminist interpretations of power led to still broader understanding of empowerment since they go beyond formal and institutional definitions of power and incorporate the idea of the personal as political. The core idea of empowerment lies in the dynamics of sharing, distribution and redistribution of power. According to Max Weber, power is one's capacity to have control over others and when this capacity to control is legitimized, it becomes authority. The logic of empowerment essentially involves the dynamics of authority. Powerlessness has been legitimized within the given social order. Hence empowerment will mean a process of distribution of power through legitimized means. In human society everybody has no equal authority as people have unequal access to the resources that determine power. This approach gained currency only in 1990's but became a very important theme in the academic circles in the west as well as in east. For the first time Paulo Freire mentioned the term empowerment in his theories by using 'conscientisation' a process by which poor could challenge the structure of power and take control of their lives. This is a process of gaining control over the resources ideology and self, which determines power, can be called Empowerment (Sheela, Porohit 2005). Empowerment is more than participation in decision-making; it must also include process that leads people to perceive themselves as able and entitled to make decisions. The feminist understanding of empowerment includes 'power to' and 'power from within'. Empowerment in context of gender and development is most usefully defined as a process rather than end product; it is dynamic and changing and varies widely according to circumstances. Empowerment process will take a form, which arises out of a particular cultural, ethnic, historical, economic, geographical, political and social location.

The concept of empowerment is used in many ways and in a wide range of contexts and is applied by organizations of differing worldviews and political persuasions. Commonly empowerment is described as a process whereby people become able to organize themselves to increase their own self-reliance to assert their independent right to make choices and control resources, which will assist in challenging and eliminating their own subordination. Therefore Sociological Empowerment often addresses members of groups that social discrimination process have excluded from decision making process through- For Example-discrimination based on race, ethnicity, religion, gender etc. Different writers have conceptualised

empowerment differently. However for all of them the goal of the empowerment process is to address issues relating to women's subordination, inequality and inequity. Furthermore women's empowerment is seen as entailing a shift from positions of powerlessness towards strategic social, economic and political participation. This implies taking on power both at the individual as well as social levels (Meenaxi Malhotra and Bennet 2002). Discussion on empowerment reflects that empowerment is a process through which people gain control over the variables that hinder their choices, and holds them back from exercising their choices, towards enhancing the quality of their life. (Ravallion, 2001, Rowlands, 1995, Nussubaum, 2000, G.Sen, 1993, A.Sen, 1999). Empowerment is concerned with the process by which people become aware of their own interests and how they relate to the interest of others, in order to participate from a position of greater strength in decision-making and to actually influence such decisions (Rowlands 1997).

Therefore Johnson defines "Empowerment involves gaining voice, having mobility and establishing a public pressure. She associates empowerment with collective publication that challenges existing power structures and identifies different development priorities". Similarly Kapke H M. say's "Empowerment is access to and control over productive resources Knowledge and awareness of one's self and society personal need, health issues legal rights technological innovations and the availability of social and economic resources how to take advantage of them. Self image that is realization in one's capacities, the potentials and confidence to take action in one's life are the components of empowerment." Likewise, Gitte and Helle "Gaining autonomy and control over one's life' the empowered becomes agents of their own development are able to exercise choices, set their own agenda are capable of challenging and changing their subordinate position in society." In the same manner Pillai J.K. "Empowerment is an active multi dimensional process which enables women to realize their full identity and power in all spheres of life." Finally as Kabeer (2001) defined empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." For women in India, this suggests empowerment in several realms; personal, familial, economic and political.

### **2.3.3. Theories of Empowerment**

The contextual theory of empowerment presents the transaction from powerlessness to more control in life as a change in both human activity and the social structure. Powerlessness is a social phenomenon that has structural aspects which are rooted in the power relations and the disempowering practices that originate in the social systems.

In search of a Meta-theory Empowerment theory wants to make a place for itself among those new social theories that are attempting to connect the personal and the social, the individual and society, the micro and the macro. Connecting the individual and the collective in a way which is not organic-biological or systematic-mechanical is not unique to the present study this is the great challenge of sociology in recent years (Ritzer 1988). In our case, the search is for connection between the micro level and the macro level. For the individual - the micro level – the empowerment process is a process of increasing control and transition from a state of powerlessness. Community empowerment – the macro level – is a collective social process of creating a community, achieving better control over the environment, and decision making in which groups, organization or community participation. Beside these two we have to develop the theoretical meaning of empowering professional practice, through which an abstract theory is translated into a practical tool of intervention. An empowerment theory requires a convincing integration of the micro and macro levels in order to make clear the interrelations among individual, community, and professional empowerment. In the search for this integration, I will present three theories which have taken on the challenge of connecting the individual and his behavior with the society and its processes. Drawing on these, I will go on to propose a theory of empowerment processes.

#### **Integration of Micro and Macro levels in Feminist Thought**

The declaration that the personal is political is the feminist rationale for removing the separating fence between the micro as a personal domain and the macro as a public domain. The split between the personal and the public domains is essentially a social means of isolating women and separating them from communities which could validate their views about life and society (Ackelsberg, 1988). The recognition of the existence of mutual influence between private activity and social structure demands a connection between the personal world and what happens in

political and public life. The change in the values and beliefs of the individual woman, in the goals that she sets herself, in the life-style she choose and in the understanding of her existential problems is a political declaration that is aimed at a change of the social structures that influence her life (Van Den Bergh and Cooper 1986). The concept social individuality (Griscom 1992) makes the feminist dialectics explicit. The women are an individual within the social reality in which she grows up and develops with the contradictions between her and society. According to this holistic view, the separation between self, others, and community, is artificial, because these three create one another within a single complex whole. The powerlessness of one woman, which changes by means of her activism in collaboration with others in her situation, is a process that empowers the entire community of women. Feminist thought attacks the illusion of objectivity. Since knowledge about the social world is always created from a social position, No comprehensive and uniform social outlook really exists. People positioned in different places in the social structure know different things about the world. Hence, when a social view is presented as objective and exclusively valid, it is only an expression of the excessive rights that a certain group has appropriated for itself in the social order. This is the source of the culture of silence that characterizes if in conditions of inequality (Gaventa, 1980). The conclusion of feminist theory is to question accepted categorizations that were developed by disciplines that are basically dominated by men (such as sociology, for example). The aim is to create alternative concepts which can help to explain the world as it appears to its invisible and disadvantaged subordinate subjects (Lengermann and Neibrugge-Brantley, 1988).

In my search for a suitable meta-theory, I wanted to establish the idea that the development of a theory of empowerment needs to draw its inspiration from interdisciplinary and multidimensional theories. From here on, I will present a contextual, interdisciplinary and multidimensional theory of empowerment. Empowerment is a process of transition from a state of powerlessness to a state of relative control over one's life, destiny, and environment. This transition can manifest itself in an improvement in the perceived ability to control, as well as in an improvement in the actual ability to control. Disempowering social processes are responsible for creating a sense of powerlessness among people who belong to groups that suffer from stigma and discrimination. A sense of powerlessness leads to a lack of self-worth, to self-blame, to indifference towards and alienation from the

environment, beside inability to act for oneself and growing dependence on social services and specialists for the solution of problems in one's life. Empowerment is a transition from this passive situation to a more active situation of control. The need for it is part of the realization of one's very humanity, so much so that one could say that a person who is powerless with regard to his life and his environment is not realizing his innate human potential. Since the sources of powerlessness are rooted in social processes that disempowered entire populations, the

Empowerment process aims to influence the oppressed human agency and the social structure within the limitations and possibilities in which this human agency exists and reacts.

We may therefore conceptualize empowerment processes as three interwoven processes which complement and contribute to one another: The process of individual empowerment, which actually can occur in an immense variety of circumstances and conditions, without any connection to the other two processes, but when it occurs in the course of active participation in social change processes in groups and organizations it has a special value for both the individual and the environment.

The contextual theory of empowerment confirms the connection between the private and the political. It analyzes individual issues in social life politically. The individual interprets the politics of her life on the basis of the knowledge available to her about political achievements in the social domain. In the Western democracies, people are conscious of certain social values. They know that there exists a fundamental demand for autonomy and free independent functioning; and also that freedom and responsibility co-exist socially in a certain balance. Although people are not free in any absolute sense of the word, they are supposed to be free from limitations and conditions of exploitation, inequality and oppression. On the individual level a *private* political response to these ideas develops; Giddens calls this *life politics* (1991). On the collective level, life politics focuses on what happens to people who have achieved a degree of consciousness and initial ability to act, and are in need of community empowerment processes in order to realize their aspirations for personal autonomy.

Even when the passive quiescence breaks, it does not totally vanish; its ruminants make it difficult for people who have become accustomed to quiescence to express them in a clear and stable way. The new consciousness in the stage of emerging from powerlessness is a source of instability and that can easily be manipulated (Freire 1970).

## **Organizational Outflanking**

Organizational outflanking is yet another conceptualization, sophisticated in its simplicity, of the power barriers (Mann, 1986). Its claim is that powerlessness is nothing but a submission to power's organizational advantage. Because of this concept's strategic importance to empowering practice, it is worthwhile to become acquainted with the two categories of response to organizational outflanking. *Conscious Submission to Organizational Outflanking* In certain social conditions, the knowledge and consciousness of the outflanked is of no practical value. Their inactivity stems from knowing the price they would have to pay for struggling with the organizational outflanking. Such submission covertly undermines the conception that development of critical consciousness is the beginning of a practical change process. This gives further support to the claim that individual empowerment does not necessarily lead to community empowerment. The conscious submission to organizational outflanking makes perceptible the affinity of the concept of empowerment, on all its levels, with the democratic context. An event which occurred in a different context describes the regime's brutal response to a community empowerment process in a town in Venezuela, where the residents built homes for themselves by themselves, assisted by professional practice of people from the nearby university. The regime's response made it clear to anyone who needed clarifications that a dictatorial regime sees even personal empowerment as a threat that has to be eliminated. Although they were conscious of their situation, and possessed not-inconsiderable abilities, the local residents did not manage to advance in their community empowerment process, because the social structure they live in entails dangers to the lives and property of any human agency focused on change (Sanchez et al., 1988). In Israel, the occupation regime in the territories provides daily examples of frustration of attempts to organize and of independent community expression.

### **2.3.5. Women Empowerment:**

Women's empowerment is a central concern of the women's movement. It refers to the general process through which, women gain knowledge about the structure that oppresses them and seek to alter the power imbalances in society (Denise A. Copelton 2007). Within this framework of a democratic polity, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards has been a

marked shift in the approach to women's issues from welfare to development and during eighth five year plan from development to empowerment. The World Bank has suggested that empowerment of women should be a key aspect of social development programs (World Bank, 2001). India has also ratified various international Conventions committed to securing equal rights to women. Empowerment involves a process of 'undoing of internalised oppressions' and if it is the question of women's empowerment, it is, along with empowerment 'from within', about changing social and cultural forms of patriarchy that remain the sites of women's domination and oppression. It was also stressed that the process of empowerment has to operate both intrinsically and extrinsically- women would have to gain more self- confidence and awareness about their own capabilities, self-transformation and reconditioning of age-old images of powerlessness to gain access to resources of all kinds. At the same time, it should also enable them to challenge oppressive gender and social power relations that get constructed primarily within patriarchal referential domains. That is to say, intrinsic and extrinsic facets are interwoven and require simultaneous attention (Saraswati, Raju 2005). Therefore Bookman and Morgen (1988) define empowerment broadly as the "process aimed at consolidating, maintaining, or changing the nature and distribution of power in a particular cultural context" that can range from "acts of individual resistance to mass political mobilizations. Women empowerment implies individual as well as collective empowerment. Individual empowerment is building positive self image and self confidence, developing ability to think critically, cultivating decision making power etc. "Collective empowerment means enabling women collectively to take control of their own lives, to set their own agendas, to organise to help each other and make demands on the state for support and on society itself for change. Collective empowerment is joining of women together to get access to public resources to fight against injustice done to them and to amend the existing laws, policies and programmes, which are unfavorable to women. As it is recognized in the Human Development Report (HDR) that empowering people particularly women is a sure way to link with growth and development. In India, the earlier phase of development planning, the concept of women empowerment was mainly "welfare" oriented. During the sixty's, women's education received priority along with measures to improve maternal and child health and nutrition services. During seventies, there was a definite shift in the approach from 'welfare' to development, which recognized women as participants in development programmes. In the eighties,

the government of India adopted a multi-disciplinary approach with a special thrust on the three core sectors of education, health and employment (Raja Rajan 2009). The process of empowerment must begin in the mind, by changing women's consciousness. It means changing women's beliefs about herself and her rights, capacities and potential enabling her to knowledge and rejoices in her strengths, knowledge intelligence and skill.

As far as India is concerned the process of empowerment has passed through various stages. In 1960's and 1970's policies and programmes were not aimed at empowering women. There was no concept of women's empowerment. But we could see that they could work in such a way to take women towards empowerment. Since a large mass of women population comes below the poverty line the concentration was more on rural poor women. The first step in empowering women was organising them at grass root level by establishing mahila mandals (Hemlata and Rameshwari (2005). Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancement and actual practice at the community level. The reason for this is the practice of patriarchal structure and age-old practices. Empowerment of women is essentially a broader concept heralding a shift from unjust to just, subservient to successful, passive to active ability and entity for women. In the broader context empowerment of women refers to questioning social, economic and political discrepancies and distortions in terms of gender. By process of empowerment we mean activities through which the women get access to power so that their wishes are materialized. It is the complex interplay of various factors like physical, social, economic, political, psychological and attitudinal and so on. However, 'Empowerment' has different meanings to different actors in the development field. Infact the year 2001 has been designed as the "international Women's Empowerment Year" by United Nations. Simultaneously the Government of India has also recognized the same year as 'Women's Empowerment' year. Thus it refers to giving them absolute power with minimum control, and then only she can exercise her power, in different roles like, mother, wife, sister, mother-in-law sister-in-law and so on. Naila Kabeer (2001) offers an exhaustive definition that effectively reflects the



genesis of the contemporary debates on empowerment. She defines empowerment as, “The expansion in peoples’ ability to make strategic life choices in a context where this ability was previously denied to them” The definition indicates the expansion in the capability of people that enables them to take decision or to make choices with far reaching consequences which was earlier denied to them. ‘Creation of conditions within which choices are made’ implies the enhancement in the opportunity cost of one’s resources (human or otherwise stands enhanced as a consequence of empowerment programs) as a direct consequence of the empowerment process. Participatory development methods and a vibrant civil society are usually proposed as the Mechanisms, by which empowerment takes place. In the discussions on the empowerment, it is apparent that there are three important interrelated components; resources, agency and achievement.

As far as women empowerment is concerned Hapke Holly M say’s it “is restructuring of gender relations within both family and society at large and it is society’s reorganization of women’s equality with men in terms of their worth to society as independent person. “Empowerment of women also means extension of choices in personal life regarding education, employment, marriage etc. Increasing choices in women’s life depends on the support given by family members, institutional agencies and community.” Similarly Chandra defines “Empowerment of women in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. It is both a process and result of the process.” Moser “The capacity of women to increase their own self reliance and internal strength”, this is identified on the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources.” Likewise the Feminist Interpretation (The National Policy on Education, Government of India 1986) “Women became empowered through collective reflection and decision-making. Its promoters are building a positive self image and self confidence, developing the ability to think critically, building up of group cohesion and fostering decision making and action ensuring equal participation in the process of bringing about social change, encouraging group action in order to bring about change in the society. In the discussions on the empowerment, it is apparent that there are three important interrelated components; resources, agency and achievement. Resources create a condition that enables a person to acquire the capability to make choices that has a

far-reaching impact on one's life. Education, healthcare, employment is some of the factors, which create conditions necessary to lead a life with the minimum comforts. It is understood that without certain basic material needs, it is not possible to think, plan and bring in changes in one's consciousness. Therefore, it is necessary to acquire material resources necessary to generate the mental energy that adds value to the person.

From the above review it is very much clear that, empowerment is a process that includes various dimensions. In general it is a process of gaining power over resources and there by influencing others. It is a process of transformation from powerlessness to a state of relative control over one's life. Empowerment is a process of improving the perceived ability to control as well as improving the actual ability to control. Empowerment is an act of expansion of women's ability to make strategic life choices where this ability was previously denied to them. Empowerment is a gaining knowledge and aims to influence the oppressed human agency and social structure. Holistically, it is the powerlessness of one woman, which changes by means of her activism in collaboration with others in her situation, is a process that empowers the entire community of women.

### **2.3.6. Various Dimensions of Women empowerment**

In case of empowerment of women there are two dimensions, the static and dynamic. The first one refers to the capacity to participate in decision-making that affects their lives and to influence those decisions. This refers to the assumption of women having an effective voice. And the second one refers to the empowerment as a process of developing capacity of individuals to participate effectively in making and implementing decisions that directly or indirectly affect them. The static empowerment is viewed as a process where an individual or group of individuals can acquire control over time. The difference between the two concepts of empowerment is significant because it is likely to lead to different implementation strategies.

According to the World Bank (2002) empowerment is the process of enhancing an individuals or groups capacity to make choices and transform those into desired actions and outcomes. The World Bank has developed framework and identified some varieties such as mobility, awareness autonomy, economic security, participations, public and political campaign, decision making, contribution to family expenditure and reproductive right.

Depending upon information available from International Organizations such as World Bank, World economic forum and national studies including NIRD in the

area of measuring empowerment, it was possible for us to identify the six dimensions to measure empowerment such as Awareness, participation, mobility, economic independence, decision-making and self-perception.

**The Six Dimensions are: -**

1) **Awareness:-** The knowledge about the concept and various development programmes and benefits are needed. In fact it is pre requisite without which one will not develop attitude for change.

2) **Participation: -** To the extent person participate in economic and social activities of the group and community so will be empowered.

3) **Mobility: -** This is an ability of a person going out of house and village has improved to contact people or to do business without much resistance from the family members.

4) **Economic Independence: -** This refers to person taking to the income generating activities to earn additional income, and spending the same for her self needs.

5) **Decision Making: -** It refers to two levels one at household level related to children's health, education, marriage etc. second at the group level refers to active participation in taking collective decisions on social and economic activities of the group.

6) **Self Perception: -** This building of confidence & improved self image after joining the group as a result active perception in various programmes and having increased interaction with official and non-official.

**2.4. Summary**

Thus, the chapter gives insightful details of the methodological and conceptual aspects of the research work. In carrying out this work a multi staged sample study has been adopted .For the selection of study universe, study units, and samples (villages and SHGs) appropriate criteria has been followed. Further, to give insightful knowledge about women empowerment a theoretical approach has been incorporated which not only explain the process of women empowerment but, also give details of emergence of women empowerment. The process of empowerment has its impacts on member's life as well as society. Empowerment of women could create a new world of equality between men and women and will remove the subordination of women. With this background of knowledge now we shall acquaint with the structural and functional aspects of SHGs in the forth coming chapter.

# **CHAPTER III**

## **STRUCTURE AND FUNCTIONS OF SELF-HELP GROUPS IN INDIA: A REVIEW**

*“If we do not spread female education, the harmony between husband and wife will be destroyed in modern educated Indian society”.*

*Ravindra Nath Tagore*

### **3.1. Introduction:**

This chapter of the thesis deals with the one of the key objective of the study. Hence, I felt it pertinent to give the title; “Structure and Functions of Self Help Groups in India”. It is evident from the earlier studies that the poor in general and women in particular are liberated from being a target of poverty, now she is equipped with SHGs. There is a drastic change in her social, economic and political life. But before going to analyse the role of SHGs in bringing about change in socio-economic and political spheres, let us first have an overview of evolution, structure and functions of SHG.

### **3.2. Global Outlook**

Finance is one of the most important factors in the social life of all families. It is an essential part of economic activity of all households. The whole of the social life depends upon the financial system as it serves to transfer financial resources from savers at home and abroad to borrowers.

Generally a Self help Group (SHG) is formed when members of a community, who have the same or similar problem, come together, meet, share experiences have discussions and thereby at solutions. Internationally, such, groups have been formed around medical problems and addictions; Self Help is seen as an inexpensive way of providing vital community services. As an ethos, a SHG symbolizes community initiatives to tide a problem over and achieve a level of self-sufficiency. It is a concept that has evolved over time and has gone through several and substantial modifications. The SHG has evolved over time all over the world and the journey has been at several levels from labour/kind premonitory currency to cash; from non-financial to financial groups; from rotating to non-rotating patterns; from short lived

to semi-permanent or supposedly permanent groups; and from savings only to savings-driven credit groups (Seibel 2000<sup>1</sup>).

In 1959 Dr. Akhtar Hamed Khan introduced ideas of micro-finance through Comilla Co-operative Pilot project. In 1971 Ai Whittaker introduced 'opportunity' International in Washington DC. In 1973 Action International appeared in Brazil. It offered micro-finance to poor people who are willing to start their business. Now its offices are in South and Central America. Bangladesh has been acknowledged as a pioneer in the field of micro-finance. Dr. Mehmud Yunus, Professor of Economics in Chitgaon University of Bangladesh was an initiator of an action research project 'Grameen Bank'. The project started in 1976 and it was formally recognized as a Bank through an ordinance issued by the Government in 1983. Even then it does not have a scheduled status from the central Bank of the country, the Bangladesh Bank. The Grameen Bank provides loans to the landless poor, particularly women, to promote self-employment. At the end of December 2001, it had a membership of 23.78 lack and cumulative micro-credit disbursements of Tk 14.653 crores. Bangladesh Rural Advancement committee (BRAC) Association for Social Advancement (ASA) and PROSHIKA<sup>2</sup> are the other principle Micro-Credit Finance Institutions (MFIs) operating for over two decades and their activities are spread in all the districts of that country. BRAC is the largest NGO of Bangladesh, set up in 1972 as a relief organization, now addresses the issues of poverty alleviation and empowerment of poor especially women in the rural areas of the country. This institute also works in the field of literacy, legal education and human rights. BRAC has worked significantly in the fields of education, health, nutrition and other support services. PROSHIKA is also active in the areas of literacy, environment, health and organization building, while ASA and Grameen Bank are pure MFIs.

The micro-finance practices of these institutions revolve around five basic features. Firstly, these institutions primarily have women as their target groups. Secondly, they adopt group approach for achieving their targets. The group approach focuses on organizing the people in to small groups and then introducing them to the

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<sup>1</sup> Seibel (2000) traces the origins of the idea of SHGs to several hundred years worldwide. Labor, food and money are three items that have been collected and recollected among groups that assist one another. In particular, rotating savings have been traced back as a practice to the 16<sup>th</sup> century to the Yoruba slaves who carried it back to the Caribbean as part of their social capital. The institution has been found to exist in west Africa, Philippines, Egypt, Ethiopia, Indonesia, etc.

<sup>2</sup> For details see M. A. Rahman women's participation in Aquaculture and Fisheries Poverty Alleviation Bangladesh: PROSHIKA's Experience

facility of micro financing. The MFIs of Bangladesh place a great deal of importance to group solidarity and cohesiveness. Thirdly, savings are an essential precondition in all these MFIs for availing credit from them. Fourthly, the officials of Bangladesh MFIs remain present in the weekly meetings of the groups and collect the savings, update the pass books and even disburse the loans and lastly, the systems and procedures of the MFIs are quite simple and in tune with the requirements and capabilities of their clients. (Sinha and Thanka. 2006).

The great philosopher 'Aristotle' long back said, "Man is a social animal". This statement is not only well known but also universal truth. Man, since his birth found himself in group. Always he likes to live in a group and never likes to live in isolation. Therefore the understanding of his world is based on the direct and intimate interaction with the members of the family, friends and members of the community. Man from cradle to grave is associated and identified with various groups. These groups full fill the aspirations in the field of political, economic and social interactions. Whenever people come together with an idea and inspiration to develop themselves SHG's will come into existence. At the world scenario, these SHG's will have a big history but were not identified by the name of SHG's. There are many examples of associates of rural people who used to gather and share/pool their labor. Such as Nchimbe and Janqnad, (Zimbabwe) nnoboa (South eastern Ghana). However all over the world since ages people have been observed coming together to share the land of cultivation. Thus the groups are formed on the basis of common interest. In Asia and Sub Saharan Africa, normally people come together to avail loan, to pool their labor, to purchase goods in bulk, and to promote and develop more sustainable form of agriculture. For instance, Susa (Gana) iblmina (northern rawanda) njangis (Cameroon) cheetu (Sri Lanka) and Sambaya (Bangladesh). But there were just informal organizations or financial systems known as ROSCAS (Rotating Savings and Credit Associations). This is how SHG's have emerged with an objective of helping people when they are in need. Thus SHG's are not a modern concept but only has been utilized widely in the contemporary period.

In the process of urbanization and modernization this age old practices of SHG's gradually eradicated on a large scale. The decade of 1970s witnessed renaissance of the concept of SHG's with the formation of 'Bangladesh Grameena Bank' by Dr. Mohammad Yunus. The year 1974 experienced a great famine in Bangladesh. Prof Yunus who was teaching economics in Chittagong University

realized inadequacy of elegant theories of economics, since they failed when people were dying of hunger. So to tackle this problem of famine he went to formal financial insets along with poor people to seek credit for helping them to carry on their security livelihood activities. But the credit was denied on account of lack of collateral credit. So to solve their financial problems, people went to moneylenders. Moneylenders turned them into slaves with unbelievable loan conditions. So, Prof Yunus himself started distributing collateral free tiny loans to poor women for starting income generating activities. They paid the sum back exactly as agreed. So he eventually managed to persuade a local commercial bank for lending loans of this type for poor men and women. But they refused giving credit directly to the poor arguing that they are not credit worthy. So he himself became the guarantor for these loans. Then the bank agreed reluctantly. He continued to expand the programme of micro finance and in this way village credit society came into existence in 1976 in Jobra and after several stages a completely new bank was incorporated in 1983 named as “Grameena Bank”. The principle/ purpose behind this project was that the poor know best, how to improve their economic condition. This simple idea was implemented in to practice and proved an imaginative project attracting worldwide alternation. This strategy of micro credit brought revolution in Bangladesh, in poverty eradication by enabling women economically.

Mean while Hillary Clinton who was running ‘Good Faith Fund’<sup>3</sup> in America, was inspired by the work by Prof Yunus and started corresponding with him, and out of their discussion the concept of micro-finance developed & gained popularity and was approved all over the world. Along with Grameena Bank and ‘Good Faith Fund’ there are other social institute like GTZ<sup>4</sup> (Indonesia), ROSCA (South Africa& America, SEVA (India)), MYRADA (India), which have been working over the years in the era of providing micro-credit to poor women especially for sustaining their livelihood.

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<sup>3</sup> The GFF was founded in 1988 as a replication of Bangladesh’s Grameen Bank. It was created under the supervision of Chicago’s Sharebank Corporation and with funding from the Winthrop Rockefeller, MacArthur, Mott and Ford Foundations (Taub 1998).

<sup>4</sup> GTZ, presently known as GIZ Gesellschaft für Internationale Zusammenarbeit, formed on 1st January 2011, see, ([www.giz.de](http://www.giz.de)).

At the global scenario in Asian countries like India, Thailand, Philippines, Indonesia, Bangladesh there are some examples of micro-finance institutions, though not strictly SHGs, but were in operation. They are,

**Indonesia:**

A small group of individuals become members and pool their savings on a regular basis to form a collective fund. This fund is then rotated as credit amongst the members through a system of self-generated norms. Hence the basis of the SHG is the mutuality and trust in depositing individual savings in group funds. Once the initial trust is established, the incentive or motivation for a member is the access provided to financial services through the common pool fund, which is higher than the individuals own savings. Once such an SHG is formed and stabilized through repeated rotations of their own savings converted to mutual credit, it is possible for it to become a source of funds to others outside the SHG.

**Thailand:**

In Thailand some of the community organisations involved in the micro-finance programme of the Government Savings Bank (GSB) and Urban Community Development Office (UCDO) are registered as cooperatives. However, most are unorganized and operate informally. As shown by the UCDO out of 385 members with savings activities, only 66 are legally registered as cooperatives while the other 319 are not registered and operate informally.

**Philippines:**

Similarly in Philippines there are Micro Finance Institutions (MFIs), which are providing small credit to its members. In all there are some 500 MFIs reaching a combined total of only 30000 borrowers.

Thus it is clear from the above discussion that SHG, as a micro-finance system existed in various countries, most notably in developing countries.

**Table 3.1. Regional Breakdown of Micro-Finance Data.**

Region	No. of programmes reporting	No. of total clients in 2005	No. of total clients in 2006	No. of poorest clients in 2005	No. of poorest clients in 2006	No. of poorest women clients in 2005	No. of poorest women clients in 2006
Sub-Saharan Africa	970	7429730	8411416	5380680	6182812	3422825	4036017
Asia	1677	96689252	112714909	74330516	83755659	63934812	72934477
The Pacific Latin America	579	4409093	6755569	1760405	1978145	1258668	1384338



Caribbean Middle East	30	1287318	1722274	387951	755682	321004	621111
North Africa Developing	3256	109815393	129604168	81859552	92672298	68937309	78975943
World Totals North America	39	55707	54466	13318	25265	7862	11765
Western Europe and Eastern Europe	21	3390290	3372280	76166	225011	47856	142873
Central Asia Industrialized	60	3445997	3426746	89484	250276	55718	154638
Global Totals	3316	113261390	133030913	81949036	92922574	68993027	79130581

(Source: Microcredit summit campaign report 2007)

### 3.3. Indian Scenario:

With the success of Bangladesh Grameen Bank and similar organisations elsewhere, the concept of micro-credit has gained momentum in India. From the time that the first SHGs emerged in 1985 to the inclusion of the SHG strategy in the annual plan for 2000-01 (Government of India 2000), several important steps were taken by the National Bank for Agriculture and Rural Development (NABARD), the Reserve Bank of India (RBI) and leading NGOs, as well as by multilateral agencies, particularly International Fund for Agricultural Development (IFAD). The SHG strategy is an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan since 2000. The origin of SHG's is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHG's were started and formed in 1975. In India NABARD is the initiator. But the real effort was taken in 1991-92 from the linkage of SHG's with the Banks. A SHG is economically homogeneous affinity group of the rural poor voluntarily coming together to save amount regularly which are deposited in a common fund to meet members emergency need provide collateral free loans decided by the group. India has adopted the Bangladesh's Model in a modified form to alleviate poverty and empower women; the micro finance has emerged as a powerful instrument in the new economy. With availability of micro finance, Self Help Groups (SHG's) and credit management groups have started providing collateral free loans in

India. And thus the movement of SHG has spread out in India. In 1991-92 NABARD started promoting SHG's on a large scale. And it was the real takeoff point for the SHG movement. In 1993 the Reserve Bank of India also allowed SHGs to open saving accounts in Banks. Facility of availing bank services was a major boost to the movement. The formation of SHGs for women around thrift and credit has emerged as one of the more effective methods for poverty reduction and women empowerment. Over the past 10 years nearly one million SHGs have been increased with almost 80 per cent in south India especially in Tamil Nadu and Kerala. There has been an exponential growth in the number of SHGs from the year 2005. Looking towards the success many Non-Governmental Organisations (NGOs) involved in organising SHGs and to work as an agent between the bank and the poor. Today SHGs have been playing a very significant role in poverty alleviation and women empowerment in rural India. In the various parts of India number of poor people particularly women are not only becoming members of SHGs but also actively participate in savings and credit, as well as in other income generating activities. However, the savings and credit in the SHG is the most prominent element and offers a chance to create some control over capital at least in some amounts. The SHG system has been proved itself a very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Thus, the SHG Bank Linkage Programme has been heralded as one of the largest Micro-Finance Programme in the world. As one of the largest micro finance models in the country it was first launched as a pilot project to link 500 SHGs. The NABARD recognized the importance of this empirical evidence and, in the late eighty's, initiated a few action research projects on groups as a channel for delivery of micro-finance. In 1987 NABARD provided a great support of Rupees 10 lakh to the Mysore Resettlement and Development Agency, (MYRADA<sup>5</sup>) to promote credit management groups to experiment with the 'group approach' for meeting the financial needs of the rural poor. This is the beginning of the story of the SBLP in India.

After the micro-credit summit held at Washington WB, (IMF) International Monetary Fund and many foreign funding agencies have directed their projects towards micro-credit. Now govt. of India has also directed CAPART and other

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<sup>5</sup> The Mysore Resettlement and Development Agency, as Self Help Affinity Groups, originally pioneered the SHGs in India. This idea was later adopted by the National Bank for Agriculture and Rural Development in 1992 under the popular name Self Help Groups.

funding agencies to focus on micro-credit, because of which all NGOs are running after people to form SHGs so that they can get funds. Thus a slow and steady SHG movement started during 1990s in India truly representing the concerns of the poorest of the poor (Arabi,U 2010). But in the post-nationalization era, the banking system in India witnessed unprecedented growth and achieved phenomenal outreach. However, some studies revealed that a big size of population, mostly the poorest of the poor remained outside the actual banking system. In support of this the existing banking policies, system and procedures and deposits and loan products were also not well suited to meet the credit needs of the poor. Therefore, along with the banking network, with the intention of developing supplementary credit delivery system that is cost-effective and user friendly for both banks and the poor, micro finance initiatives were encouraged in India (Ibid 2010).

During 1980s a number of SHGs were created for providing credit facilities to the poor, especially women, in both urban and rural areas. These SHGs stumbled upon a surprising finding by targeting women; payment rates came in well 95 percent, which is higher than the most traditional banks. Impressed by those payment rates, institutions like; National Bank of Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) started increasing their lending to SHGs in India. However, the lending rates of SHGs of borrowers were not cheap. For example, SIDBI lent to NGOs at 9 per cent; NGOs were allowed to lend to SHGs at rates up to 15 per cent; and SHGs, in turn, were allowed to charge up to 30 per cent to individual borrowers. Although such high-interest credit is touted as a vehicle for poverty alleviation wherein the poor use the funds to undertake commercial ventures, studies have found that poor people to meet their daily consumption needs, largely use the loans.

Unlike the earlier interventions, SHG Bank Linkage Programme (SBLP) is aimed at enabling the formal institutes to reach out to the poor basically through the mechanism of informal groups. After more than 15 years of implementation, SBLP has now come to be considered one of the largest micro finance interventions in the world (Shylendra 2010).

In March 1999, about 0.56 million families engaged in micro enterprises were financed under the scheme through 33000 SHGs of which 84% were women SHGs. In all 202 banks consisting of 129 (64%) RRBs 38 (19%) Commercial Banks and 35 (17%) Cooperative Banks participated in the programme. A total of 550 NGOs, were

involved. The aggregate loan outstanding was Rs. 570 million. The average loan outstanding per SHG and per micro entrepreneur worked out to Rs. 17297 and Rs. 1019 respectively. The average number of micro entrepreneurs per SHG is 19. The number of SHGs linked to banks has increased to 7,17,360 as on March 31,2003. This translates into an estimated 11.6 million very poor families brought within the fold of formal banking services. About 90 percent of groups linked with banks are exclusive women groups, cumulative disbursement of bank loans to these SHGs stood at Rs. 2048.7 crores with an average of Rs. 28,560 per SHG.

Recently, the government of India has launched “Swarnajayanti Grameen Swarojgar Yojana” (SGSY) by merging all the poverty alleviation programmes. The SGSY envisaged the routing credit preferably through SHG conduits. The earlier programmes like IRDP (Integrated Rural Development Programme) that provided credit at low rates of interest along with subsidy failed because of lack of incentives in the form of repeat loans and also because of absence of peer pressure from group members. Further, in SGSY credit is one of the ingredients that contribute to the success of micro entrepreneurs. The success actually depends on variety of other factors, like level of education, social customs, family planning, health, medical services and environment technology.

**Table 3.2 Year Wise Growth of SHGs in India**

<b>Year</b>	<b>No of SHGs</b>
1992-93	255
1997-98	14317
2000-01	263825
2001-02	461478
2002-03	717360
2003-04	1079091
2004-05	1618456
2005-06	2238565
2006-07	2924973

**Source:** NABARD Annual Report 2006

**Table: 3.3 SHG-Bank Linkage Programme in India**

Particulars	Cumulative as on 31 Mar 2007
Number of SHGs linked	2,924,973
Percentage of women's groups	90
Number of participating banks	498
i) Commercial Banks	50
ii) Regional Rural Banks	96
iii) Cooperative Banks	352
Number of districts covered	587
Bank Loan (in billion Rupees)	180.41
Refinance (in billion Rupees)	54.59
Number of poor households assisted (in million)	40.95
Average New Loan size (per SHG) in Rupees	44,342
Average Repeat Loan size (per SHG) in Rupees	78,693
Average New Loan size (per Family) in Rupees	3,167
Average Repeat Loan size (per Family) in Rupees	5,621

Source: NABARD 2008

**Table 3.4 Trends in cumulative growth of SHGs. (Region wise)**

Region	Mar 2001	Mar 2002	Mar 2003	Mar 2004	Mar 2005	Mar 2006
<b>Northern region</b>	9012	19321	34923	32396	86018	133097
<b>North-east region</b>	477	1490	4069	12278	34238	62517
<b>Eastern region</b>	22252	45892	90893	158237	265628	394351
<b>Central region</b>	28851	48181	81583	127009	197365	267915
<b>Western region</b>	15543	29318	42180	54815	96266	166254
<b>Southern region</b>	187690	317276	463712	674356	939941	1214431
<b>All India</b>	<b>263825</b>	<b>461478</b>	<b>717360</b>	<b>1079091</b>	<b>1618456</b>	<b>2238565</b>

Source: NABARD various reports 2001-2006

**Table 3.5 Year Wise Growth of SHGs in India**

Years	No of SHGs Financed	No of Cum SHGs	Bank Loans in Crores	No of Families Amounted	Average loan per SHG (Rs)	Average loans per family (Rs)
1992-93	255	255	0.30	4335	11765	692
1993-94	365	620	0.36	6205	9863	580
1994-95	1502	2122	1.79	25534	11917	701
1995-96	2635	4757	3.69	44795	13700	806
1996-97	3841	8598	5.78	65279	1548	885
1997-98	5719	14317	11.92	97223	20843	1226
1998-99	18678	32995	33.30	317526	17878	1049
1999-00	81780	114775	135.90	1390260	16618	978
2000-01	149050	263825	287.89	2533850	19315	1136
2001-02	197653	461478	545.54	3360101	27601	1624
2002-03	255882	717360	1022.31	3754874	26985	1799
2003-04	361731	1079091	1862.00	5425900	51474	3431
2004-05	539365	1618476	2994.26	-	-	-
2005-06	620109	2238525	4499.09	-	-	-

**Source:** SHGs NABARD, 2005-06

### **3.4. The Rise of SHGs in Karnataka:**

Rural areas remain neglected though the majority of the population lives there. Karnataka accounts for 5.31 per cent of the population and 5.83 per cent of the area of the country. It ranks eighth in population area. The SCs and STs form 18 per cent and dominant castes 28 per cent of the states population. Around 66 per cent of the population lives in rural areas as per 2001 census. In terms of development, Karnataka can be described as an average state (Satya Sundaram.I, June 2009).

Karnataka does not figure on the top of the tables published by financial institutions that show the number of self-help groups formed in each state. This is mainly because the tables capture data after 1991-92 when the National Bank for Agriculture and Rural Development (NABARD) launched the SHG-Bank Linkage Programme. However, between 1984 and 1985, MYRADA, a non-governmental organization engaged in rural development and based in Karnataka, promoted several co-operative societies that were enabled to give loans to their members. Subsequently, the large co-operatives broke up into small groups, which were the geneses of the first SHGs, referred to at that time as Credit Management Groups, with a focus on the management of credit. The concept of each member making a saving in the group

soon followed, as also the establishment of a system of regular meetings, book keeping and records, and collective decision-making. A pilot study (Puhazhendi and Sai, 2000) gave NABARD the confidence to mainstream the SHG Bank Linkage Programme in 1996 as a normal lending activity. The programme then spread rapidly, if unevenly, across the country, making it by 2002, the largest micro finance programme in the world. Thus, the history of SHG promotion started with NGOs taking the lead in the mid-1980s and the lead passing on to NABARD by the late 1980s. After the SHG-Bank Linkage Programme was launched in 1991-92, the very first loans to SHGs in the country were given in Kolar district of Karnataka: by the Vysya Bank, After the SHG Bank Programme was launched in 1991-92, the very first loans to SHGs in the country were given in Kolar district of Karnataka: by the Vysya Bank, Bangarpet Branch to Venkateshwara Mahila Sangha of Maduguli on December 9, 1991 and by the corporation Bank, Andersonpat Branch to Sarswati Mahila Sangha of Boduguriki on January 30, 1992. Together, the initiatives of the various stakeholders (the government, NGO, banks) increased SHG coverage in Karnataka significantly. At recent estimates, 40,295 anganwadi workers (of the Department of women and Child department), 561 NGOs, 8 Regional Rural Banks, 20 Districts Central cooperative Banks and 2 Commercial Banks are engaged in SHG promotion. Together they are engaged in SHG promotion. Together they are estimated to have facilitated the creation of close to 1, 95,000 SHGs in Karnataka (Human Development Report, Karnataka, 2005).

In the first phase, we have noticed that, how the SHG movement has emerged and spread all over the country. It is by the initiation of NABARD and RBI the group form micro credit system came in to existence as a poverty alleviation programme for rural poor. The SHG model micro-finance has not only improved the economic well-being of women in India, but also empowered them (Rai 2011:35).

However, the history of the emergence of SHGs in Karnataka may shed some light on MYRADA's understanding of these groups. From 1983 to 1985 several co-operative societies started by MYRADA broke –up due to lack of confidence in the leadership and poor management. Members met MYRADA staff in small groups; and expressed their willingness to repay their loan to MYRADA, but not to the co-operatives, which were big in size and heterogeneous consisting 100 members dominated by one or two individuals MYRADA informed them that they had taken out the loans from the agency and thus the issue of repayment to MYRADA did not

arise. They were asked why not repay to the small group of people assembled here and the members agree. The large co-operatives broken-down into several small groups, and group members repaid their loans to whichever group they chose to join. Thus the first set of Self Help affinity groups was born. Likewise Agency for Development and Rural Self Help Association (ADARSHA), which is a nonprofit, nongovernmental organization, committed to the services to the disadvantaged and disabled people constituted in the year 1995. Since, then working for the well being of weaker and disadvantaged people. The organization has a greater role in the formation of SHGs in Karnataka. Presently working in Udupi and Dakshina Kannada districts of Karnataka state.

The 'Streeshakti' programme with an objective of women empowerment started in 2000-01; Smt Soniya Gandhi, honorable, Loksabha Opposition Party Leader, inaugurated the programme on 18<sup>th</sup> Oct 2000. The very objective of the scheme was organizing 15-20 lakh rural women through one lakh SHGs and thereby inculcating saving habit and working for social, economic and all round development of women. Since the beginning of the program till today, it was through Anganawadi Workers a total of one lakh SHG's have been organized, to which 14.45 lakh of rural women have been become the members. Out of the total groups some 83774 groups have opened bank account, and 151.78 crores of rupees have been saved in the weekly meetings. In which 264.28 crores of rupees have been used as internal loan.

The intervention of the Karnataka Government's 'Streeshakti'<sup>3</sup> (women power) programme launched in 2000-2001, has realized that despite implementing many programmes, which aimed at social, economic and over all development of rural women, it could not empower women or build up their confidence. The then Karnataka state minister for water resources Mr. Mallikarjun Kharge, Inaugurating a three day exhibition- cum sale at the Kannada Bhavana complex in Gulburga said the success story of 'Stree Shakthi' Groups in state is unparalleled and has helped rural women to become self sufficient. The 'Stree Shakthi' Groups in Karnataka have become a role model for the entire nation. There were more than one lakh Stree Sakthi Groups with the total membership of more than 2 crores (The Hindu, 27 January 2007).

Other than Governmental projects there are some Non-Governmental Organizations (NGOs) such as MYRADA and Agency for Development and Rural



Self Help Association (ADARSHA) are working for the cause of women empowerment through promoting SHGs.

**Table 3.6 District wise Details of SHGs in Karnataka**

Sr. No	District Name	No. of SHGs	Total Membership				Total
			SC	ST	Minority	Others	
1	Bangalore(U)	5021	23312	2788	5421	61187	92708
2	Bangalore(R)	3317	11674	6845	4248	21262	44029
3	Bagalkot	4000	10326	3841	6235	47781	68183
4	Belgavi	14492	31656	21075	24236	155736	232703
5	Ballary	5510	15143	10875	7761	37434	71213
6	Bidar	3068	11985	3929	4116	27063	47093
7	Bijapur	3821	5918	830	2921	12954	22623
8	Chamrajnagar	3800	16223	5060	1259	38481	6979
9	Chikkmaglur	3552	7954	6099	3721	24659	38033
10	Chikkballapur	4700	15085	7931	1791	33881	58688
11	Chitradurg	4948	13319	10427	2669	32952	59367
12	Davengere	4704	13963	8439	4054	33509	59965
13	D Kannada	3870	5510	3335	10112	5701	24658
14	Dharwad	3114	6234	3324	7693	37962	55213
15	Gadag	3267	5952	3168	7268	28325	44713
16	Gulburga	9063	39919	7331	14597	75659	137506
17	Hassan	6318	17733	2671	2629	77473	100506
18	Haveri	4670	12276	8503	1846	77071	106796
19	Kodagu	981	3415	1687	2265	9055	16422
20	Kolar	4122	21418	4076	5684	31484	62662
21	Koppal	2830	9974	6476	3640	24185	44275
22	Mandya	6482	15697	576	3689	86684	106646
23	Mysore	6456	6631	9562	6319	80307	102819
24	Raichur	4982	12274	10122	8359	29301	60056
25	Ramnagar	4592	15566	1133	2109	59371	78179
26	Shimoga	4144	11042	2377	7249	35077	55745
27	Tumkur	9787	32613	13216	9502	79736	135067
28	Udapi	2759	2883	2274	3215	35824	44196
29	U Kannada	2130	2785	519	1032	23535	27871
	<b>Total</b>	<b>140000</b>	<b>398480</b>	<b>164045</b>	<b>172740</b>	<b>1323649</b>	<b>2058914</b>

**Source:** Department of Women and Child Development Bangalore, (2009).

### 3.5.1. The Concept of SHG: (Meaning and Nature)

Today SHG has become the key concept in the arena of women empowerment in India. In our day today life we come across this concept at least once in a day. Self-help is the stem of the phrase 'Self Help Groups'. The literal meaning of this phrase is very transparent. 'Help yourself' to improve yourself. It will be more relevant and interesting to study dictionary definitions of the self-help before dealing with SHG directly.

## **Definitions of Self Help**

### **1) ENCARTA World English Dictionary**

“Self Help is the practice of meeting or working with others who share a common problem rather than relying on the government or professionals for help”.

“Self Help is the practice of dealing with your own problems and challenges without seeking outside help”.

### **2) The New Oxford Dictionary Of English**

“Self Help means the use of one’s own efforts and resources to achieve things without relying on others”.

### **3) Collins Combuld English Dictionary**

“Self Help consists people providing support and help for each other in an informal a way rather than relying on the government authorities or other official organisations”.

“Self Help consists of doing things yourself to try and solve your own problems without depending on other people”.

### **4) Oxford Advanced Learning Encyclopedia Dictionary**

“Self Help means use of one’s own efforts resources etc to achieve things without the help of others”.

### **5) The New Shorter Oxford English Dictionary**

“Self Help means the action or condition of providing for or improving oneself without assistance from others the taking of action on one’s own behalf”.

The above said all the English Dictionary definitions made it clear that, in the process of development or empowerment ‘self’ is important contributor. Rather than depending on other persons, agencies and resources one should depend on oneself, should have belief in one’s own ability, skill and recognition of personal strength, he or she should try to improve him/her-self to overcome one’s problems.

## **3.5.2. Meaning of Self Help Groups**

India has been witnessing the emergence of many Self Help Groups since 1990 in rural areas through the efforts of government and non-government agencies (Tyagi, 2008). The term is used in diverse contexts. It basically means ‘Unfolding’ ‘Revealing’ or ‘Opening up’ something, which is latent when, applied to human beings. It therefore means ‘Unfolding’ or Opening up their potential powers generally speaking the term development implies a change i.e. desirable. (Amarjeet, Kour.2008)

Self Help Group is a small voluntary association of usually not exceeding 15-20 local people who are financially weak and from the same socio-economic background. They come together for emergency, disaster, social reasons, economic support to each other have ease of conversation, social interaction and economic interaction.

It is a small voluntary association of poor women, preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self help and mutual help. The SHG promotes small savings among its members and the savings are kept with bank. This common fund is in the name of the SHG. Usually the number of members in one SHG should not exceed twenty. Micro-finance through SHGs is currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women empowerment. (Ghadoliya, no date). Self Help groups have emerged as an alternative development strategy to promote the common interest of the weak, particularly the rural poor. At present the government of India is making strenuous efforts to remove the defects in the rural structure & is attempting rural reconstruction by solving social, economic and agricultural problems of the villages. SHG is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women.

SHG is a voluntary association of persons with common interests, formed democratically without any political affiliations. The uniqueness of these groups lies in the fact that to a large extent they are self supporting, self-governing organizations free from bureaucratization and politicization. The process empowers the poor and enables them to control direction of own development by identifying their felt needs. These are the voluntary organizations, which disburse micro credit to the members and facilitate them to enter in to entrepreneurial activities. (Kumar raja, K.2009) Self Help Groups are informal groups formed on a voluntary basis and perceived as people's institutions providing the poor with space and support necessary to take effective steps towards greater control of their lives in society (NIRD 2006). Therefore National Bank for Agricultural and Rural Development (NABARD) defines SHG's is small economical homogeneous affinity group of rural poor, voluntarily formed to save and mutually contribute a common fund to be lent for its members as per group decisions." Similarly Sinha and Jain (1995) have defined SHGs as "voluntary associations of people formed to attain goals both Social and economical." In general "The Self Help Group is a viable organized setup to disburse

micro-credit to the rural women for the purpose of walking them enterprising and encouraging to enter into entrepreneurial activities.” In general it can be defined as “The Self Help Group is a viable organised setup to disburse micro-credit to the rural women for the purpose of making them enterprising and encouraging to enter into entrepreneurial activities.” Further, “SHG is collection of people who have common problems that cannot be solved individually, and have therefore decided to form a group and take joint action to solve the problems”. It can also be defined as “A homogenous group of the members tend to be similar in terms of socio-economic status and live in close approximation to each other”.

### **3.5.3. Features of SHG**

The NABARD while implementing a special programme for poverty alleviation among rural poor women attributed with special features of SHG with cooperative philosophy, which are discussed below.

#### **Homogenous membership:**

As far as possible the membership of an SHG may comprise people from comparable socioeconomic background. Though difficult to define in class terms, a major indicator of homogeneity in membership is absent of conflicting interests among members.

#### **No discrimination:**

There should not be any discrimination among members based on caste, religion or political affiliations.

#### **Small membership:**

Ideally, the group size may be between 15 to 20 age so that the members are participative in all activities of SHG's. In a smaller group the members get the opportunity to speak openly and freely. However, the membership may not be too small that its financial transactions turn out to be insignificant.

#### **Attendance:**

Total participation in regular group meetings lends strength to the effectiveness of the SHG's. To achieve this, the SHG's should place strong emphasis on regular attendance in the group meetings.

#### **Transparency in functioning:**

It is important that all financial and non-financial transactions are transparent in SHG. This promotes trust mutual faith and confidence among its members.

Maintenance of books of accounts as also other records like minutes book, attendance register, etc, are important.

**Set of bye-laws:**

The SHG may discuss and finalize a set of byelaws, indicating rules and regulations for the SHG's functioning and also roles and responsibilities of members. It is better to have a written set of byelaws. The self-help promoting institutions (SHPI's) and bank may guide the SHG's in this regard.

**Thrift:**

The habit of thrift (small savings) is fundamental to the SHG's and helps in building up a strong common fund.

**Utilising savings for loaning:**

Once an SHG has accumulated sizable amount in the form of savings say for the period of about 3-6 months, the members may be allowed to avail loans against their savings, for emergent consumption and supplementary income generating credit needs (Tangirala, 2008).

### **3.5.4 Forms of Self-Help Group**

Self Help Group as a micro finance has evolved in a range of environments and in a variety of forms. There are a number of distinctive models of micro finance, reflecting the fact that micro finance has evolved differently in different environments. Some countries tend to rely on one particular model or method, while others exhibit considerable diversity in the range of models used. Micro finance has now evolved into a type of independent financial system its own. And there are a number of variants in micro finance institutions and systems. But broadly they can be classified into two-the individual approach and the group approach. An example of the group approach, where the group itself, not the individual member, is the client, is the 'Self Help Group' programme in India. Under NABARD SHG linkage programme, the following types of models are noticed. The change in process under each is stated therein.

**Model-I**

In this model, NGO would organize the poor into SHGs, undertake training for awareness building, entrepreneurship and skill training, help in arranging inputs, extension and marketing, introduce saving and internal lending, help in maintenance of accounts and link them with the banks for credit requirements (Wadha, 2002).

Banks directly provide loans to SHG with recommendation of the NGO. In this model NGO act as facilitators.

### **Model-II**

NGO forms the SHGs and perform financial intermediation role as on lender to SHGs after sourcing loan from bank. In this case, besides acting as the facilitator, the NGO also works as financial intermediary. Here the loan is given to NGOs by the bank for lending the SHGs/individuals. In this linkage model NGOs would be legally responsible for repayment; and would bear the risk of non-payment. Involvement of NGOs in micro credit system would have positive influence as they are grass root agencies with good information about borrowers thus, adverse selection of and production of recovery could be avoided. At the same time, NGOs would be in a position to help rural poor, particularly women to bring them above poverty line and create rural employment.

### **Model-III**

In this case, banks directly promote self-help groups. Here the bank assumes to play the role of NGOs and ensure linkages with SHGs. The ultimate objective of this linkage programme is not just promotion of SHGs but the focus is poverty eradication. It is an established fact that, micro-credit is an important means of poverty alleviation.

### **3.5.5 Formation of SHG**

Formation of a SHG takes about 2 months. The formation stage involves the following steps, □ deciding on an appropriate name for the SHG, electing a President and Secretary and formulating, understanding and accepting by-laws. Formulating by-laws requires at least two meetings of all members in a period of one month. Opening the SHG Bank Account, and initiating the groups into maintaining records and registers (savings and contribution register, attendance register, minutes book, etc) and books of accounts (cash book, bank book and ledgers) takes another one month. The government norms for SHGs stipulate that there should not be less than 10 members and not more than 20 members. Groups formed and functioning within the government norms are eligible to receive subsidies from the government and loans from banks. GCS insists that a SHG should have a minimum number of 15 members. If the number of members exceeds 20, the group will have to be legally registered.

However the process of SHG formation has various stages of evolution. But this process cannot be universalized. It may have different nature in different regions. However we can say that there are mainly four stages of group formation and the role of facilitator in the formation of an SHG is a common feature signifying the need of facilitator in this process. The stages of formation of an SHG are,

**1) Mobilization stage: -**

For starting of an SHG somebody has to take initiation because social mobilization is not spontaneous process, it has to be included. This initiator can be a member of an NGO or government or any financial institution this initiator is called 'Facilitator'. She facilitates group mobilization following are the steps involved in mobilization stage.

**A) Organizing of Surveys:** First of all the facilitator selects the village where she wants to form a SHG. After that she undertakes a survey. So that she can select women as members. The women are selected on the ground that who are really interested to become members in SHG. Thus the general survey is useful for membership.

**B) Creating awareness through village group meetings:** Once the required numbers of members are selected the facilitator by organizing group meetings explains about the concept, uses and advantages of SHG. Creating awareness of such type is must for the formation of SHGs. Because unless the concept and uses are made clear no woman can come forward to become member and the very purpose will fail.

**2) Formation Stage: -**

The steps followed in formation stage are discussed here under.

**Early Activities.**

The firm foundation can be laid to the formation of SHG by undertaking early activities. The members are gathered with the intention of forming a group. And the other things like name of the SHG, time and deposit amount are decided in the initial meeting. These will not only helps to give a name to the group but also paves way for smooth functioning of the SHG.

**Selection Group Leader.**

For the formation and smooth working of the group various leaders are required. So the facilitator selects or nominates someone as chairperson, and some

others as treasurer and secretary. Normally these positions are given on the rotation basis. The intention behind this is every member should develop leadership qualities.

### **Forming Rules**

After the formation of the group and selection of leaders the next stage comes of formation of rules and regulations of the group. First of all an account is opened in a bank, and then rules regarding savings, meetings, loan, amount of loan, rate of interest and repayment of loan are decided. These rules may be in the form of written or oral.

### **3) Stabilization Stage:**

In this stage the facilitator and members for strengthening, widening and deepening of the group undertake the efforts. In this stage various types of Group discussions are organized. So, to say, this is a proper platform for discussing their problems. Further, the action plan is also decided in the same stage, giving proper form to their action solving their problems on the priority basis.

### **4) The Self Reliance Stage.**

After stabilization the group marches towards self-reliance, which start group enterprise or individual enterprise with the help of micro-finance. All the members including may start a common enterprise by pooling their share or a member alone can start her business or enterprise by taking loan from the bank through their group. As far as profit is concerned it is distributed among members in accordance with their contribution. The facilitator in this stage is mere an observer who observes the group activities from outside

## **3.5.6. Functions of SHG**

Every association and institution has got its own rules and regulations. In fact these rules and regulations are essential for the well functioning of the group. The effective functioning of the group is dependent on the basis of the quality of its rules and regulations. However, these differ from one group to another group and mostly are framed by the members themselves. The below mentioned rules and regulations are the rules and regulations of the some of the model groups.

### **1) Size of the SHG:**

A group with 10 to 20 members is more effective and acceptable; therefore it is an ideal size of the SHG. Group with more number of members may affect its functioning and it is statutory that the member's number should not be more than 20



for informal groups. If the number of members exceeds 20 then it should be registered.

## **2) Membership: -**

From One family only one person can become a member of an SHG' in fact one family, one member, one group is the principle which makes inclusion of more households in group. There can be either only men or only women can form the group, generally mixed group are not preferred. As women groups are more effective in thrift and utilization of loan, they are better than men and mixed groups. At the same time member's social and economic background should be same. (this enables free-Exchange of views. In a mixed group of rich and poor, poor may not get opportunity to express their views).

### **A) Few general factors to be considered for group Membership: -**

- Only Men or only women who are below poverty line
- Households who depend on local moneylenders for daily needs
- Households whose monthly income is less than Rs 250/-
- Households having less than 2.5 acres of non-irrigated land

### **B) Members Life Conditions: -**

- Life in Kachacha houses
- Having no access to safe and pure drinking water
- Lack of Toilet facility
- Absence of or only one earning member of family
- Presence of age-old illiterate members in the family
- Presence of alcoholics, Drug addicts and members suffering permanently from incurable disease in the family
- Presence of children less than 5 years old in the family
- Family members eating only two meals per day or even less than that
- Households belonging to SC/ST castes

If a family has at least four out of nine points as above said is treated as poor family So, that any one member can be encouraged to become the member of the group. (These are just examples; but to consider a family as poor family any local important factor may be adopted).

### **3) Meetings**

- Meetings at stipulated period are compulsory. Once in a week is excellent. Atleast once in a month is stationary. this enables members to come together, to know each one's problems.
- Compulsory attendance: All members should attend all the meetings, which is not only useful for stability of the group but also useful to work in the best satisfaction of all.
- Member's diary, dairy-containing byelaws should be written regularly. This helps to know about the group; also increases mutual trust among the SHG members.

### **4) Keeping of Accounts by the SHG**

- Maintenance of easy and clear-cut diaries of all transactions
- If no member is able to maintain the diaries, the SHG may take outside help. It has been seen that a boy or a girl from the village with some educational qualification does this job enthusiastically. Though initially are not paid but after few months the group may give remuneration for the said work.
- Even facilitators can also assist in this matter
- All the registers and account books should be written during the course of the meeting itself. This develops confidence among the poor uneducated members.

#### **2 Diaries to be maintained by the group: -**

##### **A) Bye-law Book**

Rules and regulations, members list, proceedings of the meetings are mentioned in this book.

##### **B) Savings / Loan Account Book.**

Details of member are personal and group Savings; Personal loans, Re payment, Interest, loan dues etc are written in this book.

##### **C) Weekly / Monthly Register Book.**

- Total collection of every meeting
- Details of lending
- Complete by every meeting.

#### **D) Members Personal Pass Books:**

Details of member's savings and loans are clearly mentioned. (this encourages to regular savings).

#### **5) Important Activities of the group:**

##### **A) Savings:**

- Every member, as decided, in the group should save regularly, though a small amount, savings should be continuous.
- 'Save first loan next' should be the motto of all members.
- Once members start saving, it is a first step towards their economic independence. By the savings and internal loan members develop financial discipline (Which helps to make proper use of bank loan).

##### **B) Internal Loan: -**

- Savings of the group should be used for giving Loans to members.
- The purpose of loan, total limit, interest rate, schedule of repayment etc everything should be decided by the group itself.
- The group should maintain proper account books.

##### **C) Discussion on Problems: -**

In every meeting members should discuss about their problems and thereby encouraging the group to undertake proper solution. Because some problems can't be solved at individual level as they are weak and lack resources, therefore such problems should be tackled through group. When the group tries to help its members, it becomes easier for them to face the difficulties and come up with solutions.

##### **D) Loan from Bank: -**

The group takes loan from the bank and the same is distributed among all members as loan.

#### **6) Linkage with Bank**

Soon after an SHG is formed and one or two meetings held where the savings are collected, a savings bank account can be opened in the name of the SHG.

## BOX 1

The numbers of SHGs make voluntary thrift on a regular basis and use the pooled resources to make small interest-bearing loans to their members on the terms decided by the group. The process helps them to imbibe the essentials of financial intermediation, including prioritisation of needs, setting terms and conditions, and account keeping. This gradually builds financial discipline and credit history for themselves, as the money involved in lending operations is their own hard earned money saved over time with great difficulty. This is 'warm money'. They also learn to handle resources of a size that is much beyond their individual capacities.

The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show this mature financial behavior, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHGs. The bank loans are given without any collateral and at market interest rates. Banks find it easier to lend money to groups as its members have developed a credit history. 'Cold (outside) money' gets added to the own 'warm money' in the hands of the groups and becomes its 'common fund'. The groups enforce credit discipline among the members. The members have experienced the benefits of credit discipline by being able to save and borrow regularly without many hassles. The groups continue to decide the terms of loan to their own members. The peer pressure ensures timely repayment and replaces the 'collateral' for the bank loans

**Source:** Kropp and Suran (2002:vii)

### Stage-I

#### **Policies to open Savings Account**

**A) Administrative Approach:** The reserve Bank of India passed an order permitting to open savings account in the name of the registered or unregistered group. Similarly NABARD and rural planning and credit deposits have also passed an order. (C.f. circular RPCD.No.Plan BL.c3/P2-o9/22/90-91 dated 24<sup>th</sup> July 1991 and No DPD 104/DPD.F.S. 4631/92-A/91-92 dated 26<sup>th</sup> Feb 1992).

#### **B) Documents required to open Account**

- **Resolution from the group:**

The group has to pass a resolution in the group meeting, signed by all members, indicating their decision to open SB A/c with the bank. This resolution should be filed with the bank

- **Authorisation from the Group:**

The group should authorize at least three members, any two of whom, to jointly operate upon their account. The resolution along with the filled in application from duly introduced by the promoter may be filed with the bank branch.

- **Copy of the rules and regulations of the group:**

This is not a must. If the group has not formulated any such rules or regulations, loans can be sanctioned without them. A savings bank account passbook may be issued to the group. This should be in the name of the group and not in the name of any individual/s.

- **Account book:**

The account should open in the name of the group itself.

## **Stage-II**

### **Management of groups Internal Lending**

- After saving for a minimum period of two to three months, the common savings fund should be used by the group for lending to its own members.
- Purpose of loan, Rate of interest repayment conditions etc should be discussed and decided in the weekly meeting itself. (Both RBI and NABARD have permitted the members to decide on these aspects). Monthly interest is more popular than annual interest, in the villages generally it is 2 to 3 Rs per month per hundred.
- The group should keep simple and clear books of savings and lending.
- Through the internal lending, the members will learn to proper management, utilization and repayment of loan. This will be of help, while taking loan from bank in future.

## **Stage-III**

### **Evaluation of Self Help Group**

Whether the group is functioning properly? Whether banks can give loan/credit to group? To know this proper evaluation of the group is important.

**Table: 3.7 Group Evaluation Chart**

Sl. No	Item to be considered	Excellent	Good	Below the expectation
1	Size of the group	15 to 20	10 to 15	Less than 10
2	Membership	Only Pooors	2 or 3 are not ppoors	More number are not poor
3	Number of meetings	4 times in a month	2 times in a month	Less than 2 in a month
4	Attendance of meeting	More than 90%	70 to 90%	Less than 70%
5	Members Participation	Maximum participation	Normal	Poor participation
6	Savings method	4 times in a month	3 times in a month	Less than 3 times in a month
7	Total savings	Regular	Indefinite	-
8	Interest on Internal loan	As per purpose	24 to 36%	More than 36%
9	Savings account	Interlay for members	Partially for members loan	Too less
10	Loan Repayment	More than 90%	70 to 90 per cent	Less than 70%
11	Book keeping (Account)	Regularly without any dues	Only important books	Not maintained in proper way.
12	Total amount of savings	More than Rs 5000/-	Rs 3000 to 5000	Less than Rs 3000
13	Awareness of Rules and regulations	All know	-	Not known to all
14	Educational Level	More than 20% know Read/write	-	Less than 20% know Read/write
15	Awareness about government programmes.	All know	More members	Nobody knows.

**Note:** 1) Releasing the loan if 12 to 15 points are excellent.

2) Releasing the loan waiting for 3 to 6 months if 10 to 12 points are excellent

3) No loan, if less than 10 points

#### **Stage-IV**

#### **Credit to Self Help Group:**

- The loan must be always sanctioned in the name of the group. Not in the members name.
- The amount of loan to the SHG can be to the tune of 1 to 4 times of total savings. Healthy groups should be considered for loan.
- The groups balance in the SB A/C.

- Amount held as cash with the authorized persons.
- Amount internally lent amongst the members.
- Amount received as interest on credit.
- Any other contributions received by the group (service charges, donations & grants).

### **The purpose of the loan**

Loan may be granted by the SHG for various purposes to its members. The bank does not decide the purposes for which the SHG gives loans to its members. The purpose can be emergency needs like illness in the family, marriage, etc, or buying of assets for income generation acquisition of assets. The group will discuss and decide about the purpose for which loans are to be given to its individual members by the SHG.

### **Repayment Mode**

- For entire loan group itself is responsible, hence repayment should be by the group and not by any member.
- For the bank loan the group itself is responsible. Hence, no need of any surety or collateral to the bank. The RBI and NABARD passed an order in this regard.

## **3.6. Summary**

The Self Help Group programme which was established in 1985, since its inception striving for the betterment of poor women at grass root levels. The general objectives of the SHG programme in India relate to social empowerment (equal status, participation in decision making), economic empowerment (access to and control over resources, reduced vulnerability and increase in income) and political empowerment (voting, contedting elections and leadership roles). Women's survival and persistence to continue under these enduring, oppressive circumstances is evidence of great inner strength. This evaluation of an SHG project highlights some ways in which they have enabled women to utilise these strengths, both individually and collectively, to challenge oppression, to access resources and for their own benefit, and those of their families and their communities. Such SHGs are enabling women to participate in democratic process and to play central roles in their communities. With this idea in mind, now we shall move on to study the empirical analysis of data.

## **CHAPTER IV**

### **SELF HELP GROUPS AND WOMEN EMPOWERMENT: AN EMPIRICAL ANALYSIS**

*“If you want to plan for a year plant wheat, if you wish to plan for ten years grow trees but if you want to plan for hundred years educate your women”*

#### **Chinese Thought**

#### **4.1 Introduction**

In this ongoing chapter, we have two sections (parts). Section one deals with setting of the study, the state and district profile and locale of the study. The second section deals with empirical analysis of data relating to SHGs, SHG members and members families, in brief economic, social and political aspects of women empowerment

#### **4.2. Setting of the study**

##### **India Map with Karnataka State Boundary**

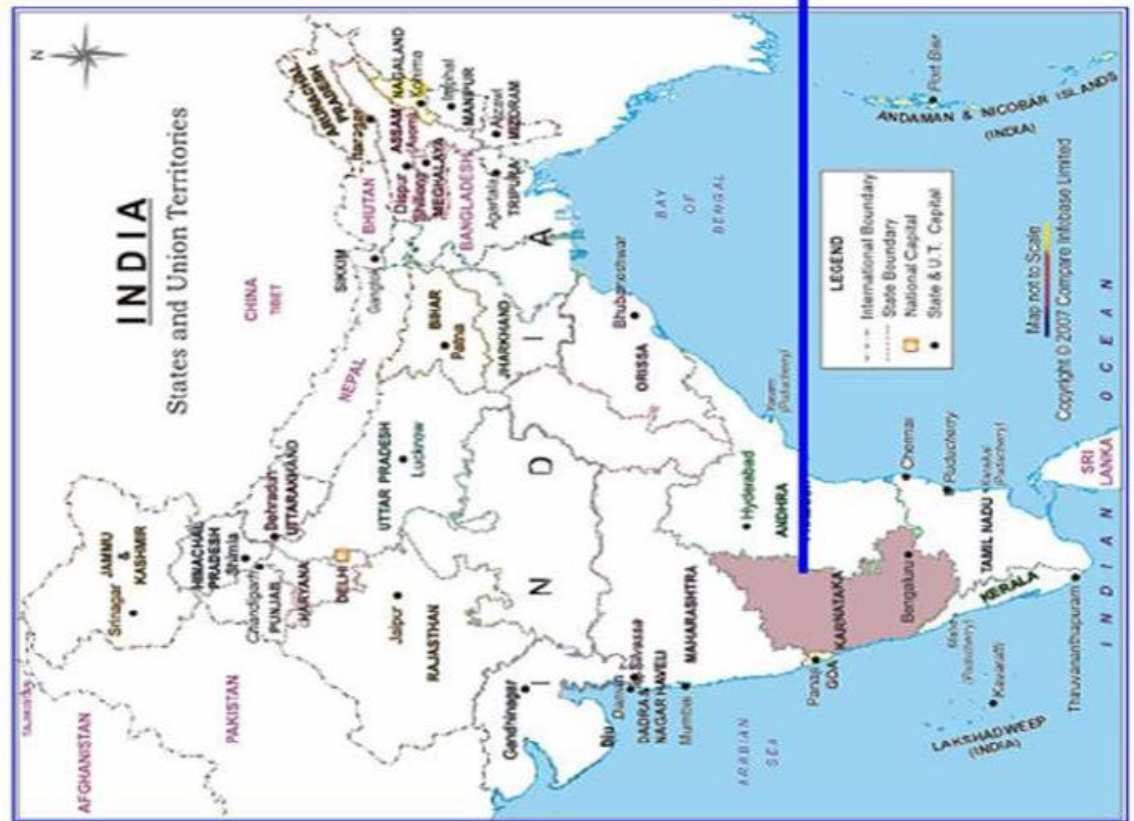
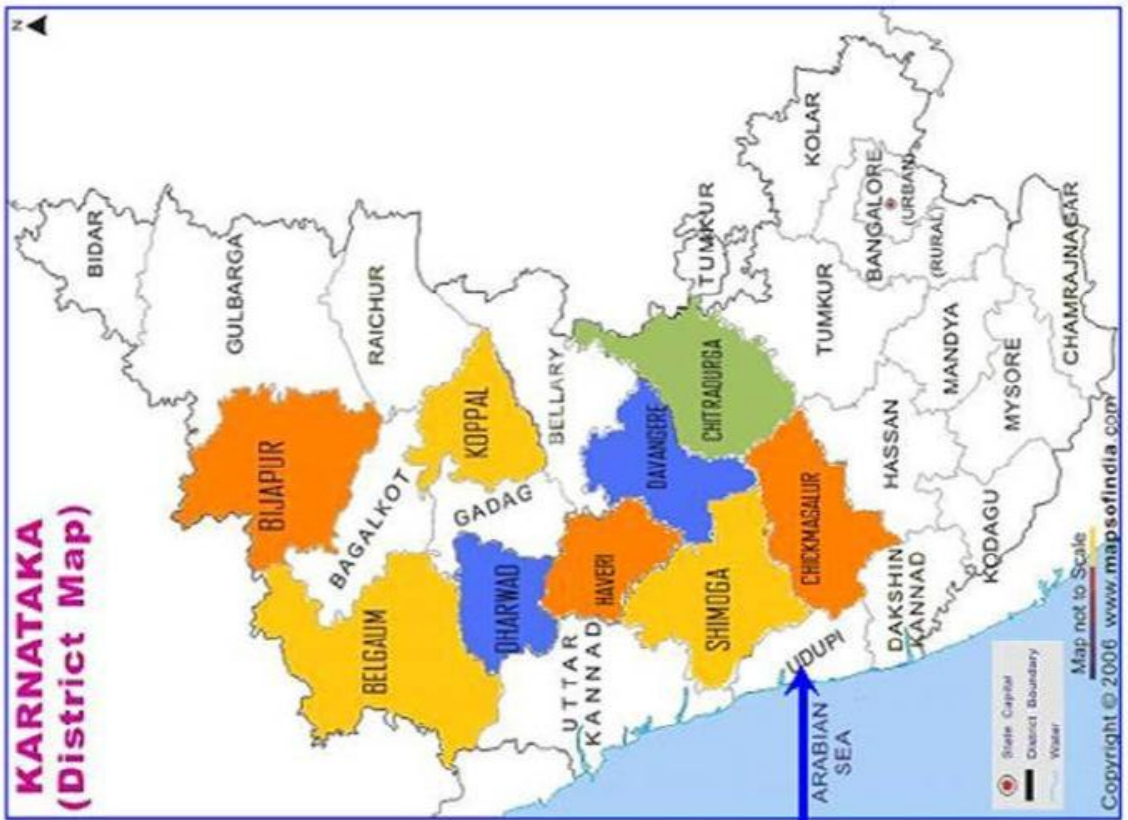
The Indian State of Karnataka is located within 11.5 degree North and 18.5 degree North latitudes and 74 degree East and 78.5 degree east longitude. It is situated on a tableland where the Western and Eastern Ghats ranges converge into the Nilgiri hill complex in the western part of the Deccan Peninsular region of India. Karnataka extends to about 750 km from north to south and about 400 km from east to west. Karnataka is situated in the Deccan Plateau and is bordered by the Arabian Sea to the west, Goa to the northwest, Maharashtra to the north, Andhra Pradesh to the east, Tamil Nadu to the east and southeast and Kerala to the southwest. It is situated at the angle where the Western Ghats and Eastern Ghats of South India converge into the Nilgiri hills. The highest point in Karnataka is the Mullayanagiri hill in Chickmagalur district which has an altitude of 1,929 meters (6,329 ft) above sea level, divided into 30 districts, the state is well connected by roads, railways, air and waterways. Motorable roads are 1, 37,520 lakhs km in length while rail network is 3,192 km which includes broad gauge and meter gauge. Bangalore, Belgaum, Mangalore and Hubli are the main airports. New Mangalore Port is the main all-weather seaport in Karnataka which mainly handles cargo vessels. It has a sea coast of nearly 400 km (300 with inundations). Karnataka is predominantly rural and agrarian with large size



of population residing in villages. Some 76 per cent of its population lives in rural areas, while about 71 per cent of its working force is engaged in agricultural and allied activities which generate 49 per cent of the state income among the agriculture crops. Karnataka accounts for 59 per cent of the country's coffee production and 47 per cent of the country's ragi production. The state is fifth in oilseed production as per 2001 census.

The state of Karnataka was formed in 1956 by merging the districts of Belgaum, Bijapur, Dharwad and Uttar Kannada from Bombay presidency Bider, Gulberga and Raichur from Hyderabad state and Bellary and Dakshin Kannada from Madras presidency with the princely state of Mysore. The state has four natural regions extending over 700 kms from the north to the south and 400 kms from the East to the West. The four natural regions are southern Malnad, Northern Malnad, Coastal area and Malnad.

Karnataka is the eighth largest state in the country in population, according to the 2011 census. The total population of Karnataka state is 61130704 (61million) out of which 31057742 are male and 30072962 are female. This accounts for 50.8 per cent male and 49.2 per cent female respectively. There are 30 districts in the state with 29406 villages (Including uninhibited villages). The average village population is 1149 and with an average area of 6.64 square km. About 72 percent of families in Karnataka have access to safe drinking water. Only 24 percent of families have toilet facility in the state (6.9 percent in rural and 62.5 percent in urban areas). With regard to housing facilities nearly 80 percent of the families in rural Karnataka live in pucca and semi pucca houses (T.V. Sekhar, K.N.M.Raju and M.N.Shivkumar, 2001:4743, 4744). It is important to note that 20 percent of families in rural Karnataka have even no basic amenities (electricity, safe drinking water and toilet). 86 percentage of the villages have primary schools, 39 per cent have middle schools and 10 per cent have secondary schools. Where as 12.5 per cent of villages have some health facilities and only 6 per cent of villages have primary health centers.



The district of Belgaum is situated in the north - western part of the state. The district is covered with thick forests on the western sides along the Western Ghats ranges. Though the district is considered backward from the over-all point of view, it is better poised in Agriculture. The district has the credit of producing the Hydro-electric power for the first time in India at Gokak Falls as early as 1887. The district is having 17 major and medium scale industries and 3,848 registered small-scale industries. It has a literacy rate of 36 per cent, which is above the state average.

### **Location**

The district is located in the north – western part of the state. It lies between 15.23 to 16.58 to north latitude and 74.5' to 75 28 east longitude. The most elevated portion of the district lies to the west and south along the line of the Sahyadri Hills. The district is between 450 to 900 meters above MSL and extends over an area of 13,379 sq Kms which is 6.99 per cent of the total geographical area of the state and ranks fifth in area among 30 districts of the state. It measures about 160 Kms from north and 80 to 130 kms from east to west and forms a large plain studded with solitary peaks broken here and there by low ranges of hills. Many of the peaks are crowned by small but well built forts. The lower Hills are generally covered with brushwood but in some cases, their sides are carefully cultivated almost to the vary summits. On the north-east, the district is open and well cultivated but to the south, it is intersected by spurs of the Western Ghats, thickly covered in some places with forest. In the south along the banks of the large rivers the Krishna, Ghataprabha and Malaprabha, the surface is pleasantly covered by trees, solitary and in-groups. The district is surrounded by Maharashtra state in the north Bijapur district in the east, Dharwad and Uttar Kannada districts in the south, Goa territory and Maharashtra State in the west. The districts of Maharashtra touching Belgaum district are Vengurla to the North West, Kolhapur to the west and the North and Sangli in the north.

### **Area and Population**

The area of the district was 13,415 sq km and population was 29, 80,440 in 2011. An area of about 36 sq km was transferred from the district in 1983 to the Uttar Kannada district to rehabilitate persons in Supa and other Village submerged under the Kali Project.

### **Topography**

The district is divided into four tracts. They are the rugged western fringes covered with forest and bush covered hills and the three belts of the eastern plain

running east and west, drained by three rivers, the Krishna in the north, the Ghataprabha in the centre and the Malaprabha in the south. The western fringes have a comparatively damp and cool climate with heavy rainfall. The vegetation is more abundant and houses have pent or gabled roofs and wide. The rest of the district is sloping gently to the east and forms a large plain, studded with solitary peaks broken here and there by low ranges of hills. Major part of the plain is of black soil, but towards the east it is stony and in the north red. In spite of numerous well-grown trees in the valley, the area is deplorable.

### **Forests**

Belgaum district has the fifth place in forest area among the district of the state. The distribution of the forest is uneven and the large and thick forests are confined only to Nagargali, Sujnal, Kakati, Khanapur, Londa, Golihalli, Kanakumbi, Nesargi, etc. The forest area found in this district are divided into semi evergreen, moist deciduous and scrub and thorny forests. The semi- evergreen forests are situated in places where the rainfall is from 150 cm to 250 cm. The moist deciduous forests are noticed in the rainfall area of 100 cms and more, which is noticed in an area of 38574 hectares near Nagargali, Tavargatti and round about Khanapur. These two types of forests are very important from the point of management and supply of firewoods, etc.

### **Climate**

The Climate condition in the district on the whole is healthy and agreeable and characterized by general dryness except during the monsoon season. The pleasantest climate is noticed between the western forest and the eastern treeless track where Belgaum, Kittur, Pachapur, Sankeshwar and Nippani lie. In summer, in the Far Eastern tracts, the Climate is not very hot even in May, the nights being cool and sometimes chilly. In Belgaum and Khanapur taluks, it is very moist during June to September. One peculiarity of the rains during this period is that, they are continuous and occasionally heavy. It is likely that, sunshine cannot be seen for sometimes for days together. The year may be divided into seasons (1) in the summer season from March to May; there is a steady increase in the temperature, with maximum temperature of the year occurring in April, that too in the eastern part of the district. (2) The southwest monsoon season lasts from June to September, when the humidity is very high.

### **Density of Population**

The density of population of the district as per 2011 census is 319 persons per Sq. Km (rural 175 per sq. km and urban 3304 per sq km) and the density of population of the district was more than the state average of 194 per sq. km.

Belgaum district stands fifth in the state in the distribution of Kannada speaking Population (as mother tongue) with 8.4 per cent of the total Kannada Speaking population in the state. The percentage of speakers of Kannada was the highest in Bailhongal Taluk followed by the taluks of Gokak, Ramdurg, Raybag, Hukeri and Athani.

### **Dialects of Kannada**

The spoken Kannada in the district is neither the same as is found in the other parts of the state nor the form remains the same in all parts of the district because of the distinct geographical, cultural and other factors. Also the language is profoundly influenced by the other locally spoken languages.

### **Religions**

The major religions of the people in the district are Hinduism, Jainism, Islam and Christianity. The Christians are found more in urban area than in the rural areas of the district whereas the Hindus are found in greater percentage in the rural areas. The percentage of people belonging to various religions as per 2011 Census is Hindus 83 per cent; Muslims 11 per cent; Christians 0.4 per cent; Jains 0.78 per cent and Buddhists 0.73.

### **Hinduism**

Majority of the people of the district are Hindus. The sacred books of the Hindus are the Vedas, the Upanishads, the Puranas and other Holy Scriptures. Among the Hindus, there are various sects and cults i.e, the followers of Shankaracharya, Ramanujacharya, Madhawacharya, Basavanna, etc. Hindu Gods and Goddesses are either Vedic Gods like Vishnu, Venkatesha, Lakshmi, Ishwara, Rama, Dattatreya etc., or local deities. Worship of Gods and Goddesses with their image forms an important aspect of Hindu religious practices. Images of Gods are worshipped in almost all the house in one form or the other daily. The traditional worship (pooja) of the deity has 16 services (or upacharas). Among the rural folk the Goddesses worshiped are Bhavani, Dyamavva, Durgavva, Karevva, Jakhai, Janai, Masayi, etc., who are all local Mother Goddesses and according to local belief, they are furious forms of Goddess Shakti capable of doing harm if not regularly propitiated. Khandoba

or Martand, Vaghoba, Bhairav or Bhairoba, Maruti and Mhasoba are the other local Gods

### **Tribes and castes**

The following are the Tribes and Castes found in the district. The population of each of their tribes and castes as shown in 2011 census are based on the estimations made by the Kanataka Backword Classes Commission under the Chairmanship of L G Havanur (Report volume II, 1975) and the Second Karnataka Backward Classes Commission 1984.

### **Agasas**

The Agasas or washermen also called Madivals in Kannada Parits in Marathi, Their number in the district was estimated to be 1845 in 1984. There are Kannada Marathi, Hindustani and Telugu speaking Agasas in the district. In the past, these groups were neither daring together nor inter- marrying. The Lingayat Agasa is Non-Panchamasaliga. There are exogamous sections among them known as Bedagus, some of which are Ambarakul, Adbhigotraja, Bhouparna, Dhautambar, Halagraha, Padata, Rajaka, Romapitra, Variduvalli, etc,. The boy's father has to pay teravu or bride price and a brahmin conducts the service in the marriage.

### **Banjaras**

The Banjaras also called Lamanis or Vanjaras are found all over the district, especially in parasgad, Chikodi and Gokak talukas. Their number in the district was estimated to be 2,927 in 1972. They are divided into Chohans, Jhalots, Rathods and parmars, who eat together they are agriculturists, who also sell firewood on head-loads and salt. They live in clusters (tandas) of huts or houses and are non-vegetarians. Their women cover their arms from wrist to the elbows with bangles of ivory or horn. Tera is in practice. Widow marriage is allowed and a widow can marry her deceased husband's younger brother but not his elder brother.

### **Devangas**

The people belonging to the Devanga caste are found mostly in Belgaum, Sulebhavi, Muthnal, Marihal, Hudali, Bailhongal, Dodwad, Kittur, M K Hubli, Neginhal, Sureban and other places. Their number in the district was estimated at 22,119 in 1984. Their traditional occupation is weaving. They have many Bedagus, which are exogamous. They put on sacred thread, allow widow marriage and divorce. Brahmins officiate in marriages and religious ceremonies. They cremate the dead bodies. They worship Yellamma, Renukadevi, Veerebharda, Kedarling, Mallayya and

other gods and goddesses, the family goddess of the caste being Banashankari. They take non- vegetarian food.

### **Ganigas**

The Ganigas or oil pressers are found all over the district. Their number in the district was estimated to be 994 in 1984: a Majority of them are Lingayats. They are nine endogamous divisions:

1) Bile or White 2) Kare or Black 3) Kempu or Red 4) Panchama 5) Paste 6) Sajjan or Pure 7) Tilwar 8) Vaishnav 9) Vantiyet or Men with single bullock

The birth, death and Marriage ceremonies of the Ganigas are performed by the Jangama priests.

### **Gondhlis**

The Gondhlis or Gondhaligas are found in Belgaum city, Nipani, Chkodi, Hukeri, Raybag, Sankeshwar, Kudachi, Khanapur and other places.

### **Chamars**

The Chamars or Chambars or Samagaras, the leather workers are found throughout the district. Their number in the district in 2011 was 76,647. They speak both Kannada and Marathi. Some of them are engaged in cotton weaving. Many of them are land less day laborers.

### **Jains**

The Jains found in all taluks of the district. They are divided into Swethambaras and Digamgarars. The Swethambaras are immigrants from Gujarat, Rajastan and North Indian States and Digambaras are the local inhabitants of the district The Digambaras are divided into Shravaks and Upadhye, the priestly class. The Mother tougue of Digambaras Jains is Kannada except Shetwals who speak Marathi at home.

### **Lingayats**

The Lingayats, also called Veerashaivas denote a faith and not a caste that are found all over the district. Their estimated population in 2011 in the district was 8, 06,463. They are vegetarians and speak Kannada at home. Lingayats believe in one God feel that there is no need for performing sacrifices, penance or fasts.

### **Kurubas**

The Kurabaru or Dhanagars are found all over the district. Their estimated number in the district in 1984 was 8,66,247. Tera is present among them and they allow widow marriage also. All are non-vegetarians and dress like Kunbis. They

either bury or cremate the dead. Their traditional occupation is rearing sheep, weaving blankets and agriculture. They use keravu (high-heeled chappals) and can easily be identified by their axe (kodli) and woolen blanket (kambli) which they carry always.

### **Shimpis**

The Shimpis or Tailors are distributed all over the district. They are called by various names such as Darji, Sai, Mirai, Rangari, Nelari etc. They are an occupational caste and their number in the district was estimated at 11,283 in 1984. Originally Shimpis were both tailors and dyers.

### **Uppars**

The Uppars (salt makers) are found mostly in large village and towns. Now they have taken up stone cutting, lime making and masonry after salt making became a Government monopoly. Formerly they were also making idols of Hindu gods and saints and sold at considerable profit. The Uppars are non-vegetarians.

### **Marathas**

The Marathas are found all over the district and seem to have come from Satara and other parts of Maharashtra. Chatrapati Shivaji belonged to this clan. Their estimated Number in the District was 3, 20,550 in 1984. Their mother tongue is Marathi. Asal Marathas trace their descent to some ancient respectable family and claim to belong to four main branches of Vamshas each containing 24 kuls or families. They are Brahmavamsha, Shashavasha, Somavamsha and Surya Vamsha. They wear sacred thread and ladies once observed purdah. They claim to have gotras like Brahmins but Marriage in the Gotra is not a bar, the chief restriction being kul and devak.

### **Medaru**

The Medaru known as Buruds, are found all over the District chiefly in big Villages and towns. Their number was 3,606 in 1984 in the district. The traditional occupation of the caste is weaving bamboos into mats, baskets, winnowing fans, bird's cages cradles etc. Many of them are trading in bamboo. They speak Kannada at home and a few Marathi. The Marathi speaking Medarus are called Buruds. Basket weavers among Kaikadis, Mangs and similar tribes or castes are not Medaru. There are Lingayat Medars who wear Linga.

### **Muslims**

The Muslims are found all over the district and their number as per 2011 census was 2, 23,449.



## **Social Life**

The Hindu follows the Hindu Law of Inheritance. The Hindu Succession Act of 1956 provides for a share to every daughter in her father's property. Patriarchal system of Family lineage is reckoned. The Muslims follow their personal law and also customs prevailing among the Hindus. The custom of adoption is prevalent and it is clearly revealed by the village survey conducted by the Census Department in 2011.

The traditional joint family system is losing its importance. The Kunbis in the early days were noted for their joint family system, which consisted of fifty members or even more. The Villages Umrani, Turnur and Balekundri which were surveyed by the Census Department reveal that, simple families consisting of husband, wife and unmarried children were more and that, the joint families consisting of parents and their married and unmarried sons and daughters were less, indicating the preference to the simple families by the newer generation.

## **Marriage**

Marriage is a sacrament among the Hindus and is clustered round many religions and rules, besides many customs, traditions and practices that have developed. The customs and practices among many castes do not differ much in details. Generally, the elders negotiate the marriage and an astrologer fixes an auspicious day.

## **Festivals**

Hindus have several festivals or holy days and most of them being occasions of feast and fast. In addition to these there are vratas also. The following are some of the important festival observed in the district. Ugadi the first day of the New Year in the lunar calendar is observed during March-April every year. On this day people decorate the frames of the doors with mango leaves. raise a colored flag at the house top, take oil bath and wear new clothes and eat bevu- bella (neem leaves and jaggery) after worshipping the house Gods. In the evening or at night in the rural areas panchanga shravana (hearing of the New Year almanac) is in practice. Gouri or the Goddess parvati is worshipped on many occasions, on bright third day of Chaitra. Mangala Gauri is worshipped in the month of Ashadha and again on the bright third day in Bhadrapada in August September: Hanuman Jayanthi is observed on the full moon day of Chaitra. The newmoon day of chaitra is observed as karagada Amavasya, on which day the rural people dine in their fields.

## **Rivers**

The Principle Rivers of the district are Krishna in the north, the Ghataprabha in the center and the Malaprabha in the south .The river Krishna enters the Belgaum district at Mangavati about 35 kms north of Chikodi and runs about 70 kms in the Belgaum district.

## **Agriculture and cropping pattern in the district:**

Agricultural activities go on all the years found in the district. There are three seasons viz Kharif (June- October), Rabi (November- February) and summer (March-May). The prevailing cropping system is the cumulative result of past and present decisions taken by individuals, communities, or government and their agencies. The main food crops are Jawar, Paddy and Wheat. Groundnut, sugarcane and cotton are the chief nonfood crops.

## **Food pattern**

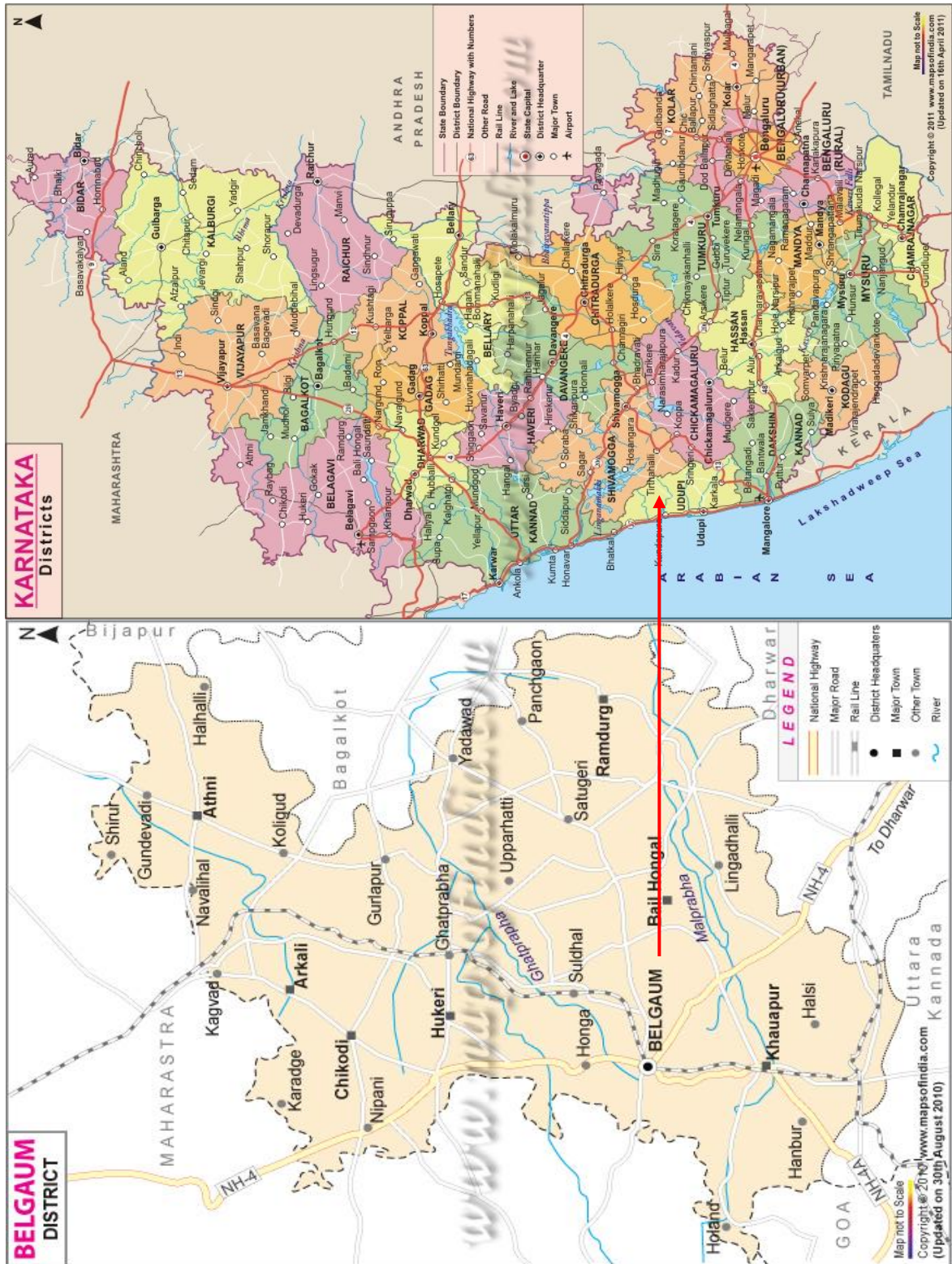
It varies from family to family. The rural folk generally take three meals a day first in the morning before going to the fields, second meal in the afternoon and the third meal in the night. Jawar Roti with curries made of vegetables and pulses are the main items. Brinjal and Onion appear to be the favored ones. Ambli or Nucchu (some sort of malt) made of Jawar is also taken often for the morning meal and in the afternoon.

## **Houses**

Except towns in the villages the houses are generally single storied. The houses of the rich are large, with Mangalore tile roofs and walls of stone and those of the poor are the small with country tile roofs and mud walls. The houses of poor generally have two compartments. The poorest in the villages live in thatched huts. The ground is generally of mud which is smeared with dung periodically. Some houses in the village generally have cattle shed which is attached to the living room and some of them have separate sheds.

### 4.3. District Profile: Belgaum

Karnataka Map with District Boundary (Belgaum)



Chikodi is a prominent taluka of Belgaum district. Chikodi lies in the North-West of the district. The area of Chikodi taluka is 1269.5 Sq, Kms, with the population of 567601, out of which 290943 are males and 276658 are females. Krishna River flows in the borders of Chikodi taluka. It has 4571 Hectares of agricultural land and 37017 Hectares is irrigated land. Jawar and Maize are main food crops, along with commercial crops like sugarcane, tobacco. Vegetables and grapes are horticultural crops. The soil in the western part of the taluka is black, and well suited for sugarcane and tobacco. The eastern part has red soil best suited for Jawar Maize pulses. There are five sugar factories thriving in the taluka. Candles, spices, beedies are produced on small scale.

Chikodi is an open well-tilled black soil plain dotted with many rich villages. Two or three miles of the south the sub-division is crossed from east to west by a range of barren, hills, and in the south near Daddi, Pachapur and Musti Kariat. The level is broken by occasional rises and hollows, covered with a scanty growth of stunned teak and other less valuable trees. The extreme south is a land of hills and forests with little tillage.

The town municipal council of Chikodi was constituted in 1973. It has 23 wards and equal number of councilors, along with 05 nominee councilors. The Taluka comprises 131 villages, with 65 Gram Panchayats spread over 04 Hoblies viz, Chikodi, Nippani, Sadalaga and Nagar Munnoli.

Chikodi is taluka head quarters. The area of town is 6.85 Sq, kms with population of 32820 out of which 16860 are males and 15960 are females. It has Educational district officer. Three arts, commerce and science degree colleges, one Engineering, one Polytechnique, three Education colleges (B.Ed) one Law college, four Pre-University colleges, Six High schools along with para-medical institute, D.Ed, ITI institutes are catering the needs of education of whole taluka. All most all offices of sub-divisional level and taluka level are situated in the town. Nipani is a commercial centre of the taluka which is situated at the west of Chikodi. Sadalaga is another thriving agricultural town. Local magistrate court has been solving the public grievances for a period of 150 years. Presently, more than 74 government offices are functioning. It has huge and beautiful Mini Vidhana Soudha at Basavd Circle. More than this is visit of Legendary Personalities, like M.K. Gandhi and Dr. B. R. Ambedkar.

## **Location**

Chikodi Taluka is located in the North – West of the Belgaum district. It is surrounded by Kolhapur (Maharashtra State) in the north, Raibag Taluka in the east Belgaum and Khanapur in the south, Goa territory and Maharashtra State in the west.

## **Area and Population**

The area of Chikodi Taluka is 1269.5 59 kms with the population of 567601 out of which 290943 are males and 276658 are females. Further, out of the total population some 4, 79,682 people belongs to non-backward castes and 87919 people belongs to backward castes.

## **Climate**

The climatic condition in the Taluka is fluctuates from maximum of 42 C to 15 C. In north the climate is pleasant and healthy; in the centre it is fair, in the south damp and unhealthy. Towards the east the rainfall is partial, but in the south near the hills it is abundant. However, reportedly the annual rainfall is 826.64 mm.

## **Agriculture and Cropping Pattern**

Agriculture being the main occupation of the Taluka, large size of the population depends upon it, as a result the agricultural activities go on whole of the year. Generally, there are three seasons viz, Kharif, Rabi and summer. The prevailing cropping system is a mixture of traditional and modern methods, as the decision is taken by individuals, communities or government and their agencies. The main food crops are Jawar and Maize, along with commercial crops like sugarcane, tobacco and groundnut are grown. Vegetables and grapes are horticultural crops.

Krishna is the chief river of the Taluka, which runs from west to east in the borders of Chikodi Taluka between Jugul and Khidrapur (Maharashtra). The river enters the Taluka at Mangavati, about 25 kms away from Chikodi town. Doodhganga is the river which flows in the north-west by splitting from Vedaganga. Besides, these rivers, there are few streams feed the Krishna, but in the hot season they will dry up.

## **Religions**

The major religions of the Taluka are Hinduism, Jainism, Muslim, Neo-Buddhist and Christianity. However, the Hindus, Jains and Muslims though are big in number, while Buddhists and Christians are in a small number and mostly are converted Buddhists and Christians. The Christians are found more in town places.

## **Tribes and Castes**

The following are tribes and castes found in the Taluka.

**Agasa**

The Agasas or washer men are also called Madivalas in Kannada and Parits in Marathi. Generally, they speak both Kannada and Marathi language and follow Hinduism.

**Chamars**

The chamars or Chambars or Samagaras, the lather workers are found throughout the Taluka despite shoe making some of them are engaged in cotton weaving and work as agricultural laborer in other's field. Majority of them speak Marathi.

**Ganigas**

The Ganigas or oilmen are found in the entire Taluka. Majority of them belongs to veershaiva or lingayat caste. They follow endogamy rule of Marriage.

**Gondhlis**

The Gondhlis or Gondaligas are found in the Chikodi town and in some of the villages in the Taluka. Gondhalis are invited by the families on a typical day to perform Gondhal.

**Jains**

The Jains are found in all villages. However in the towns and villages like Sadalaga, Shemanewadi, Bedakihal, Boragona, Kothali and Kuppanwadi they are in the dominant number. Jains are divided in to Swetambara and Digambaras. Swetambaras are immigrants from outside while Digambaras are the local inhabitants. All Digambara Jains speak Kannada not only in the Taluka but in the whole district.

**Kumbars**

Though found in entire Taluka but mainly in the towns and big villages. There are three sub groups among them, such as Gove Marathe, Pradeshi and Karnataka or Panchawa Kumbars. The Gore Marathis were a wandering tribe. The caste people undertake works like bricks making, tiles and mud vassals.

**Kurubas**

The Kurubas or Dhanagars are also found in the Taluka. Kadu Kurubas is the group which normally found in the regions of Tumkur and mysore. Their traditional occupation is rearing sheep, weaving blankets and agriculture. The spatiality of this caste if that, they carry an axe, and woolen blanket with them. This group is categorized as Scheduled Tribe.

### **Lingayats**

The Lingayats who are also called Veershaivas are in a dominant number. They believe Monotheism (One God) the followers of Lord Shiva and speak Kannada language.

### **Marathas**

The Martathas are the caste found in almost all villages. It seems that they come from Satara and other parts of Maharashtra. Chatrapati Shivaji Maharaj is believed to be the ancestor of this caste. The asal (real) Marathas trace their descent to some ancient respectable family. Their mother tongue is Martathi, and follows allied businesses like Brahmins among Marathas also there are gotras, but marriage in gotra is not compulsory, the chief restriction being Kula and Devaka.

### **Medaru**

The medaru known as Buruds mostly found in big villages and towns. Like Lingayats Buruds are also the followers of Shiva, and believed of Veershaiva. In fact, there are Lingayat Medars who wear Linga. They follow traditional occupation of weaving bamboos in to mats, baskets, bird's cages, hand fans and cradles. They speak Kannada, but few Marathi.

### **Muslims**

Another major caste spread all over the Taluka. They follow their personal law as far as social life is concerned. However, they follow customs prevailing among the Hindus in general Muslims being business oriented people follow different trades.

### **Shimpis**

The Simpis or Tailors are spread all over the Taluka. They are also called by other names like Darji, Rangari and Nelai etc. Shimpi being an occupational caste, undertake tailoring and dying work. They speak Marathi in their houses.

### **Social Life**

The Hindu follow Hindu Law's in the matters of property inheritance, Marriage, Succession and family lineage. Along with this follow traditional customs and practices in their day to day life. The Traditional joint family which was once largely found, today lost its importance, and replaced by the modern individualistic families.

### **Festivals**

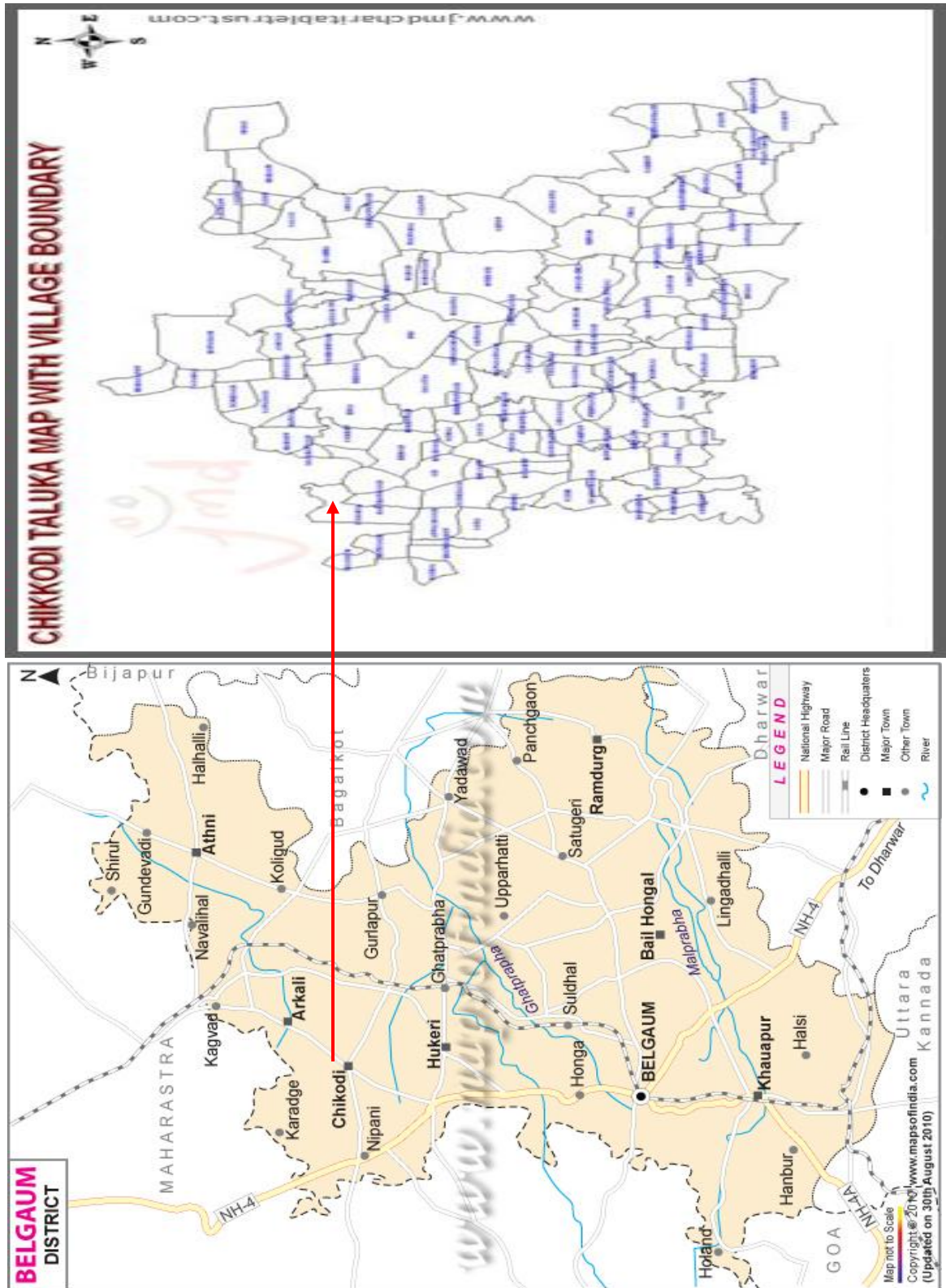
Hindu people observe several festivals throughout the year, which some have importance at the national level and few have at the local level. Besides, these there

are Vratas, Homa and Havanas, Ugadi Padya, the first day of New Year is observed specially. The other festivals that, are observed are Kar Hunneme (Bendur), Naga Panchami, Ganesh Chaturthi, Dasara, Deepawali etc. apart from this some national festivals like Republic Day on 26<sup>th</sup> January, Independence Day on 15<sup>th</sup> August, Gandhi Jayanti on 2<sup>nd</sup> October, Kannada Rajotsave Day on 1<sup>st</sup> November. In between Ram Navami, Krishna Janmasthami, Hanuman Jayanti is also observed.



#### 4.4 Chikodi Taluka (Locale of the Study)

Map No 4.2.Chikodi Taluka Map with Village Boundaries



# **Self Help Groups and Women Empowerment: An Empirical Analysis**

## **SECTION II**

### **4.5. SHG and Economic Empowerment of Women**

In all the dimensions of women empowerment the economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of women at grass roots level. As majority women lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development must be paid attention to. Whereas, others believe that investing in women's capabilities empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development. It has been well-documented that, an increase in women's resources results in the well-being of the family (Mayoux, 1997; Hulme and Mosley, 1997). Therefore, United Nations (2001) defines empowerment as "the processes by which women take control and ownership of their lives through expansion of their choices". In the following paragraphs we shall study the role of SHG on the economic aspects of respondents. The different variables adopted are:

- A. Economic Independence
- B. Thrift (Saving)
- C. Credit (Loan)
- D. Equal wage for equal work
- E. Skill and training
- F. Ownership of property

## I) Economic Independence

**Table No. 4.5.1. Asset wise Distribution of Respondents in Pre and Post SHG**

Types of physical Assets	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
None	49 (30.6)	55 (34.4)	104 (65)	0 (0)	0 (0)	0 (0)
Telephone	1 (0.6)	0 (0)	1 (0.6)	6 (3.8)	8 (5)	14 (9.8)
Furniture	6 (3.8)	0 (0)	6 (3.8)	11 (6.9)	7 (4.4)	18 (11.3)
Vehicle	2 (1.3)	1 (0.6)	3 (1.9)	2 (1.3)	0 (0)	2 (1.3)
House	0 (0)	0 (0)	0 (0)	1 (0.6)	3 (1.9)	4 (2.5)
L.P.G.	5 (3.1)	8 (5)	13 (8.1)	13 (8.1)	13 (8.1)	26 (16.3)
Jeweler	0 (0)	0 (0)	0 (0)	4 (2.5)	0 (0)	4 (2.5)
T.V. With Cable	17 (10.6)	16 (10)	33 (20.6)	43 (26.9)	48 (30)	91 (56.9)
Radio	0 (0)	0 (0)	0 (0)	0 (0)	1 (0.6)	1 (0.6)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Possession of asset refers to the entitlement of property in the name of a person (women). Therefore rights are defined as claims that are legally and socially recognized and enforceable by an external legitimised authority (Agarwal 2002:3). During the field work it was observed that, most of the respondents expressed their non willingness to hold property in their names, Article 14, of the Indian constitution confers equal rights, Article 15 prohibits discrimination on the grounds of sex, and Article 16(1) and 16(2) provides equal opportunities in employment. Also the recent legislation of the Central Government, the Hindu Succession Amendment Act 2005 has also moved towards women's equality in property rights, still large size of women do not own property either in the form of land, house or any valuable asset. It is due to the strong patriarchal traditions persist and lack of awareness among women negate the progressive social legislations we have in India (Sharma P. 2012). Out of the total sample of 160 about 56.9 per cent of respondents comprising 26.9 per cent of NBC's and 30 per cent BC's own T.V, 8.1 per cent NBC's and BC's making total of 16.3 per cent of them have L.P.G. connections and 11.3 per cent sharing 6.9 per cent NBC's

and 4.4 per cent BCs, have furniture at their homes, some 8.8 per cent respondents own Telephones. The table shows that the possession of physical assets like, T.V., L.P.G. and furniture are largely seen. It is due to the financial support from SHG and the changing perception about the asset owning in post SHG situation the number of members owning asset increased to the maximum extent. In this connection the census report 2011 reveals the surprising results that there is an increase of 23 percentages in the use of television and a corresponding decline of about 24 points in the use of Radios. (The Hindu 26 July 2012:1). Similarly, the cross county study on impact of SHG on acquisition of durable assets found that extremely poor families acquired household accessories (Barnesi 2001). In the present globalised scenario the media facilities have reached to the door steps of people, the electronic goods like T.Vs, Mobiles, and LCDs etc are within the hand reach of poor women. The changes brought in the field of technology, the cooking of food on firewood is replaced by L.P.Gs women are using improved tools and techniques in the kitchen, which helped them to keep themselves away from health hazardous causing by smoke and unhygienic environment. Thus, for all these reasons women at grass root level showing the sign of progress.

**Table No.4.5.2 Power of spending in Pre and Post SHG**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	48 (30)	54 (33.8)	102 (63.8)	75 (46.9)	74 (46.3)	149 (93.1)
<b>No</b>	32 (20)	26 (16.3)	58 (36.3)	5 (3.1)	6 (3.8)	11 (6.9)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Employment and cash earnings are more likely to empower women if, women make decision about their own earnings alone or jointly with their husband rather than their husband alone.

Women's control over cash earnings are influenced by their age, education, place of residence and household structure. It is seen that control over their cash earnings increases with age, similarly, education is one of the important factors that affects greatly in women's control over their earnings, generally women with little

education have more control over their earnings than women with no education. Likewise, the household structure has an important role to play in affecting women's financial empowerment. In a traditional joint family structure, influence of others is more in making such decisions, than in nuclear family. The place of residence (Rural and Urban) also affects women's control over their cash earnings. Generally women in urban areas have more control over their earnings than that in rural areas (Nayak and Mahanta 2007:16). Table 4.5.2 show the extent of women's control over their earnings according to their social category (Backward castes and non backward castes) is similar. Due to the awareness trainings organized by the (DWCRA) Development of Women and Children in Rural Area, and (CDPO) Child Development Programme Officer, at block level and mutual help and support there is a good sign of improvement among backward casts women. The SHG impact is seen not only in the creation of awareness among rural women but also improvement in their status in the family, community and society at large.

#### Case No. 1

##### From Darkness to Light

Lata Popat Bane belongs to a poor family. He husband Popat Bane working in Bricks industry on daily wages and she is cooking food for school children. She has two children studying in 6<sup>th</sup> and 5<sup>th</sup> standard respectively. She has no land and leading her life on daily earnings. She was living in a government Sanctioned house under "Indira Awas" scheme. She came from poor but well cultured family. Lata Bane joined the "Priyadarahani" SHG of Malikwad Village, Chikodi taluka of Belgaum district in 2011. She took a loan of Rs. 3000/- and purchased sewing machine and repaid the loan from the earnings. Next after taking another loan of Rs 10000 started a small cloth store in a village. This being only shop in the village she has a very good business and earning good profit too. Thus with the help of SHG she could overcome poverty. Now she is leading happy life and thinking to give higher education to her children

**Table No.4.5.3 Power with Permission of Spending**

	Social Category		
	Non Backward Caste	Backward Caste	Total
<b>No Need</b>	45 (28.1)	53 (33.1)	98 (61.3)
<b>Husband</b>	30 (18.8)	23 (14.4)	53 (33.1)
<b>Father in Law</b>	1 (0.6)	1 (0.6)	2 (1.3)
<b>Mother in Law</b>	2 (1.3)	1 (0.6)	3 (1.9)
<b>Any Other</b>	2 (1.3)	2 (1.3)	4 (2.5)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Permission refers to a person who has authority, allowing another person to do things or spend money which is earned or saved by them. So it is gaining autonomy over one's earnings. However, autonomy being multidimensional concept and is difficult to measure. Hence different scholars defined to incorporate different dimensions of empowerment. Dyson and Moore (1983) have defined autonomy as the capacity to manipulate one's personal environment. Gamdhi and Shah (1999) viewed it as a process with continuous involvement rather than a state. In this background in India female autonomy sometimes changes over the course of a women's lifetime. They acquire more autonomy as they age and produce children, and then loose autonomy when they are elderly or widow.

Generally women spend very less on their personal needs and more on family needs. It is due to the fact that they have less autonomy. Therefore Mohindra (2003) has categorized autonomy in to three dimensions- economic, social and political. Economic autonomy represents the capacity of a woman to earn income and have command over resources through personal access or control in how the income is spent. Ultimately autonomy in different spheres of life empowers women to develop their authority both within and outside family .It would appear that control over the family purse must automatically give women a degree of authority and this is often assumed to be so (Dixit, 1998). However, some sociologists like Hollensteiner and Burcraff (1975) have pointed out that control over cash does not confer power, since poverty dictates expenditure until income are high enough to give some options. Table 03 shows that in post SHG period, about 61.3 per cent of the respondents consisting 28.1 per cent NBCs and 33.1 per cent BCs responded that they need no permission to spend. Followed by 33.1 per cent comprising 18.8 per cent NBCs and 14.4 per cent BCs reportedly said that they take permission from their husband. It is due to the increase in the women's level of autonomy they could spend more on personal and family needs. However, it has been observed that women due to fear of insult and physical assault keep quite. Although the positive aspect is that in post SHG situation women are enjoying independent authority in family expenditure.

In conclusion we can say that there is positive growth among the BC women. The awareness programme, personal contacts and free mobility has changed the outlook of rural women.

**Table No. 4.5.4 Social Category wise purchasing Power of Respondents**

	Purchase Something For Family Out Of The Money			Purchase Something For Oneself Out Of The Money			Purchase Sufficient Clothing For Children		
	Yes	No	Total	Yes	No	Total	Yes	No	Total
<b>Non Backward Caste</b>	77 (48.1)	3 (1.9)	80 (50)	73 (45.6)	7 (4.4)	80 (50)	79 (49.4)	1 (0.6)	80 (50)
<b>Backward Caste</b>	76 (47.5)	4 (2.5)	80 (50)	75 (46.9)	5 (3.1)	80 (50)	74 (46.3)	6 (3.8)	80 (50)
<b>Total</b>	153 (95.6)	7 (4.4)	160 (100)	148 (92.5)	12 (7.5)	160 (100)	153 (95.6)	7 (4.4)	160 (100)

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

The introduction of compulsory or voluntary savings in SHG leads to higher rates of savings (Barnasi 2001:5). This can be utilized for the purchase of family needs. In India Chen and Snodgrass (2001) find a positive impact on purchasing for home improvement among all borrowers. Borrowers with multiple sequential loans purchase significantly more for housing, self and children.

It is found in the study area that a major share of their income is used to purchase food items. They also spend their income for education of children, loan repayment and to buy consumer durables. It is evident from the data that women in the study areas spent a major portion of their income for family welfare. Therefore if women are financially empowered, a family is empowered (Lakshmy Devi and Uma P. 2010:295). In this connection one of the respondent, Chandrabai of Jwalamalini SHG of Kothali village expressed her feelings in the following way when asked who purchase the things that are needed for daily life.

“He and I purchase things for daily household needs; I don’t need his (husbands) permission to buy things of my choice for day to day household needs”. (Respondent 1)

This was the response from one of the respondents, when asked do you need permission while you make purchases for family and children.

The table clearly shows that the purchasing power for both backward castes and non backward castes more or less remained the same (48.1 per cent and 47.5 per cent). However, in regard to clothing for children there lies the difference, some 05 more members from backward castes are empowered to purchase clothing for children. The women especially in rural areas, spend most of the earnings on basic family needs, while men spend a significant part of theirs on personal goods, such as

alcohol, tobacco, etc (Dwyer and Bruce 1988). In the study areas also the picture is not much different. The men folk largely spend on personal gains or enjoyment.

The introduction of micro finance through SHG's brought about drastic changes in the life of rural poor women. There is significant improvement in the spending and purchasing powers of women, which were once the monopoly of men.

## II) Savings

**Table No.4.5.5 Account Holding in Pre and Post SHG**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	9 (5.6)	6 (3.8)	15 (9.4)	67 (41.9)	78 (48.8)	145 (90.6)
<b>No</b>	71 (44.4)	74 (46.3)	145 (90.6)	13 (8.1)	2 (1.3)	15 (9.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Any bank or economic organization for their effective functioning should have contact with customers, who either an individual or an institution. So any person who is major, has sound mind and is not disqualified from contracting by any law can open account with a bank. Thus, having an account means entering in to a contract as between the banker and the customer.

After fulfilling necessary banking conditions, the customer opens account and starts operating the account. Operation of account implies that the customer deposits the money in the account or withdraws it from his account. The uniqueness of banking business is that for each and every transaction requires that use of separate slip or document, which is meant for the said transaction.

As per the norms prescribed by NABARD having an account in the name of SHG member is mandatory. Hence, more and more women are entering in to the banking business.

Table 4.5.5 rightly show that, as opening up of account is compulsory for all, about 90.6 percent of respondents have savings / credit account in post SHG situation, and interestingly the backward caste members have more access to basic banking services i.e. 48.8 percent while non backward caste members percentage is 41.9. The



SHG factor on the one hand and the urge for change on the other hand are important causes behind the increase in bank accounts in post SHG period. Further, the member's coming out of traditional beliefs is another important factor for this positive change. In spite of this women at large remain considerably deprived of basic banking services as against men. Lack of banking knowledge, strong hold of traditions and illiteracy among member are the important causes for their deprivation. However it was found that SHG inculcated the savings habit among the women and increased credit flow; therefore the financial institutions started covering more and more women under their services. Hence, the number of savings bank account and credit accounts are increasing significantly.

**Table No.4.5.6 Independent Operation of Bank Account**

	Social Category		
	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	56 (35)	67 (41.9)	123 (76.9)
<b>No</b>	24 (15)	13 (8.1)	37 (23.1)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Mere opening of account is not enough for both banks and respondents. But the operation of this is needed. For the banks it is needed to expand business and for members to show their maturity in banking business and to improve themselves. Therefore the respondents after opening the account should operate it (depositing or withdrawing) regularly. As it is mandatory to have account every member in the study area has account in her name. The SHG movement not only brought changes in the number of accounts but also the qualitative change like its independent operation. Members by visiting the bank regularly and through the training received learnt about independent operation of account. The study revealed that about 123 respondents accounting 76.9 per cent (41.9 percent of backward castes women and 35 percent of non backward caste women) are operating the account independently. However, still the percentage is too low as compared to men. Only 12 percent of the individual bank loan account belonged to women, while the remaining 88 percent of the individual bank loan accounts were held by men (Chavan 2008:18).

**Table No.4.5.7 Respondents Savings Habit Before and After SHG**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	4 (2.5)	4 (2.5)	8 (5)	79 (49.4)	80 (50)	159 (99.4)
<b>No</b>	76 (47.5)	76 (47.5)	152 (95)	1 (0.6)	0 (0)	1 (0.6)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Table, 06 of the thesis give the details of Savings in pre and post SHG situation.

For the development of poor women requires a flexible approach to meet their needs and capabilities. Savings have such an impact on the lives of the members of SHGs. Contribution of a fixed sum on weekly / monthly basis as savings assumed greater importance as they directly influence the growth of individual as well as groups common fund. In fact, the basic philosophy of savings first and credit next is assumed to be one of the objectives of SHG. It enables them to borrow for urgent needs instead of going to moneylenders. (KHDR 2005:295).

Savings have a vital role in the life of women, especially rural women as it increases the level of confidence among them. It has the capacity to meet the urgent family needs, and secure them from vulnerability. As savings ensure financial discipline, results in improved repayment rates, they expand the total pool of resources available to the poorest. It increases the women's capacity to borrow and raises their status as bread-winners in the family and community. If supplemented by loans, than it becomes a form of social security in times of crisis (Ela R Bhatt 2010:149). Table 4.5.7 reveals that, due to poor condition and meager net income about 95 per cent of the respondents consisting NBC's and BC's on equal basis have not saved in any way. However, the intervention of SHG has resulted in a major shift in the saving amount mere from 08 per cent to 99.4 per cent this includes 49.5 per cent of NBC's and 50 per cent of BC's. The weakening of caste restrictions and BC women's idea of improving the status on par with NBCs is sole factor for the increase in the savings habit.

Cultivating the habit of regular savings and the ability to access them when required through credit not only reduces significantly the vulnerability of the livelihood base of the poor and their dependence, it also enhances human development (KHDR 2005:295). When asked why they joined the SHG, maximum number of SHG members said that the reason for their joining was that it gave them the opportunity and motivation to save money regularly. The family expenditure has been increased due to positive change in the SHG's member's income. This is the greatest achievement of the women SHGs in the study area. Usually working women are being respected by the family members and the society. Now a day's the women in the SHG's are also respected by the others, because they are independent in earning the income and they are contributing the family income, expenditure and savings. Therefore the above discussion clearly states that after joining in the SHG's the members well being has been increasing.

**Table No. 4.5.8 Level of Savings**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>None</b>	76 (47.5)	75 (46.9)	151 (94.4)	0 (0)	0 (0)	0 (0)
<b>Rs.1-25</b>	4 (2.5)	2 (1.3)	6 (3.8)	78 (48.8)	79 (49.4)	157 (98.1)
<b>Rs.26-50</b>	0 (0)	3 (1.9)	3 (1.9)	1 (0.6)	0 (0)	1 (0.6)
<b>Rs.51-100 and above</b>	0 (0)	0 (0)	0 (0)	1 (0.6)	1 (0.6)	2 (1.3)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

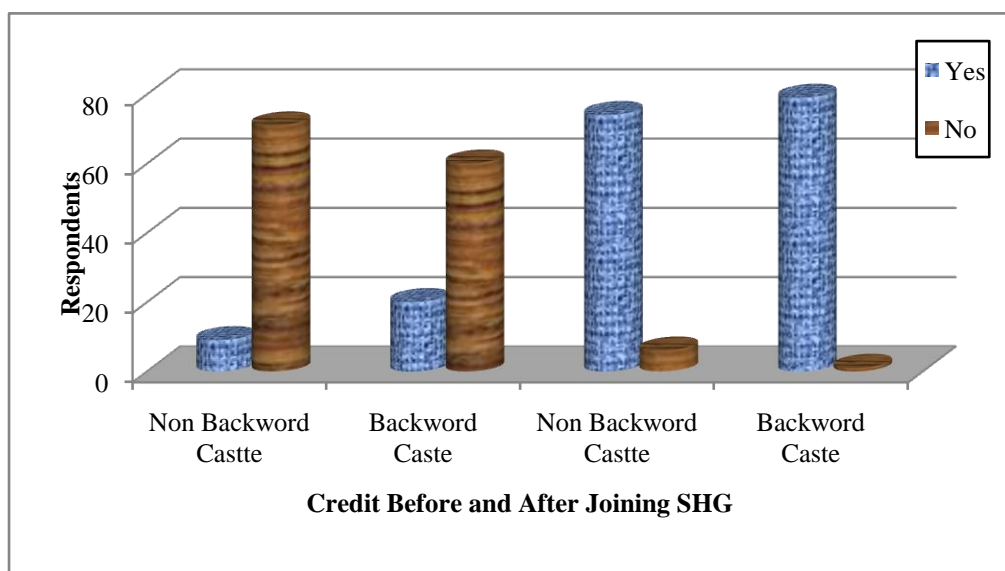
**Note:** Figures in parenthesis indicate percentage to the total

The SHG bank linkage programme distinctly differs from other micro-finance programmes across the world mainly in terms of its greater emphasis on savings. The basic philosophy of saving first and credit next is assumed to be one of the strengths of the programme. The programme rests on the premise that members will develop the habit of thrift so that during post SHG phase they can avail of loan. This, besides increasing their self reliance in meeting the credit needs of group members will also help in efficient deployment of credit among the members as their own money is at stake.

In the pre SHG situation about 94.4 per cent of the sample respondents were not saving anything because of poor condition and meager net income. About 3.8 per cent were having savings in the range of Rs.0 to 25 followed by 1.9 per cent of households in the range of savings up to Rs. 50 and none of the participant could save 100 and above. The intervention of SHG has resulted in a shift in the saving amount to higher slabs i.e.3.8 to 98.1 per cent in the range of Rs 0-25 this includes 48.8 per cent NBC's and 49.4 per cent BC's and the mean savings of Rs 100 and above increased from none in the pre SHG situation to 1.3 per cent in the post SHG situation. As far as poor women are concerned, savings are made, not out of the surplus of income, but by cutting down some expenditure somewhere. If in theory income minus expenditure is savings then in case of rural women income minus savings is expenditure. However, the most important thing is that they learnt the art of savings. This may further increase their level of confidence to face the challenges.

### III) Loan (credit)

**Figure 1 Credit wise Distribution of Respondents in Pre and Past SHG**



**Source:** Field survey 2011-12.

Credit refers to access to loan by the respondents credit has a vital role in the life of poor women. Generally credit is needed to meet the day to day needs of stakeholders. Access to credit has enabled women to meet their consumption expenditures initially. Various institutions including SHG in India and abroad advancing loans towards the needs of women, at the international level for example

the Kenya Women Finance Trust (KWFT)<sup>1</sup>. The provision of credit is one of the important reasons for joining SHG's. After the SHG bank link-age programmer which was launched in 1991-92 initially started with small loans is today the largest microfinance programmer in the world. Under this programme credit is provided to meet member's needs such as education, marriage, pay off old debts and consumption purpose. The overall picture of the figure is that there is a significant increase in the credit amount from 18.1 per cent in pre SHG to

95.6 per cent in post SHG situation, and the variation between the NBCs and BCs is 6.9 per cent and 3.1 per cent in pre and post SHG respectively.

In the open group discussion a respondent named Savatri Bandu Waddar of Vidya SHG of Soundalaga responded in the following manner when asked about the credit facility in the group.

“Earlier who used to care for us? If said I want to borrow ten thousand rupees, people would say is a women, how she will return this money. They would ask a hundred questions. Today there is no such hassle. We conduct a group meeting and withdraw the money. If the bankers delay it even for one hour, we ask them why you are taking so long. They withdraw the money at once”. (Respondent 2)

The credit providers like banks, co-operatives and other financial organizations follow many formalities, to provide credit to the poor women. At the same time village money lenders charge very high rate of interest. In this situation SHGs are the boon to the rural women as SHGs sanction easy loan and charge reasonable interest. However, the loan ratio among BCs is higher than NBCs. This is why because the BC women have no ancestral property and even the earnings are also inadequate to meet the expenses. Therefore, the only way to overcome these challenges is credit. As SHGs provide easy and collateral free loans more and more women from backward caste are availing loans.

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<sup>1</sup> Started in 1981 and the first Affiliate of women's world banking KWFT is today the largest provider of Microfinance in Kenya targeting the women.

**Table No. 4.5.9 Loan Purpose wise Distribution of Respondents**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>None</b>	73 (45.6)	58 (36.3)	131 (81.9)	13 (8.1)	1 (0.6)	14 (98.8)
<b>Household Consumption</b>	4 (2.5)	11 (6.9)	15 (9.4)	25 (15.6)	30 (18.8)	55 (34.4)
<b>Festivity</b>	0 (0)	0 (0)	0 (0)	1 (0.6)	5 (3.1)	6 (3.8)
<b>Educational Expenses</b>	0 (0)	0 (0)	0 (0)	12 (7.5)	12 (7.5)	24 (15)
<b>Marriage</b>	0 (0)	0 (0)	0 (0)	0 (0)	4 (2.5)	4 (2.5)
<b>Medical Care</b>	2 (1.3)	7 (4.4)	9 (5.6)	12 (7.5)	14 (8.8)	26 (16.3)
<b>Business</b>	1 (0.6)	3 (1.9)	4 (2.5)	12 (7.5)	9 (5.6)	21 (13.1)
<b>any other</b>	0 (0)	1 (0.6)	1 (0.6)	5 (3.1)	5 (3.1)	10 (6.3)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80(50)	160 (100)

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

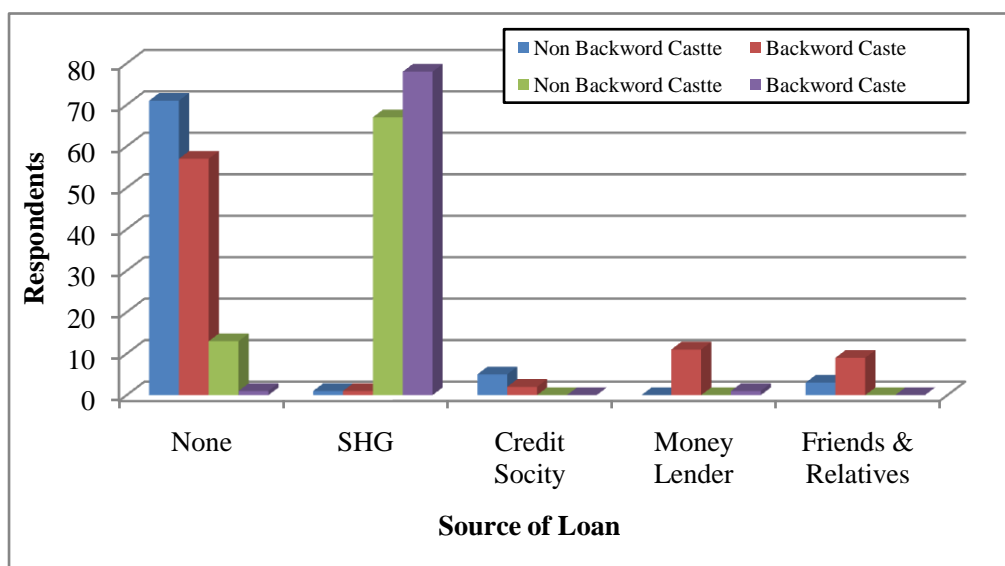
Credit has a significant role in the life of rural women. In fact, access to credit is one of the important causes of joining SHG. The micro credit through SHG was formulated and put into operation in March 1994. Before 1990's credit scheme for rural women were almost negligible. The concept of women's credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having access to credit.

Access to credit from micro finance programme enables women to become active players in their own economic life (Sooryamurthy 2007 401). Credit facilitates the poor to trump over their high quality constraints and undertake some income generating activities. Further, it helps poor to smoothen their consumption patterns in times of lean periods of the year. Thus credit is a power that can best satisfy the purposes of poor women (Shetty N.K. 2008:3).

Consumption credit has been the practice with small loans not being big enough for livelihood investments. However, there was perceptible change in the loaning pattern between pre and post SHG situation. During post SHG situations, consumption oriented loans increased from 9.4 per cent to 34.4 per cent, (NBC 15.6 and BC 18.8 per cent) followed by 7.3 per cent NBCs and 8.8 per cent BCs used for medical purpose considerable number of 15 per cent meet educational expenses on equal basis, out of the SHG loan. Besides this about 13.1 per cent (NBCs 7.5 and BCs 5.6 per cent) made use of the credit for income generating activities (IGA) which

would contribute significantly to the family earnings. The data in the table clearly indicate the positive change in member's life. Now they became conscious about their health and children's education and accordingly spending on these by giving top priority. However the important aspect of the table is that, larger proportion of loan amount is spent on consumption (34.4) and medical purposes (16.3).

**Figure 2 Distributions of Respondents by Source of Loan**



**Source:** Field survey 2011-12.

One of the reasons for the joining SHGs is to avail credit (V. M. Rao 2002). Since the credit requirements of the rural poor cannot be adopted on project lending approach as it is in the case of organized sector, there emerged the need for an informal credit supply through SHGs. The insufficient availability of credit from the Formal Rural Banking System (FRBS) for the rural poor had the consequential adverse impact on agricultural productivity and incomes. However, some of the poor women obtained credit from FRBS. They found that credit was neither timely nor adequate for their needs. Therefore, SHGs have become important sources of credit for rural women. SHGs provide easy loans, no procedures like formal banks, and provide loans at subsidized rates of interest and soft terms.

During pre SHG period about 80 per cent of the respondents comprising 44.4 per cent NBC and 35.6 per cent BC have not borrowed loan, followed by some 1.9 per cent NBC and 5.6 per cent BCs total of 7.5 per cent borrowed from friends / relatives, Next 6.9 per cent, all belonging to BCs have borrowed from money lenders, and 4.4 and 1.3 per cent from credit society and SHGs respectively (Fig.2). In total all

the respondents borrowed loan from all sources. However, after joining SHGs, all have availed loan from the group, as they become main sources of credit for them. During post membership period SHG remains the single largest formal agency which provides financial services in the study area, about 41.9 NBCs and 48.8 BCs like this the total of 90.6 per cent have availed loan during post SHG situation. Lata Dipak Gadakari member of Arihant SHG of Akkol says about their credit and its repayment in the following manner.

“Earlier if I needed money we went to the Sahukar. He would ask us to come tomorrow or the day after, I have to consult other members of my family. Then after a number of rounds he would agree or refuse to give us money. Now there is no such problem. I take loan from SHG and give all repayments in time. Even if I am late for fifteen days the group accommodates me”. (Respondent 3)

As a matter of fact it is due to the heavy rate of interest, lack of collateral, use of coercion for recovery and labor manipulation the source of loan shifted to SHGs. It has contributed to a reduced dependency on informal sources like money lenders and other non institutional sources

**Table No. 4.5.10 Purpose wise Loan Utilization by the Respondents**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	10 (6.3)	2 (1.3)	12 (7.5)
<b>Yes</b>	67 (41.9)	77 (48.1)	144 (90)
<b>No</b>	3 (1.9)	1 (0.6)	4 (2.5)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

The SHG movement was started to promote credit for the productive and consumption purposes. This is true because many women in study area join SHGs to avail loan for the above said purposes. But without a sufficient understanding of the purposes for which loans were taken, borrowers tended to utilise the loan for purposes other than for which it was taken. The table reveals that some 144 respondents accounting 90 per cent consisting 41.9 NBCs and 48.1 BCs have used the loan for which it was taken. Financially excluded disadvantaged sections of society the women have been able to access financial services from the formal banking sector.



Microfinance through SHG has reduced the incidence of poverty through an increase in income, enabled them to build assets and thereby reduce their vulnerability. However, in reality they take loans for the benefit of others that include their husbands, brothers, sisters and parents. It is due to poverty and decreasing family income the respondents are utilizing the loan for the purpose other than the loan taken.

### Case No 2

#### **Timely and flexible credit can make a big difference**

This case study is an example of how access to timely and flexible credit can make a difference in the life of a poor woman and her family. Sarswati, the 25-year-old member of the first SHG promoted in Mugali in 2002 was married with two children and educated up to the 10<sup>th</sup> Standard. Her husband, a carpenter, had irregular employment, and was an alcoholic. At the time of submitting her first request for a loan of Rupees 1,000, she was in the final trimester of her pregnancy. Considering her situation, the group agreed to give her the loan, in spite of an existing decision stipulating that an office bearer should not be the first person to receive a loan. This loan was promptly repaid.

A year later, she took another loan of Rupees 2,000 to get the roof of her thatched house repaired. Subsequently, the following year, she submitted a request to the group for an amount of Rupees 20,000 to purchase a machine that can enable her husband in carpentry work. Desperate, she approached the group for a loan. The group was hesitant to sanction the loan, as she did not have any financial resources to repay the loan. At the same time, they were also sympathetic to her predicament. After a great deal of deliberation, the group took the guarantee from her husband and mother-in-law and sanctioned the loan in one day. She paid the amount and got the property back.

However, her promise of regular repayment of loan installments could not be kept due to her husband's irregular wages. This issue repeatedly cropped up in the group's meetings and the pressure from the group began to build. However, the team observed that in spite of these situations, she never tried to avoid group meetings, but patiently explained her situation to the members, and asked for more time. Meanwhile, she got a piece of land from her father, which she sold and repaid the loan with interest. All the while, she was in search of employment to deal with her family's increasing financial needs. She made a request to the village panchyati team to help her.

In the meantime, the team was asked to facilitate a programme for school dropouts where they required an educator. The team suggested Sarswati's name as she had the requisite qualifications. She was appointed and initially paid Rupees 1,500 per month and later promoted as *mandal* coordinator with a pay of Rupees 5,000. She took steps to dissuade her husband from alcohol and in 2008. There is a visible change in her health and economic situation and she looks happy and confident.

**Table No. 4.5.11 Loan Repayment Statuses of Respondents**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	12 (7.5)	2 (1.3)	14 (8.8)
<b>Yes</b>	67 (41.9)	78 (48.8)	145 (90.6)
<b>No</b>	1 (0.6)	0 (0)	1 (0.6)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12

**Note:** Figures in parenthesis indicate percentage to the total

Rural credit markets in developing countries are imperfect because there is no certainty about the completion of a credit transaction. A credit transaction is complete only when a borrower repays the loan (Rajasekhar 2004: 18). Women headed families and single women have little access to creditable and other resources. It is because of lack of collateral and the assumption that they will be unable to meet financial obligations in the absence of a male partner. Inadequate credit and large gap between demand and supply in rural areas big size of women members became the players of micro finance groups. However, in the study area like elsewhere the repayment rates are high enough in micro finance groups having dynamic incentives such as each successful repayment leads to larger loan amount (Besley 1995).

The table (4.5.11) clearly show that the repayment percentage among the respondents at the tune of 41.9 per cent NBCs and 48.7 per cent BCs total 90.6 per cent in post SHG situation. Before entering in to the group the respondents were mostly dependent on informal sources like money lenders for their credit needs and probably were availing loans at higher rates of interest for shorter period of less than (1) one year. Therefore, during pre SHG situation also repayment performance was high as these loans carried higher rates of interest and borrowers also had to face harassment in terms of unscrupulous recovery practices by these agencies. It is also from one another and most important side the uncertainty of rainfall, fear of draught and maintenance of status the repayment rate was significantly high.

#### IV) Equality in wage and work

**Table No. 4.5.12 Respondent's changing Pattern of Status in Family**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Housewife</b>	76 (47.5)	69 (43.1)	145 (90.6)	63 (39.4)	53 (33.1)	116 (72.5)
<b>Employed</b>	1 (0.6)	6 (3.8)	7 (4.4)	14 (8.8)	22 (13.8)	36 (22.5)
<b>Agricultural Labor</b>	3 (1.9)	5 (3.1)	8 (5)	3 (1.9)	5 (3.1)	8 (5)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12.

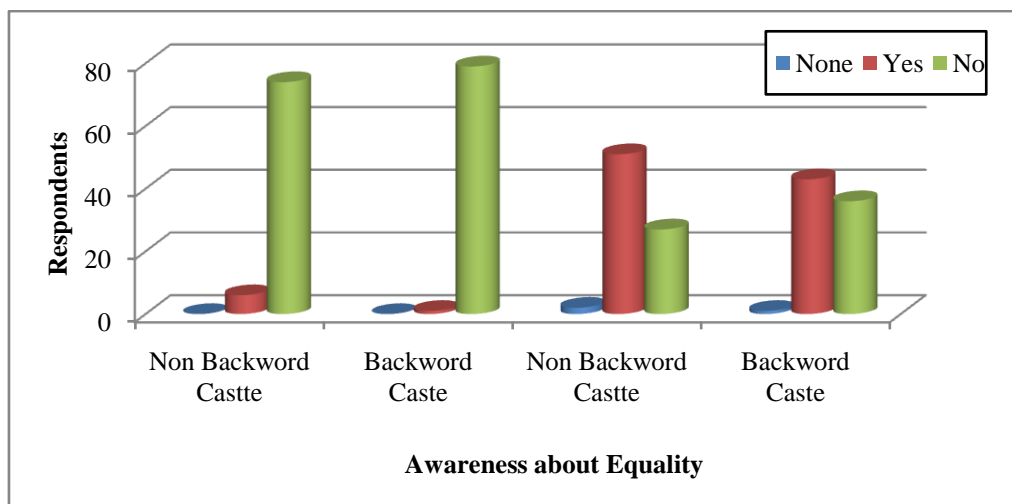
**Note:** Figures in parenthesis indicate percentage to the total

Generally status implies the place and position enjoyed on the pattern of relationship between men and women which in turn, depends on the images that the two parties have of each other. Status has hardly any relation with the material possessions or rights to such possessions. Instead it depends on the state of development of the personality which the beholder or companion is bound to appreciate or respect. Actually, it is a way of attitude (Aarti 2003:90).

The status of an individual or group in a society is determined on the basis of values, standards of behavior and the role one has to play in the society. Evidently the role and status of women form an integral part of the prevailing Socio-Economic Structure of any community, and the cultural norms and traditions and value system determine the women's status in the society. Thus status of women in a society is measuring rod of civilization. The table clear in its vision that the percentage of housewives declined from 90.6 percent to 72.5 per cent, in which NBC's are 39.4 per cent and BC's are 33.1 per cent and the employment rate raised mere from 4.4 per cent to 22.5 per cent in post SHG situation, this includes 8.8 per cent NBC and 13.8 per cent BC. It is due to the micro finance through SHG, women members are able to diversify their occupations through self employment and earn more income. Not surprisingly, during open group discussion many of the respondents revealed that the seasonality of employment in rural areas drive them into poverty and deprivation. But the spatial mobility that was encouraged from SHG movement is one engage women folk in various occupations (Shetty 2008:13). It is also due to the fact that the

awareness created among women particularly BC women and various government schemes meant for women brought changes in the status of rural women. Thus SHGs created new hope in the lives of the poor, by creating and improving employment opportunities.

**Figure 3 Respondents Awareness about Equality in pre and post SHG**



**Source:** Field Survey 2011-12.

The approach of equality and equity emerged in early nineteenth century in women's circles concerned with development issues in the United States (Sarojani 200: 15). Equality implies to the possession of equal share of benefits of development. The basic concern in this perspective is securing a measurable reduction in the inequality between women and men (Moser 1989). It is the quality of being fair and reasonable in a way that gives equal treatment to everyone. Equality is the same status, rights and responsibilities for all the members of a society, group or family.

In the present study a single point scale is used to examine the extent of awareness generated among the members. Some 95.6 per cent of the selected members who participated in SHG activities stated that they were not aware of gender equality, in pre SHG situation. Only 4.4 per cent have responded positively. However, there is a positive shift in post SHG situation. The awareness percentage increased by 54.4 per cent, most importantly some 43 respondents accounting 26.9 per cent from backward caste stated that they were aware of gender related issues. It is heard from them that, once who were not willing to attend the awareness programmers. Today not only willing to attend such programmes but further insisting the supervisors to organise more number of awareness programmers relating to different issues. Due to the organization of awareness camps and contact with outside world the awareness

level of members especially BC women increased significantly. The change in their attitude and the urge for improving their image on par with NBC women is an indication of level of awareness.

**Table No. 4.5.13 Respondents' opinion about Equal wage for Equal work**

	If employed, the same respect that men colleagues receives				If agriculture Labour, is salary equal with men			
	None	Yes	No	Total	None	Yes	No	Total
<b>Non Backward Caste</b>	61 (38.1)	4 (2.5)	15 (9.4)	80 (50)	53 (33.1)	1 (0.6)	26 (16.3)	80 (50)
<b>Backward Cast</b>	54 (33.8)	3 (1.9)	23 (14.4)	80 (50)	22 (13.8)	1 (0.6)	57 (35.6)	80 (50)
<b>Total</b>	115 (71.9)	7 (4.4)	38 (23.8)	160 (100)	75 (46.9)	2 (1.3)	83 (51.9)	160 (100)

**Source:** Field Survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

The equal Pay Act of 1963, which is an amendment to the fair labor standards Act of 1938, is a federal law that requires employers to pay all employees equally for equal work regardless of their gender. In other words, the act prohibits unequal pay for equal or substantially equal work performed by men and women in the same establishment who are performing under similar working conditions (Enforced by the Equal Employment Opportunity Commission) (Retrieved on 29/04/12). The Equal Pay Act of 1963 (EPA) prohibits employers from discriminating on the basis of gender by compensating workers differently for jobs that require equal skill, effort and responsibility (www.answers.com 2012).

Equality cannot be said to have been achieved as long as equal pay for equal work is not given to men and women. Women's equal rights to access, own and control land, adequate housing and property are firmly recognized under international law. However, the overall observation of the table is that the big size of 51.9 per cent respondents say's that their salary is not equal with men. Some 46.9 per cent of the respondents denied answering. In the open group discussion when asked do they not resist or demand equal pay. then most of the members answered that it is a tradition, and men do the heavy work, most importantly, if they demand equal pay then they will be dropped from the work and someone will be assigned the work, thus they may be put in further crises. One of the participants, Balabai Katti a member of Shri Laxmi SHG of Hirekodi village in Chikodi hobli expressed her view in this regard that,

“We do transplantation, weeding, sowing, hand picking of cotton, cutting the sarson, and other such auraton ke kaam (female work). We do this work better than men and at lower wages that is why we are employed. The zamindar says a woman is brainless, if we pay the same wages to women, then why not take a man who’ll do better and more work”. It is the man who drives tractors or threshes with machines”.

(Respondent 4)

Further it is only the backward caste women work on others field, and are not capable of resisting the existing system in the village. It may be due to their inability or accepting the labor rules without any say. The tragedy is that this condition prevails even after the intervention of SHG programme. Thus due to the persistence of discriminatory laws, policies, patriarchal customs, traditions and attitudes of men are still blocking women from enjoying their rights.

## V) Skill and Training

**Table No. 4.5.14 (a) and 4.14 (b) Respondents Opinion on Type and use of skill trainings**

**Table No. 4.5.14 (a)**

	Is Skill Training Useful				How Useful				
	None	Yes	No	Total	None	Skill Development	Increase in Income	Any other	Total
<b>Non Backward Caste</b>	12 (7.5)	44 (27.5)	24 (15)	80 (50)	37 (23.1)	14 (8.8)	27 (16.9)	2 (1.3)	80 (50)
<b>Backward Caste</b>	6 (3.8)	46 (28.8)	28 (17.5)	80 (50)	34 (21.3)	13 (8.1)	33 (20.6)	0 (0)	80 (50)
<b>Total</b>	18 (11.3)	90 (56.3)	52 (32.5)	160 (100)	71 (44.4)	27 (16.9)	60 (37.5)	2 (1.3)	160 (100)

Source: Field survey 2011-12.

**Table No 4.5.14 (b)**

	Non Backward Caste	Backward Caste	Total
<b>None</b>	14 (8.8)	10 (6.3)	24 (15)
<b>Hereditary Occupation</b>	1 (0.6)	2 (1.3)	3 (1.9)
<b>Production Based</b>	60 (37.5)	54 (33.8)	114 (71.3)
<b>Service Based</b>	2 (1.3)	8 (5)	10 (6.3)
<b>Any Other</b>	3 (1.9)	6 (3.8)	9 (5.6)
<b>Total</b>	80 (50)	80 (50)	160 (100)

Source: Field Survey 2011-12.

Note: Figures in parenthesis indicate percentage to the total

The skill and training includes the development of the same in occupational and professional fields, which enables the members to undertake independent occupations like, candle making, basket, broom, papad, spices, sweets and tailoring. Apart from this it also enables to start petty businesses like keeping pan shop, readymade dress shop etc. and the service based businesses like tea stall and dhaba can be opened. Apart from improving the access to financial services, SHGs go a long way towards improving the knowledge of their members, especially in terms of financial and communicational skill. They also groom the members by improving their awareness of human development and management. The members also need the technical know, how in respect of new income generating activities, as well as the all important marketing skills.

The trainings organized for the group members play an important role in future progress. In this context the study revealed that, table 4.5.14 (a) about 56.3 per cent of respondents covering 27.5 per cent NBCs and 28.8 per cent BCs are benefited by the trainings given to them. Out 52 members accounting 32.5 per cent some 15 per cent NBCs and 17.5 per cent BCs have answered negatively. Members when asked to comment on the use of trainings table 4.5.14 (b) about 37.5 per cent bearing 16.9 per cent NBCs and 20.6 per cent BCs have reported that the training was useful in generating income, similarly about 16.9 per cent have answered that it was useful in the development of skills. However, the table also clarifies that, about 114 respondents accounting 71.3 per cent consisting 37.5 per cent and 33.8 per cent NBC and BC respectively have reported that most trainings were production based.

Many of the existing and potential income generating activities require a lot of technical knowledge and skills. Even in agriculture and animal husbandry, more income could be generated by improving the knowledge and skill base of farmers in various aspects of their respective activities. Further knowledge about processing, preservation and refrigeration also becomes essential in many cases. Kaveri Kerure of Dhanlaxmi SHG of Malikwad village realizing the importance of training and income generation made the following remarks.

“I want to start the work of making soap at home. I have heard that we can do this work at home. I want to learn about this work, if I can start something on my own I need not to go out every day and labor in the sun”. (Respondent 5)

The total conclusion is that the trainings have enabled the members in improving the technical skill that are needed at the local level. But unfortunately due to time constraint and lack of training in family occupation the respondents have apathy towards these trainings. Hence are not attending the training programmes.

**Table No. 4.5.15 Increase in Income Before and After Training**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>None</b>	51 (31.9)	58 (36.3)	109 (68.1)	50 (31.3)	57 (35.6)	107 (66.9)
<b>Up to 500</b>	16 (10)	12 (7.5)	28 (17.5)	0 (0)	0 (0)	0 (0)
<b>501-1000</b>	9 (5.6)	6 (3.8)	15(9.4)	10 (6.3)	13 (8.1)	23 (14.4)
<b>1001-2000</b>	1 (0.6)	4 (2.5)	5 (3.1)	9 (5.6)	2 (1.3)	11 (6.9)
<b>2001-3000</b>	0 (0)	0 (0)	0 (0)	3 (1.9)	6 (3.8)	9 (5.6)
<b>3001-4000</b>	3 (1.9)	0 (0)	3 (1.9)	2 (1.3)	2 (1.3)	4 (2.5)
<b>4001-5000</b>	0 (0)	0 (0)	0 (0)	6 (3.8)	0 (0)	6 (3.8)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Table 4.15 of the thesis reveals the incomes earned by the respondents before and after trainings.

Income is the major determinant of the standard of living of the women of grass roots level. As much income they earn that much of status they enjoy in the family and society. Higher the income greater the standard of living, and vice versa is also true. However, since olden days women are denied from the possession of income. According, to International Labor Organization (ILO) “Women constitute nearly fifty per cent of the world’s population, do the two thirds of the work hours, but receive ten per cent of income and own less than one per cent of property.” (Sankaran A 2009). The members’ income has been increased after joining the SHGs. Hence are independent to meet their personal expenditure and contribute more to their family income. The information in the table show that, the members’ income in the range of Rs. 50 to 1000 increased to 14.4 per cent (6.3 NBCs and 8.1 BCs) in post training period as against 9.4 per cent in pre training period, followed by income



between Rs. 1001 to 2000 increased from 3.1 per cent to 6.9 per cent between pre and post training periods. This involves 5.6 per cent NBCs and 1.3 per cent BCs.

The SHG movement has the positive impact on respondent's family income. As the members engaged in different income generating activities (other than family occupation) there is significant growth in the monthly income of the family. This has not only enabled to improve the standard of living but also made women financially independent.

**Table No 4.5.16 Pre and Post SHG Economic Security of Respondents**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	9 (5.6)	2 (1.3)	11 (6.9)	75 (46.9)	78 (48.8)	153 (95.6)
<b>No</b>	71 (44.4)	78 (48.8)	149 (93.1)	5 (3.1)	2 (1.3)	7 (4.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Security refers to all the measures that are taken to protect people from vulnerability. It is a state of condition where a feeling of security is a feeling of being safe and free from worry.

The overall observation of this table is that, the highest number of 93.1 per cent comprising 44.4 per cent NBC and 48.8 per cent BC members reported that there was no financial security in pre SHG situation. However, due to the compulsory savings and credit facility provided by SHGs and banks there is a paradigm shift; about 153 respondents accounting 95.6 per cent consisting 46.9 percent NBC and 48.8 per cent BC have reported that they are secured from financial matters. It is so because during pre SHG period the respondents were not saving anything and also the financial position was too not good therefore were unsecured from all respects. Because it is the financial security, that ensures the social, cultural and political security. However, in post SHG situation the facility of thrift and credit provided by the group and banks got the financial security. As far as social security is concerned the government of India to protect and safeguard women and their interests, brought into force many security measures, such as, Life and disability cover, health and maternity benefits, old age pension, employment injury benefit, skill up gradation of

workers, funeral assistance, old age homes, Indira Gandhi National Old Age Pension Scheme, National Family Benefit Scheme, Janani Suraksha Yojana, Jayshree Bima Yojana, Rastriya Swasthya Bima Youjana etc. (GOI 2009:118-129). Most notably for the women who are making lives in rural areas. The major fields that include are education, health, food and nutrition, social, economic, political, cultural and environment. In which the economic security is more prominent as it leads to accessibility of other aspects. Thus the information in the table shows that women are economically emancipating. Further, the economic emancipation with necessary safeguards will constitute the family centered poverty alleviation.

### Case No.3

#### Comrade was helped by members of the group

A 70-year-old member from one of the early groups promoted by the Department on 2000 was fondly called 'Comrade'. She was regular and prompt in attending meetings. Her son, the main bread winner of the family, suddenly developed a mental illness and lost his job. She took a loan of Rupees 10,000 for his treatment and initially could pay her monthly savings and loan installments with interest. However, as medical expenses mounted, her financial condition deteriorated to such an extent that she had to struggle hard to make monthly payments. She then expressed her desire to withdraw from the group as she was finding it increasingly difficult to repay the loan. She proposed that her seven-year savings with the SHG and the interest earned be adjusted toward repayment of the loan. She was against any concession from the group. Though the members tried to persuade her to continue, they also realized that she was not in a position to pay back either the loan amount or the monthly thrift. So, they agreed to her proposal. However, once she cleared the loan, the group members discussed among themselves and decided to persuade Comrade to continue in the group by paying the monthly thrift amount. She re-joined as a fresh member.

After this episode at one of the group meetings she said, 'I thought I almost left the group. But when they called me back and asked me to continue afresh, I was very happy and felt that I was coming back to my family again. I feel secure in this group'.

## VI) Ownership of Property

**Table No. 4.5.17 Land Ownership Before and After SHG**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	5 (3.1)	3 (1.9)	8 (5)	9 (5.6)	3 (1.9)	12 (7.5)
<b>No</b>	75 (46.9)	77 (48.1)	152 (95)	71 (44.4)	77 (48.1)	148 (92.5)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field Survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Land ownership refers to the entitlement of land in the name of women. It is a possession of right over land. As viewed by Benschop (2004) “Women equal rights to access, own and control land, adequate housing and property are firmly recognized under international law.” Similarly a recent legislation of the central Government, the Hindu Succession Amendment Act, (2005) has also moved towards women’s equality in property rights. It makes Hindu Women’s inheritance rights in agricultural land legally equal to those of men (Rakesh Chandra no date: 10).

In the study area also for the above said reasons and peculiarity of social economic environment women are deprived from rights of land. Possession of land is important not from the view point of property but, it is one way to deploy the empowerment of women. Land rights offer a key way to economically empower women, giving them the confidence they need to tackle gender inequalities.

The overall observation of the table is that, about 92.5 per cent of SHG members comprising 44.4 per cent NBC and 48.1 per cent BC have no rights of land. It may be due to the peculiar practices and traditions, inefficiency of legislations and lack of will power. In this connection a respondent Sumitra Karade belonging to Yeshwini SHG of Nagral answered, in the following way to the question do they have land in their name?

“It does not look good for a woman to have land in her name. Everyone says that land should not be in the name of women, it is best to have it in the man’s name. So I said alright, let it be in your (husband) name. I don’t have any problem.” (Respondent 6)

Thus in rural areas, women still are under the impact of culture. It is well accepted that land access can notably reduce a household’s risk of poverty, but for several reasons land, solely in men’s hands need not guarantee female welfare. Therefore it is needless to say that, women still are not aware of their own rights.

**Table No. 4.5.18 Extent of Land Ownership**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>None</b>	75 (46.9)	77 (48.1)	152 (95)	70 (43.8)	78 (48.8)	148 (92.5)
<b>Less than One Acers</b>	1 (0.6)	1 (0.6)	2 (1.3)	2 (1.3)	0 (0)	2 (1.3)
<b>One Acer</b>	0 (0)	2 (1.3)	2 (1.3)	2 (1.3)	1 (0.6)	3 (1.9)
<b>Two</b>	3 (1.9)	0 (0)	3 (1.9)	3 (1.9)	1 (0.6)	4 (2.5)
<b>Above 3Acers</b>	1 (0.6)	0 (0)	1 (0.6)	3 (1.9)	0 (0)	3 (1.9)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

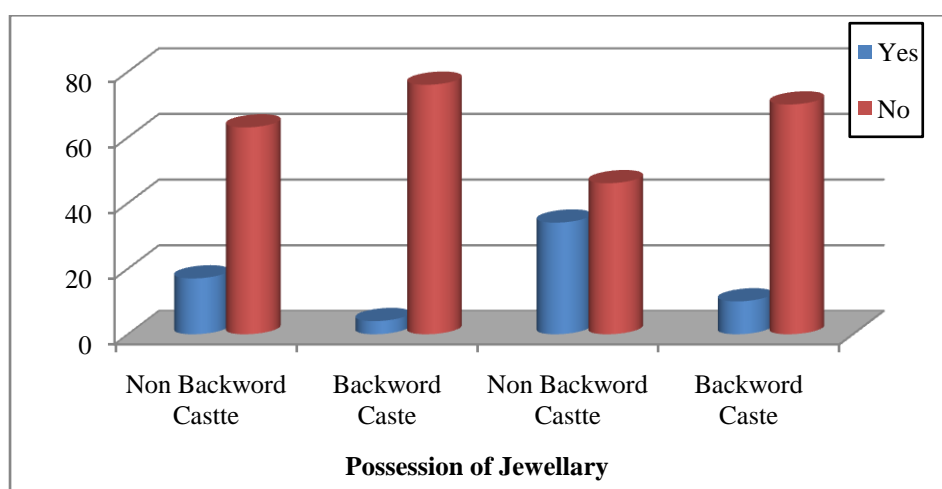
**Source:** Field Survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

If rural women are to reach their potential as providers of food and income for their families, they must have rights land. So why are women's rights to land so important? As a group of landless women in India replied in answer to a query from development workers about whether they wanted better houses. "We want arable land, all the rest is humbug." Land is not only the most basic agricultural input but ownership of and control over land is also crucial determinants of role and status. But in many countries, particularly in developing nations, the customary practices and laws effectively limit its applications.

The table (4.5.18) reveals the extent land-wise distribution of members in selected SHGs. Out of the total respondents in post SHG situation as many as 148 respondents consisting 92.5 per cent had no land. This involves 43.8 per cent NBCs and 48.8 per cent BCs. About 4 respondents consisting 2.5 per cent (1.9 NBC and 0.6 BC) had landed property of less than two acres. And 3 respondents accounting 1.9 per cent had landed property of more than three acres. This is due to the long existing practices and lack of awareness among women about their rights. It is also due to the reason that women are hesitant to have land on their name. From the sociological point of view accordance of secondary citizenship and women accepting it is a major hurdle in the possession of property rights in land.

**Figure 4 Respondents Pre and Post SHG Possession of Jewellery**



**Source:** Field Survey 2011-12

The assets like land, house, movable and immovable property and goods which carry value are treated as symbol of prestige and social status in the society. In the same way, holding gold-jewelry is also the mark of prestige and status. Indian women are more prone to have gold jewelry, just to increase their prestige in the society. However, gold jewelry should not be taken always as status determinant, but can be taken as a security at times of risk. Figure 04 reveals that, good number of members in the study area use SHG loans for the purchase of gold-jewelry either for themselves or for their children, hence, the percentage of possession of gold ornaments increased from 13.1 per cent in pre SHG situation to 27.5 per cent in post SHG situation, this comprises 21.3 per cent NBC and 6.3 per cent BC respectively. The figures are not very satisfactory, though women are fond of gold and golden ornaments due to lack of financial support and massive increase in the gold prices lowered the possession of jeweler.

With this background of knowledge of economic empowerment we shall shift on to see the impacts of SHG on social empowerment.

#### **4.6. SHG and Social Empowerment of Women**

SHGs have a vital role in the economic, social and political life of SHG members. In this context this is an attempt to analyse the role of SHGs in the social empowerment of rural women. Social empowerment includes developing the self confidence of SHG members. It is a process to address issues relating to women's subordination, inequality and inequity. Furthermore social empowerment is seen as entailing a shift from position of powerlessness towards strategic social participation.

This implies taking on power both at the individual and social level (Malhotra, 1995: 54). Therefore Naila Kabeer (1998) defines it as “a process whereby women become able to organize themselves to increase their own self reliance to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination.” In this backdrop now we shall study the SHG induced social empowerment of members through the following variables;

- A. Education
- B. Health
- C. Decision Making
- D. Freedom of Mobility
- E. Social Participation and
- F. Change in Attitude

#### D) Education

**Table No.4.6.1 Respondent’s opinion on Night Schools and their Attendance**

	Is Night School in Village				If yes, are you going to learn			
	None	Yes	No	Total	None	Yes	No	Total
<b>Non Backward Caste</b>	2 (1.3)	21 (13.1)	57 (35.6)	80 (50)	5 (3.1)	5 (3.1)	70 (43.8)	80 (50)
<b>Backward Caste</b>	0 (0)	40 (25)	40 (25)	80 (50)	9 (5.6)	10 (6.3)	61 (38.1)	80 (50)
<b>Total</b>	2 (1.3)	61 (38.1)	97 (60.6)	160 (100)	14 (8.8)	15 (9.4)	131 (81.9)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Education starts with people as they are the primary and ultimate focus of all development. Education empowers women and explores the causes and reasons for long denial of formal education to women. It promote Gender Equality and empower women to eliminate gender disparity ( Narayan Swamy, 2012 : 34). Hence, by knowing the importance of women education (which being one of the important causes of women backwardness) night schools<sup>2</sup> have been started to import education

<sup>2</sup> The first night school in Maharashtra was establishment by Mahatma Jyotirao Phule in 1855, the first night school in Mumbai was established by Bhikoba Chavan in 1875, and later in 1912 the then

to rural illiterate women. Generally, women who go out to work in the daylight hours, go to night school in the evening. In rural situations attending traditional schools is difficult or almost impossible for women. Therefore, Night school can be used to bring education to the doorsteps of illiterate women in rural areas. The overall observation of the table (4.6.1) is that the highest number of 97 respondents accounting 60.6 per cent, which comprises 35.6 per cent of Non Backward Caste members and 25 per cent of Backward Caste members have reported that there are no night schools in the villages. The table also reveals that out of 131 members some, 43.8 per cent Non Backward Caste and 38.1 Backward Caste members are not going to night schools. This is because of heavy workload and time constraint women are unable to attend schools during night hours. Further it was also reported that, women in rural areas shy and afraid of going to learn during night. Still few others reported that it was their busiest time to wind up the day's work when the school starts functioning. Hence, despite the sincere efforts of Government and NGO's the attendance rate is still low.

**Table No.4.6.2 Respondent's opinion on Girls Children Education**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	21 (13.1)	23 (14.4)	44 (27.5)
<b>Secondary</b>	5 (3.1)	4 (2.5)	9 (5.6)
<b>higher Secondary</b>	11 (6.9)	25 (15.6)	36 (22.5)
<b>Graduate</b>	20 (12.5)	17 (10.6)	37 (23.1)
<b>Post-Graduate</b>	23 (14.4)	11 (6.9)	34 (21.3)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Education for rural women and girls has a leveraging effect on social and economic development and democratisation (Swamy, Raju Narayan 2012: 37). According to Mahadevi Verma by educating a man you educate a person and by educating a woman you educate a family. Thus mentioned about the importance of women education. John F. Kennedy the former president of America advocated that "Education can enrich human life, more than anything else can do and once acquired

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Government of Mysore State opened 7000 Night Schools, to reduce wide prevalence of illiteracy (District Literacy Committee, Belgaum 2005).

education remains a permanent asset.” Therefore, the Universal Declaration of Human Rights (UDHR) in its Article 26 particularly for girl children clarifies that “Everyone has the right to education. Education shall be free; at least in the elementary and fundamental stages and shall be compulsory” (Sharma S, 2011: 01).

Empowerment of women is closely related to formal and informal sources of education. Late 19<sup>th</sup> century and 20<sup>th</sup> century reformers advocated women’s education as a principle strategy to answer the ‘women’s question’. Today, a significant progress has been achieved in female literacy. The number of non-literates declined by 1.99 million between 2001 and 2011, further in the state (Karnataka) on account of decline in illiteracy among women there was 60 per cent decline in the number of non-literates. (The Hindu 15 March 2012). The data depicted in the Table (4.6.2) clearly show that, out of 160 respondents some 20 respondents (12.5 per cent) of non-backward and 17 respondents (10.6 per cent) of backward caste members desire that their daughters should be graduates. This is followed by 11 respondents (6.9 per cent) of non-backward caste and 25 respondents (15.6 per cent) of backward caste members ready to educate their daughters up to higher secondary. The percentage of the post graduation for non backward and backward caste members remain 14.4 percent and 6.9 per cent respectively. It is due to the attitudinal change among women and the belief of lack of education is the important reason for their backwardness for which only, now they are encouraging their girl children to higher education. Above all, the various programmes launched by the government like, Sarva Shiksha Abhiyan 2008 and free education for girl children up to graduation are also responsible. In Karnataka the distribution of bicycles, (2006) and mid-day Meals (2002) significantly enhanced the School enrollment rate among Backward Caste

**Table No. 4.6.3 Respondent’s opinion on Girls Children Career**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	43 (26.9)	46 (28.8)	89 (55.6)
<b>Teaching</b>	20 (12.5)	22 (13.8)	42 (26.3)
<b>Cleric</b>	2 (1.3)	1 (0.6)	3 (1.9)
<b>Bank</b>	3 (1.9)	1 (0.6)	4 (2.5)
<b>Government Office</b>	5 (3.1)	7 (4.4)	12 (7.5)
<b>Police</b>	3 (1.9)	1 (0.6)	4 (2.5)
<b>Any other</b>	4 (2.5)	2 (1.3)	6 (3.8)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.



**Note:** Figures in parenthesis indicate percentage to the total

The above table reveals the selection of career wise distribution of respondents in selected SHGs. Due to the impact of globalization, financial support and encouragement from the government today women are thinking not only to educate their girl children but also willing that, they should undertake one or the other job. Though there is a financial support from the group but due to tremendous hike in the prices of daily need commodities, they are unable to meet the expenses therefore they think that their daughters should work and support the family financially. About 12.5 per cent of non-backward caste and 13.8 per cent of backward caste members select the noble profession of teaching for their daughters. The percentage of selecting government job is 3.1 and 4.4 for non-backward caste and backward caste members respectively. The other careers they desire for their daughters to adopt are Bank and Police job. The percentage of this is 1.9 and 2.5 for both the categories. Some 3.8 per cent members from both category preferred common jobs. It is apparent from the table no (4.6.3) that, the women particularly rural women developed positive attitude and concern for their girl children's career. They think that, like boys girls should do jobs and support family financially. The reason behind the selection of teaching profession for their daughters by large number of respondents is to contribute for the economic and political development of the country through knowledgeable citizens. Thus, the discrimination in value treatment of boys and girls has been reducing gradually.

## II) Health

**Table No. 4.6.4 Distribution of Respondents by food security in pre and post SHG**

	Before Joining SHG			After Joining SHG		
health	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
Always	69 (43.1)	65 (40.6)	134 (83.8)	80 (50)	79 (49.4)	159 (99.4)
Some time	11 (6.9)	15 (9.4)	26 (16.3)	0 (0)	1 (0.6)	1 (0.6)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

While the Indian Constitution does not explicitly mention the right to food as a fundamental right, it is implicitly enshrined in Article 21 of the constitution as the

fundamental right to life of every Indian citizen. The right to food signifies that every individual must have regular access to sufficient, nutritionally adequate and culturally acceptable food for an active and healthy life (Hazra Anupam 2012:7). Sustainable food security involves strengthening the livelihood security of all members within a family by ensuring both physical and economic access to balanced diet including the needed micronutrients, safe drinking water and environmental sanitation, basic health care and primary education (Shahin Eazi 2012 : 12). The figure in table 4.6.4 reveals that, about 83.5 per cent of respondents consisting 43.1 per cent NBCs and 40.6 per cent BCs were secured from food shortage in pre SHG situation. There is a major shift during post SHG period, about 99.4 per cent of respondents consisting 50 percent NBC and 49.4 per cent BC have reported that they secured from food shortage. Thus increase by 15.6 percent. This is due to the fact that, since olden days land was monopoly of upper castes and lower castes deprived of it. Due to the then existing caste rules and traditional practices any reform Acts were in favor of high castes. However, today due to the financial support from the group, literacy and awareness among BCs they are secured from food shortage. Not less than this the government to ensure food and other basic necessities implemented numerous schemes and programmes for example, “Food Grains Banks”,<sup>3</sup> Antodaya Anna Yojana and Annapurna Yojana.

**Table No 4.6.5 Category wise Changing Pattern of Food (use Milk and Ghee)**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	74 (46.3)	59 (36.9)	133 (83.1)	80 (50)	72 (45)	152 (95)
<b>No</b>	6 (3.8)	21 (13.1)	27 (16.9)	0 (0)	8 (5)	8 (5)
non-veg food						
<b>Yes</b>	11 (6.9)	67 (41.9)	78 (48.8)	9 (5.6)	76 (47.5)	85 (53.1)
<b>No</b>	69 (43.1)	13 (8.1)	82 (51.3)	71 (44.4)	4 (2.5)	75 (46.9)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

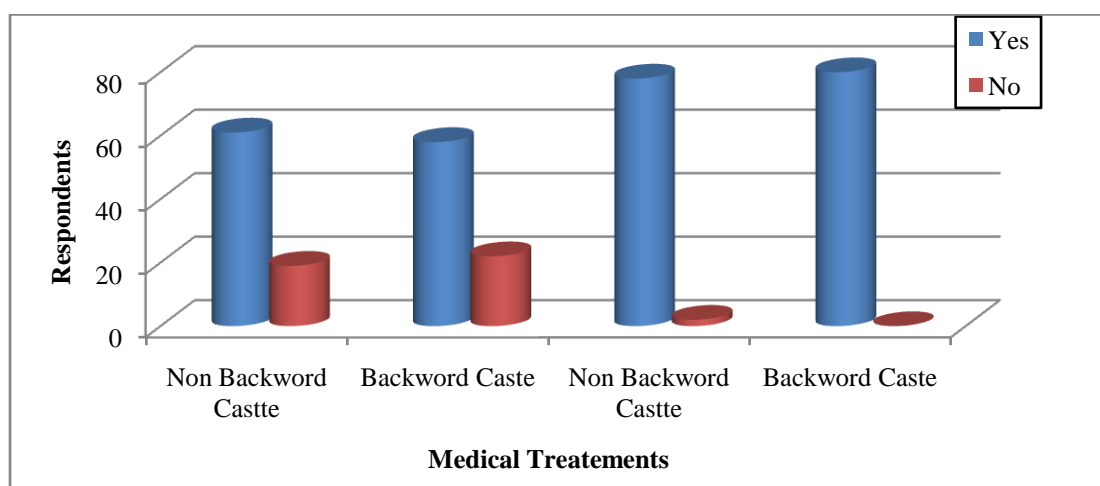
**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

<sup>3</sup> A system implemented by the government in 2001 to provide free food grains to BPL families at gram panchayat levels.

The United Nations Food and Agriculture Organization (FAO) say's that, around 1.02 billion people in the world are malnourished. This means that almost one sixth of all humanity is suffering from hunger. Therefore, a country can be said to have achieved complete food and nutrition security if each and every person in that country is able to consume an adequate and balanced diet on a regular basis (Harender Raj and Rohitashw Kumar : 17). According to India's first Sociological Report (2006), 26 per cent or about 260 million Indians (193 million in rural areas and 67 million in urban areas) are still below the poverty line. Generally, a person needs minimum calories of food to undertake any work. As per the Indian Council of Medical Research (ICMR 1983) prescription that, 2400 calories are needed for light work, 2800 for moderate work and 3900 calories for heavy work. The data in the table 4.6.5 show that, there is marginal improvement of 12 per cent in the use of milk and ghee by the members during post SHG periods. It is also seen in the table that, the consumption of non-vegetarian food is commonly seen among backward caste. Some 41.9 per cent in pre SHG and 47.5 per cent in post SHG were using non-vegetarian food on regular basis. However, among non-backward castes it is low, some 6.9 per cent in pre SHG and 5.6 per cent in post SHG were habituated with non-vegetarian food. The intervention of SHG movement through its savings and credit facility brought drastic changes in the life of poor women. During the interaction the respondents (BCs) reportedly said that, they are using milk and ghee in their daily diet. The very marginal increase of 5.6 per cent in the use of non vegetarian food is because of imitation of high caste women. Thus, due to self awareness and consideration of rights to food, has led to the process of sanskritisation. That is the BC women to raise their status on par with NBCs adopting the food habits of upper castes.

**Figure 1 Distribution of Respondents by medical treatment**



**Source:** Field survey 2011-12.

Health in general refers to the ability of an individual to engage in one or the other work for remuneration. According to World Health Organization (WHO) a complete health refers to “a state of complete physical, mental, social and moral well being and not mere the absence of diseases or infirmity.” Therefore, if a person wants to engage in productive work and there by contribute for the family well being, it needs complete physical and mental fitness. If, otherwise suffering from any physical or mental disability then, will be a mere consumer and drag the family in to further financial crises. Hence, woman who comprises over one half of the human race, investing in their health is an investment in development today; it is also an investment in the generation of tomorrow (Rao R, 2008: 254).

The general scenario in rural area is poverty, to which the present study area is no exception. The women’s socio economic condition before they join SHG was very poor. Therefore each member could manage to save Rs. 20 a month on a regular basis. Hence, health affected family revolve around the disease, death and loss of productive capacity of the infected adults and their care givers. Such families are compelled to reduce food consumption; postpone non emergency health care requirements; switch to less risky business debilities or reduce income generating activities; liquidate savings and all productive assets, which makes the family’s future productive ability different (Jill 2000: 1-2). The data depicted in the figure show that, access to medical treatment is increased from 74.4 per cent in pre SHG to 98.8 per cent in past SHG situation, the share of NBC and BC is 48.8 and 50 per cent respectively. It is due to the fact that, the SHG formation itself has provided them with a better economic coping mechanism, these women also feel socially empowered and emotionally supportive towards each other. Above all, coming together of women under similar circumstances gave them moral support and courage to fight the social taboo and discrimination at personal level. Along with this government schemes and free medical check-up camps further enabled them to avail medical services at affordable prices. However, the cultural hold is very strong in the study area for example one participant Bhagavva Kamble of Ramabai SHG of Kamtyanatti village expressed her ignorance in the following way,

“I did not go in for any family planning method. My husband says it is against our religion”. (Respondent 7)

It can be said that extension of microfinance through SHGs to the poor families can be useful in providing some economic respite to the family. Provision of SHG loans to members of the affected families can help them to plan and manage the financial risk posed by disease in a much better manner. However, one cannot deny that, the religious beliefs are playing significant role in the life of poor women particularly among BC women. The beliefs of certain diseases are caused by certain deities or spirits forcing them to follow the traditional method of treatment.

**Table No. 4.6.6 Distributions of Respondents by Basic Facilities  
(Toilet and Drinking Water)**

	Toilet facility in House			Water facility in House		
	Yes	No	Total	Yes	No	Total
<b>Non Backward Caste</b>	34 (21.3)	46 (28.8)	80 (50)	49 (30.6)	31 (19.4)	80 (50)
<b>Backward Caste</b>	6 (3.8)	74 (46.3)	80 (50)	32 (20)	48 (30)	80 (50)
<b>Total</b>	40 (25)	120 (75)	160 (100)	81 (50.6)	79 (49.4)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

From the view point of good health sanitary and safe drinking water have vital role to play. Health hazards that affects the general health is caused by the two. Hence access to drinking water and toilet facility means security of health. The focus on cleanliness and providing toilets gained momentum in the height of the recent discover. About 50 per cent of the rural population practice open defecation that even affected their health. In rural areas poor people especially women lack access to safe drinking water, and sanitary. To collect drinking water they have to walk 2 to 3 kms distance. Even then also, there is no guarantee that water available is safe to drink. As many as 64.1 per cent families use tap water; 41.2 per cent in urban and 22.9 per cent in rural areas. However, only 44.5 per cent have a source of water within the premises, with 37.3 per cent households having to fetch water from a source located within 500 meters in rural and 100 meters in urban areas (census 2011). For toilet also, they have to move along in the jungle. Therefore, to realise the dream of total sanitation and to restore the human dignity, every family in the village should have its own toilet. Because, open defecation will lead to several diseases, and instead of

spending money for availing medical services one can invest the same in the construction of the toilet and prevent diseases from being contracted.

The table indicates that about 28.8 per cent NBCs and 46.2 percent BC's have no toilet facility within their family or compound wall. While 30.6 per cent NBC's and 20 per cent of BCs the total of 50.6 per cent have access to water facility near or within the family.

#### Case No .4

##### Importance of Hygiene

Padma a resident of Akkol village joined Arihant SHG in 2002-03. Before become the member of this group was living with her parents in the nearby town. After her marriage when she came to Akkol found that, there was no toilet facility in her husband's house. All the members in the family used to go to jungle for open defecation. As Padma born and brought up in semi urban environment, very politely refused open defecation and also put the proposal of constructing a toilet in the house. But, her husband expressed his inability on new expenses and refused the proposal. Even, then also Padma did not dropped the idea of constructing toilet. She heard that, the government through Panchayat gives financial assistance to construct toilet under 'Nirmal Gram Yojana'. However, the beneficiaries should also spend little money for the same. So, Padma along with her husband met Sarpanch (village head) and other officials in her block. After few visits and efforts she got sanctioned the toilet, and finally constructed a toilet in her house. Like this she put an end to the long practiced open defecation system. This is how there the drastic changes have been taken place in rural India. In fact this is just an example, still there are many changes are taking place in different fields.

Thus, we can say that NBC's have more accessibility to water and sanitary facilities in the area. The widespread poverty, un-equal distribution of resources and existing socio cultural systems may be the reasons for non accessibility of facilities by the BC women. More importantly the practice of caste system these women deprived of basic facilities.

### III) Decision Making (Power Structure)

**Table No. 4.6.7 Pre and Post SHG decision making power**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	54 (33.8)	49 (30.6)	103 (64.4)	69 (43.1)	62 (38.8)	131 (81.9)
<b>No</b>	26 (16.3)	31 (19.4)	57 (35.6)	11 (6.9)	18 (11.3)	29 (18.1)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Decision making is an important aspect of daily life. Achievement of family goals depends upon effective decision making (Ghulghule et al 2010: 327). The extent of participation in the decision making activities in family, agriculture, and other socio cultural affairs reflect the status of women in the family as well as in the society. Participation in decision making process explains women's control over household resources, health, education, agriculture etc. Success of planned programme largely depends upon the rational decision making process. Empowerment of women gets affected by their background characteristics like age, education status and employment status. Women's participation rate on family decision making increases with the increase in their age. Women who are more educated and employed are more empowered as far as decision making is concerned. However, urban women have a larger say in household decisions than their rural counterparts. Cash earnings appear to play an important role in improving control over these decisions. Women with job for cash are always in a better position than those who are not paid anything at all. Obviously, unpaid work does not lead to any improvement in autonomy. Similarly, education helps improve control than those without any education at all (Mishra and Tripathi 2011: 60). The survey results show that, the member's independent decision making power rose from 64.4 per cent in pre SHG period to 81.9 per cent in post SHG period. This comprises 43.1 per cent of NBC's and 38.8 per cent of BC's. That is more or less on equal basis. It can be concluded that, the members are largely involving in family decision making. Due to the impact of SHG, their confidence level has increased. With the participation in decision making process, increased her imagination, creativity, infinitive, drive towards rational thinking etc. This has resulted in self recognition of her capabilities. As per the findings of previous studies (Mishra and Tripathi 2011; Samanta, 2009; Purna Chandra Parida, 2006; Sen A, 1990, Laxmi Devi and Uma P. 2005).

**Table No. 4.6.8 Extent of Decision Making Power Before and After SHG**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>None</b>	24 (15)	29 (18.1)	53 (33.1)	8 (5)	14 (8.8)	22 (13.8)
<b>In Every case</b>	10 (6.3)	8 (5)	18 (11.3)	14 (8.8)	17 (10.6)	31 (19.4)
<b>In most of the Cases</b>	11 (6.9)	8 (5)	19 (11.9)	48 (30)	36 (22.5)	84 (52.5)
<b>In Some Cases</b>	35 (21.9)	35 (21.9)	70 (43.8)	10 (6.3)	13 (8.1)	23 (14.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Decision means say in action. In decision making what is really important is the action that results, and who has a say or influence on that action (Holcone, 1995, Samanta 2009: 112) Studies undertaken in this connection (Agarwal 1994) show that, women's participation in decision making leads to a greater control within the family. Women ability and influence to take up a decision is dependent on type of decision and the degree of participation in decision making process. The domain is measured through the construct of authority index that represents women's decision making power over some important aspects of family life, which are generally undertaken in traditional patriarchal families by male members (Handy and Kassam 2006, Justin Jose et al 2010: 254)

The data shown in Table (4.6.8) gives the details that, the highest of 30 per cent of NBCs and 22.5 per cent of BCs, the total of 52.5 per cent have participated decisions in most cases, 8.8 per cent of NBCs 10.6 per cent of BCs total of 19.4 per cent have participated in every case and 6.3 per cent and 8.1 percent, total 14.4 respectively from NBCs and BCs have participated in some cases. Thus, in all the three cases, there is a significant increase in decision making between pre and post SHG periods.

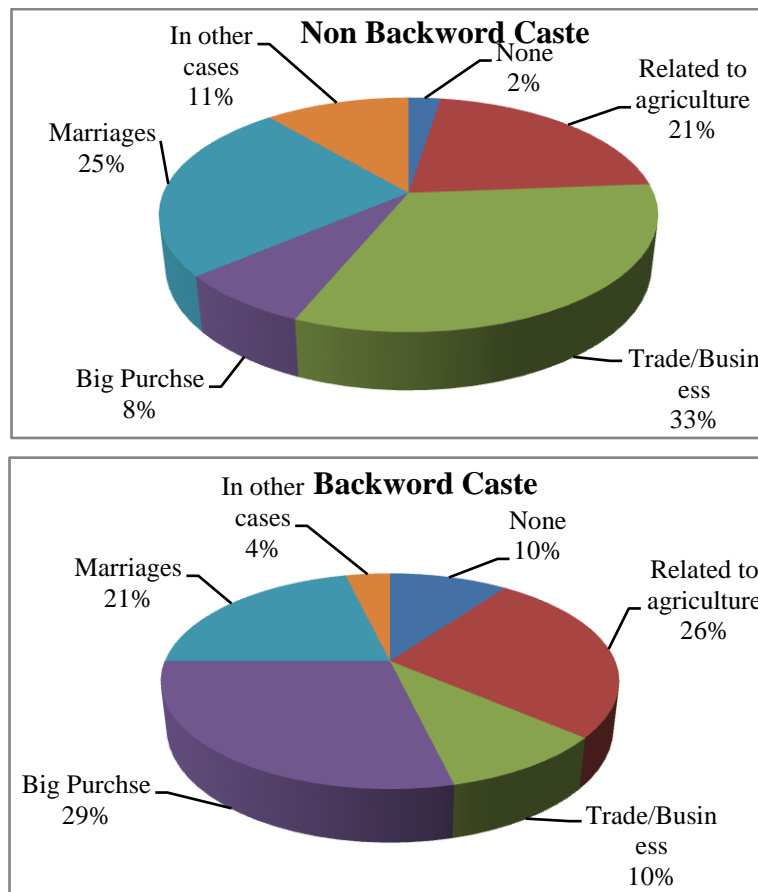
“We (husband and Wife) both together decide (On family matters). If any difference of opinion arises between us, and I don't like the thing that husband says, I don't speak



anything, just laughing thereafter on what he decided what will happen.” (Respondent 8)

Thus, Chaya Kamate of Shrilaxmi group expressed her feelings about decision making in family matters. It can be drawn from the table that, there is a considerable progress in the member’s participation in decision making process. However, the non backward caste members it seems to be more empowered in the decision making area than backward caste members. Access to credit just a little training and with group support, women become able to negotiate with male persons in the family. Similarly, the decision making process in the caste structure get affected by the employment and spousal education. Employed women from BC enjoy more autonomy to participate in all decision makings than NBCs. Women with spousal education of 12 years or more take part in decision making process at higher rate than women with no spousal education. This is because of caste structure, cultural or family background and strict observance of social norms.

**Figure 4.6.2. Respondents opinion on Family Matters**



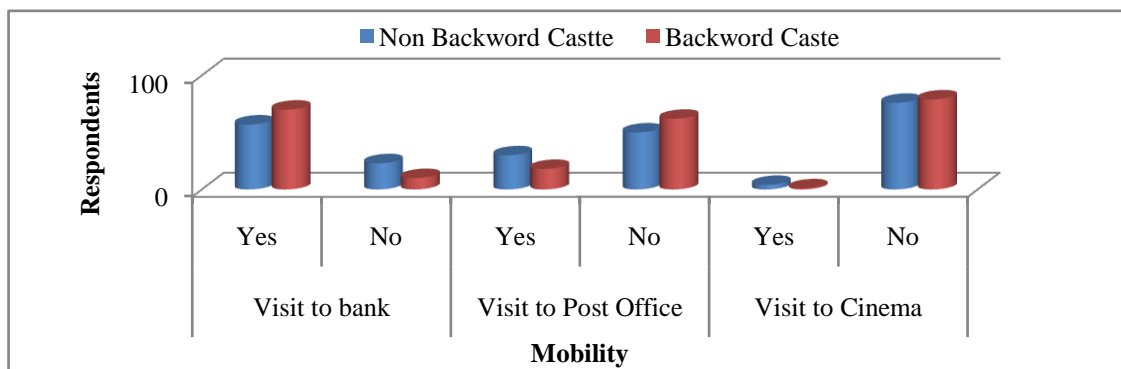
**Source:** Field survey 2011-12.

Various SHG activities resulted in improving the decisions making capacity of SHG members. Accordingly, it has its impact on decision making in family matters as well (Puhazhendi V. and Badatya K.C. 2002: 44). Regarding decision making there seemed to be a slight improvement in women's involvement in family decision making in male headed families, on issues like agriculture, credit, business, sale and purchase, children's education and marriage and family health care. However, the traditional gender based divisions persist in intra-household decision making. Women basically decide on food preparation and men make the financial decisions. (Gopa Samanta 2009:112). As was observed on the field the SHG members have increased their decision making power but, on the matters which have less importance. The matters involved in are purchase of goods which are needed for day today life, preparation of food, employing labor in the family and field etc. But the major decisions like investment in business, agriculture, children's marriage, big purchases etc still are decided by the men in the family, except women headed families.

The figure 02 reveals that, the highest numbers of 23.8 per cent of respondents are consulted on the matter related to agriculture in which the share of NBCs and BCs are 11 and 26 per cent respectively. This is followed by marriages, of which the percentages are NBC 25 and BC 21, next relating to trade/business 33 per cent of NBC and 10 per cent of BC members are consulted. Some 18.1 per cent of members make their opinion in big purchases the share is 8 and 29 per cent respectively for NBC's and BC's. Some 11per cent NBC and 4 per cent BC are consulted in other matters of family. Thus, the overall picture of this figure is except agriculture and big purchase, the NBC members are in dominant position. However, the BC women are empowered from agriculture and big purchases. Mass illiteracy and vulnerability of BC women in particular are major reasons for their non involvement in decision making process. In general as a matter of witness, the social set-up of rural India to this day is such that, men take decision on major issues with the involvement of other men only, may be their relatives or friends on the inherited presumption that, women lack practical and general knowledge, happenings around and have narrow based mobility, are the other reasons for women's non-involvement.

#### IV) Freedom of Mobility

**Figure 3 Distributions of Respondents by Mobility**



**Source:** Field survey 2011-12.

Free physical mobility of women is another indicator of women empowerment. Generally mobility means women going outside family and village for marketing or health care. Hence, change in mobility and social interaction can be considered as a significant indicator of women's empowerment. Mobility restrictions for women are depending upon how the family and community view women's rights (Upadhaya Reecha 2011: 03). Therefore, IFAD (2000) in this regard rightly says women have become more mobile and begun to have new interactions with persons from a range of class after joining microfinance based livelihood project. In order to participate in SHG meetings and activities, the women were required to exit their homes, thus opening opportunities to gain social autonomy. The freedom of mobility is affected by age, education, employment and rural and urban base. The percentages in the figure clearly show that, about 96.3 per cent of respondents (48.1 NBC and 48.1 BC) have access to mobility outside family similarly, more or less in the same ratio 95.6 per cent are freely moving outside the village.

The total information provided by the figure is that, access to mobility means a lot to poor women, and to those who have been restricted by religious taboos. The visit to the SHG has made women more capable and confident. Earlier, women were more confined to the four walls of the kitchen and some to the work place. They are now found to be able to meet each other and discuss their own and common problems. Women, by joining SHG's widened their area of operation. Now they claim that, they have acquired freedom not only to attend meetings and SHG functions, but also can travel for other purposes.

**Table No. 4.6.9 Distribution of Respondents by Domestic violence**

	Use to experience domestic violence before joining SHG				Experience it still			
	None	Yes	No	Total	None	Yes	No	Total
<b>Non Backward Caste</b>	0 (0)	2 (1.3)	78 (48.8)	80 (50)	0 (0)	1 (0.6)	79 (49.4)	80 (50)
<b>Backward Caste</b>	1 (0.6)	4 (2.5)	75 (46.9)	80 (50)	1 (0.6)	1 (0.6)	78 (48.8)	80 (50)
<b>Total</b>	1 (0.6)	6 (3.8)	153 (95.6)	160 (100)	1 (0.6)	2 (1.3)	157 (98.1)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Domestic violence is a global problem but it has not received much attention since it is perceived to be a “private wrong”. This conception is inherently flawed as violence in any form cannot be private and needs to be condemned in all its manifestations (Divya, Shenoy et al, 2010:1)

The Declaration on the Elimination of violence Against Women, adopted by the UN General Assembly in 1993, defines violence against women as “any act of gender based violence that results in, or is likely to result in physical, sexual or psychological harm, or suffering to women including threats of such acts, coercion or arbitrary deprivation of liberty whether occurring in public or private life”.

Even though there are incidents of domestic violence, women hesitate to disclose the matter. Many of the organisations refuse to reveal the identity of the victims reported by them since they held that it would be against their professional ethics to do so. Another limitation is that the presence of family members; where the victim refuses to open up and furnishes all the details.

The data in the table (4.6.9) reveals that, the percentage of women who have not experienced any form of domestic violence in post SHG period is as high as 98.1 per cent, comprising 49.4 per cent from NBC’s and 48.8 percent BC’s. In pre SHG situation the figures are 95.6 per cent consisting 48.8 and 46.9 per cent for NBC’s and BC’s respectively. One participant Shobha Irapur of Jwalamalini SHG of Kothali reported that,

“Women do not generally discuss quarrels and beatings by husbands in the group. Women fear their husband’s reaction if they speak about such things. In one case, we offered to intervene, but the women seemed to resent this and said,

“What my man may do is none of your business”.

(Respondent 9)

Thus, it can be drawn that, the incidents of domestic violence are as low that can be neglected. However, in reality women in rural areas due to fear of insult or unwillingness to take the matter in public hesitates to disclose the matter, as one of the respondents reported that there are instances of domestic violence but due to loss in image, personality, fear of repentance on discloser and above all to avoid publicity they hide such acts.

## V) Social Participation

**Table No.4.6.10 Respondent’s attendance in Group Meetings**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	4 (2.5)	3 (1.9)	7 (4.4)	78 (48.8)	77 (48.1)	155 (96.9)
<b>No</b>	76 (47.5)	77 (48.1)	153 (95.6)	2 (1.3)	3 (1.9)	5 (3.1)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Conduct of regular meetings is one of the activities of SHGs which not only ensures the effective participation of members but also helps SHGs to function in a democratic manner. Generally, in these meetings members undertake financial transactions like collection of savings and disbursement of loans. Meetings are also the occasions where members discuss about the common problems and steps to be undertaken to overcome these problems. Discussions would also be on other issues of village that need to be sorted out through the intervention of SHGs or by some other members. The figures in the table (4.6.10) shed light on women’s participation in group meetings about 96.9 per cent consisting 48.8 per cent NBC’s and 48.1 per cent BC members participate in groups meeting after joining SHGs. It is one of the indicators that ensure the active participation of members in the business of the group in a democratic manner

The table indicates that, due to compulsory or voluntary attendance in the meetings there is significant increase in women’s ability to participate in social gatherings. There, the fundamental change has been taken place in the attitudes of

SHG members. Members' carrying out of the family is clear indication of their empowerment. Above all, the awareness programmes conducted by the SHG federations and government created awareness about their rights. This has not only increased their confidence level but also the ability to participate in groups and social gatherings. Today, this trend is also seen among BC members which are the clear indication of weakening of social taboos placed on them.

#### Case No. 5

##### “Where there is will there is path”

Biba Baban Kamble is a member of ‘Shrilaxmi’ SHG of Hirekodi village, Chikodi taluka, Belgaum district. She became the member in the year 2002. She being an illiterate woman become victim of child marriage. Thus there was a big family burden in a very young age. In her interview she said has passed many crucial stages. But when joined the group she found a ray of hope. She took loan of Rs. 8000/- from the group and pay off the old loan which her husband has taken it from the money-lender and the remaining amount she used to pay the school fees of her children. Most importantly she is doing it on her own without taking anybody's help. Also, as she said now she can operate banking business and can attend Panchayat Meetings also. Thus she is now leading self-reliant life and proved that, anything can be achieved if work dedicatedly.

**Table no. 4.6.11 Members Participation in group discussion**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	4 (2.5)	5 (3.1)	9 (5.6)	76 (47.5)	72 (45)	148 (92.5)
<b>No</b>	76 (47.5)	75 (46.9)	151 (94.4)	4 (2.5)	8 (5)	12 (7.5)
<b>Total</b>	80 (50)	80 (50)	160(100)	80(50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

The above table reveals that out of the total (160) respondents some 76 respondents (47.5 per cent) belonging to NBCs and 72 respondents (45 per cent) of BCs reportedly have been participated in the group discussions, and the percentage of members speaking in public raised considerably in post SHG situation. Thus attending meetings, participation in the discussion and public speaking also imply that the members are empowered to take part in the decision making process. Sushila a member in Vidya SHG of Mugali says,

“There was a function organised in the village (Mugali), madam (anganwadi worker) told me to speak about the group activity. First time I went on the stage and spoke all about it. Everyone

was very happy. They said you have spoken very well. I was not at all nervous”. (Respondent 10)

The opportunity provided by SHGs enabled women in rural areas to improve their confidence level to participate in group discussions and public speaking. This enabled them to enhance their status and prestige in the family and community. Furthermore, the significant improvements were observed on the aspects of approaching government office, attending panchayat committees and village meetings.

## VI) Changing Attitude

**Table No.4.6.12 Respondents changed perception about women empowerment**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	1 (0.6)	1 (0.6)	2 (1.3)	60 (37.5)	37 (23.1)	97 (60.6)
<b>No</b>	79 (49.4)	79 (49.4)	158 (98.8)	20 (12.5)	43 (26.9)	63 (39.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

The World Bank has suggested that, empowerment of women should be a key aspect of social development programmes (World Bank 2001). Further, in one of its sourcebook. ‘The World Bank’s Empowerment and Poverty Reduction’; defines empowerment in its broadcast sense as the “expansion of freedom of choice and action”. On the basis of these definitions it can be attributed that, empowerment in its fullest sense giving women the opportunity of choices, control over assets and decision making power.

As observed in the study area in spite of the non supportive, prevailing socio cultural conditions, women are gaining power and making choices. Since the decade or so, the process of empowerment has begun in this span. The SHG members are achieving control over their savings and credit, participating in groups and panchayat meetings, and taking independent decisions matters relating to self, children and family. In general, the members with the support of SHGs are marching towards with little or no power to power and ability. The table reveals that, about 37.5 per cent NBCs and 23.1 per cent BCs the total of 60.6 per cent respondents reported that they

came to know about women empowerment in post SHG period. The widespread low level of literacy and ignorance among the BC members is main reason for the low level of awareness. However, if taken the single category (BC only) it seems to be major improvement in the field. As stated by them, after joining the group they came to know 4 Ps about which they were ignorant such as power, position, prestige and privilege. However the long persistence of caste rules in rural areas, peculiar socio-economic and cultural constraints and lack of public co-operation are the important factors which have slower the process of empowerment among backward caste women.

### Case No. 6

**“Path to Progress”**

Gangavva Anand Gharbude of Mugali village, chikodi Taluka of Belgaum district joined ‘Yeshswini’ Self Help Group’ in 2006. She has three girl children. Before she became the members of SHG she could get rare time to go out and mix with others, even while going out of the family she should seek the permission of her husband. Mean while she expressed her interest to join SHG and for which she need permission. But in vain, finally she expressed her feelings before one of the SHG workers and with her help become the member. Not only that, but took the entire responsibility of running the group. To meet the medical and educational expenses she took loan from the group for the first time. During the same time the group was sanctioned Rs. 20000/- from the bank. Gangavva with the consent of group members took the entire amount and started dhaba. Both husband and wife are working in it and earning profit of Rs. 2000/- every month. The additional income from the business gave them a new hope of progress. Most importantly it has made them to forget male child on which there was a tuff time between them (husband and wife). Now they are very happy on whatever they have possessed.

**Table No. 4.6.13 Respondents changing Pattern of Social Contacts**

	Friends increased after joining in the SHG			If yes, do they belongs to another caste		
	Yes	No	Total	Yes	No	Total
<b>Non Backward Caste</b>	76 (47.5)	4 (2.5)	80 (50)	74 (46.3)	6 (3.8)	80 (50)
<b>Backward Caste</b>	79 (49.4)	1 (0.6)	80 (50)	78 (48.8)	2 (1.3)	80 (50)
<b>Total</b>	155 (96.9)	5 (3.1)	160 (100)	152 (95)	8 (5)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

In the sociological hierarchy leading to social relations is an incidental social interaction between individuals. A social contact is a social structure made up of a set of actors (Individuals and groups) and the dynamic ties between these actors. Social contact refers to the interactions that exist between the members of society. This rather without restricting with individuals, spread to individuals and groups and group



to group. In this backdrop, it is observed in the field that, the SHG members not only developed interactions with themselves but crossing the borders interacting with other individuals (who are not members) and groups. This way, they refined their contacts. The observation of the table is that, predominant number of 96.9 per cent respondents covering 47.5 per cent NBC and 49.4 per cent BC said that, the number of friends increased after they join SHGs which enabled them to enter in to the social field. Further, the table also reveals that, about 95 per cent respondents consisting 46.3 per cent NBCs and 48.8 percent BCs reported that, the contacts are outside the caste. The SHG movement provided a wonderful platform to rural women to enter into the community and society issues. With the significant improvement in the awareness level and support of men the women in rural areas participating in the social issues that are considered important from the view point of village development. Now are sharing the responsibility of family as well as community welfare.

After having studied the role of SHG on social and economic empowerment of rural women now we shall turn to see the changes brought by SHG in political field.

#### **4.7. SHG and Political Empowerment of Women**

Women's participation in politics is one of the important issues in the context of empowerment. In conventional analysis it means activities related to electoral politics like voting, campaigning, holding party office and contesting elections. But in broader sense it encompasses all voluntary actions intended to influence the making of public policies, the administration of public affairs and the choice of political leaders at all levels of government. Political interventions by women of India today range from movement for peace and good governance to protest against dowry, domestic violence, food adulteration, price rise etc (Desai et; al, 2007; Nayak and Mahanta 2007:18). However, women's political representation is very low. According to United Nations Organization (UNO) estimate in the last decade of the 20<sup>th</sup> century only 3.5 per cent of the world cabinet ministers were women. In half of the world, national policies are made without their participation, as women had no ministerial position in about 93 countries of the world. As a whole men sat on 90 per cent of the government seats leaving less than just 10 per cent for women. Further in the Indian context once again differentiation is made between non-backward caste and backward caste. With this perspective in mind now we shall analyse the women's participation in formal politics through the following variables;

- A] Political Awareness.
- B] Political participation.
- C] Voting Behavior
- D] Village Level Politics
- E] Leadership and
- F] Legal Awareness.

#### D) Political Awareness

**Table No 4.7.1. Respondent's knowledge about three-tier system**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	4 (2.5)	2 (1.3)	6 (3.8)	51 (31.9)	40 (25)	91 (56.9)
<b>No</b>	76 (47.5)	78 (48.8)	154 (96.3)	29 (18.1)	40 (25)	69 (43.1)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Three- tier system implies the knowledge about local, self governments functioning at different levels. It is a general awareness among women at village level about the structure and functioning of Panchayat Raj Institutions (PRIs) such as Gram Panchat at village level (GP), Mandal Panchayat at taluka/ block level (MP) and Zilla Panchayat at district level (ZP). The 73<sup>rd</sup> and 74<sup>th</sup> amendments (1993) to the Indian Constitution have served as a break through towards ensuring equal access and increased participation in political power structure for women. The PRIs will play a central role in the process of enhancing women's participation in public life. The PRIs and the local self Governments will be actively involved in the implementation and execution of the National Policy for women of the grass roots level (GOI 2001:10).

The table 4.7.1 reveals that, the percentage of respondent's knowledge about three tier systems raised from 3.8 per cent in pre SHG situation to 56.9 per cent in post SHG situation. This includes 31.9 per cent NBCs and 25 per cent BCs. Political empowerment can be complementary processes which increase the women's knowledge, self-confidence and widened social networks. Many microfinance

programmes give women the tools and skills they need to participate more effectively and successfully in formal politics and to informally influence decisions and policies that affect their lives. However, even in post SHG period also the backward caste women are still lagging behind.

## II) Political Participation

**Table No. 4.7.2 Respondents Representations in Politics**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	4 (2.5)	1 (0.6)	5 (3.1)	6 (3.8)	8 (5)	14 (8.8)
<b>No</b>	76 (47.5)	79 (49.4)	155 (96.9)	74 (46.3)	72 (45)	146 (91.3)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

The participation of women in politics in a broader perspective involves interaction in a wide range of activities like participating in trade unions, co-operatives, and women's collectives, informal and formal political processes. Political participation has been defined as a citizen's active involvement with public institutions, which include voting, candidacy, campaigning, occupying political office and or lobbying individually or through membership in a group (Arora 1999, Gleason 2001:26). Women's participation is understood in terms of voter turnout, number of women contestants apart from the number of those who succeeded in winning. The figures in the table reveal that, the highest number of 91.3 per cent of respondents comprising 46.3 per cent of NBCs and 45 per cent of BCs are not participating at the local level politics. Thus women in general and backward caste women in particular are not able to enter politics. The factors like lack of awareness, lack of political will, lack of gender culture and vested interests of men restricted them from entering into politics.

**Table No. 4.7.3 Level of Political Representation**

	Before Joining SHG			After Joining SHG		
	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	75 (46.9)	78 (48.8)	153 (95.6)	73 (45.6)	74 (46.3)	147 (91.9)
<b>Local Level</b>	1 (0.6)	0 (0)	1 (0.6)	5 (3.1)	6 (3.8)	11 (6.9)
<b>Taluka Level</b>	4 (2.5)	2 (1.3)	6 (3.8)	2 (1.3)	0 (0)	2 (1.3)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

The status accorded to women by law and by the constitution it is found that there is a hiatus between the theoretical perspectives and their actual realization, religion, family, and kinships roles and cultural norms delimit the scope of women's activities due to which full and equal participation of women in society is hindered and the realization of their full potential is blocked (Chalapti, et al 2008:29). The political representation refers to women holding administrative posts at different levels of panchayat. However, the statistics relating to past six decades tells that, the women's political representation is very low. However, according to Beteille (1999) the political participation in the local political institutions does not automatically reflect at the national level and also does not automatically suffice to define empowerment.

The above table 4.7.3 reveals the scanty participation of women in all the three levels of panchayat institutions. The highest of 91.9 per cent comprising 45.6 per cent NBCs and 46.3 per cent BCs have not represented in any level of panchayat system. Followed by a very less, just 6.9 per cent (NBC 3.1 and BC 3.8 per cent) have participated at the local level politics and the lower of 1.3 per cent only from NBCs have participated in taluka level politics. The figures however, envisage that, women in rural areas are still keeping themselves away from politics. Even after the constitutional provision (33 per cent reservation) are not participating in politics. Perhaps the gender inferiority is the important reason for abstaining from politics. The other factors like social set-up and cultural values still playing significant role in the life of rural women, as a result men are at dominant position. In these days of scan

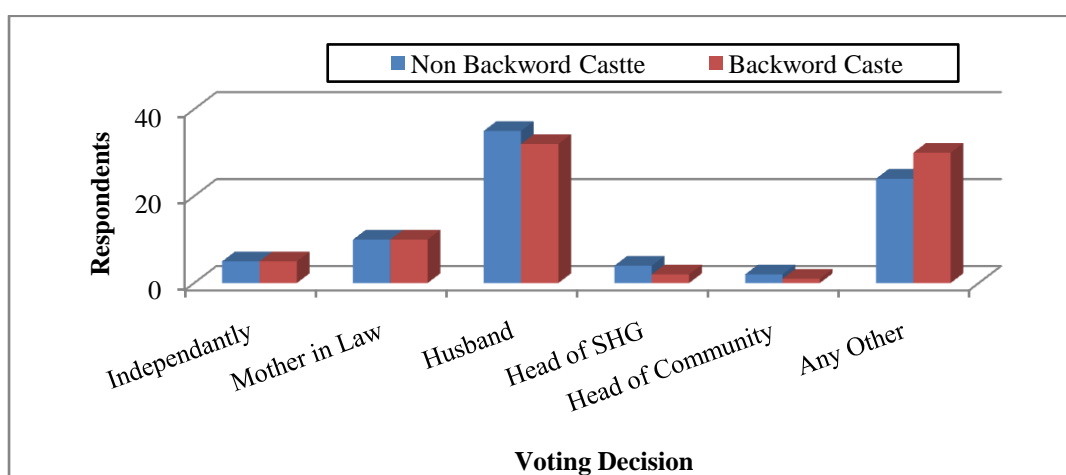
ridden politics, the increasing role of money and liquor in elections keeps most of the women away from politics. Increasing violence and vulgarity against them intimates women and consequently they prefer to stay away from politics.

### III) Voting Behavior

**Table No. 4.7.4 Voting Behavior of Respondents in Pre SHG Period**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>Yes</b>	76 (47.5)	77 (48.1)	153 (95.6)
<b>No</b>	4 (2.5)	3 (1.9)	7 (4.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Fig 1 Voting Decision**



**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Voting is another important issue in the process of women empowerment. It refers to the independent exercise of franchise in the different elections at different levels, like Gram Panchayat, Mandal Panchayat, Zilla Panchayat, elections to Legislative Assembly and election to Member of Parliament. Hence, “women who exercise their own discretion in deciding whom to vote for show a higher level of electoral participation as voters in electoral competition than those whose decisions are influenced by family and friends (Rai Praveen 2011:52). Despite the constitutional provisions women in India at a large scale continue to under represent at the national and the state levels. However, due to the women movements in India and elsewhere

suffrage rights were extended to women. But the suffrage rights <sup>4</sup>granted were to a very narrow section of Indian women based on property qualifications. The table (4.7.4) reveals that, the maximum of 95.6 respondents of which 47.5 per cent of NBCs and 48.1 per cent of BCs have exercised their franchise in various elections during pre SHG period. Interestingly, (Fig1) about 41.9 per cent of women reported being influenced by their husbands in decision making in the exercise of their ballot, this involves 21.9 per cent NBCs and 20 per cent BCs, about 33.8 per cent comprising 15 per cent NBCs and 18.8 per cent BCs reported by the influence of any other factor, while 12.5 (6.3 and 6.3) per cent exercise by the influence of mother in low and just 6.3 (3.1 NBC and 3.1 BC) per cent exercise independent choice. Some women are empowered enough to decide on whom to vote for by themselves, in spite of pressure exerted by their own husbands and other local political leaders. For example one of the members in the study area shared her views in the following way,

“During elections, the men folk may tell us you cast your vote here or there. Earlier, when I used to stay at home, I used to maintain, “What do we know about outside matters. We cast our votes wherever our men folks tell us to do”. But now we told them we do not vote like this. We will vote for that person who supports us. There is so much work to be done: streets have to brick lined, water supply situation has to be improved. We say to the vote seeker, if you promise to do all this only then we will support you. A person who says yes to our works, we support him. If he goes back from his promise, in the next elections we catch hold of his collar”.

(Respondent 11)

We can say that, the SHG members are empowered to the extent that they can exercise their franchise independently. However, men who decide almost all aspects of family also decide the exercise of franchise (to whom to vote). Other than this

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<sup>4</sup> See Visram 1992, the Government of India Act 1935 provided a wider section of women suffrage rights but it was still limited and encumbered by qualifications like literacy, property ownership or marriage to propertied men. The Act enfranchised one women for every five men enfranchised however, the above said discussion is as old as 1920s.

women themselves decide they are inferior to men and really don't know to whom to vote.

**Table No.4.7.5 Voting Behavior of Respondents in Post SHG Period**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>Independently</b>	65 (40.6)	64 (40)	129 (80.6)
<b>Family Members Advice</b>	15 (9.4)	7 (4.4)	22 (13.8)
<b>Due to other incentive</b>	0 (0)	2 (1.3)	2 (1.3)
<b>Any Other</b>	0 (0)	7 (4.4)	7 (4.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

The political empowerment of women was measured in five items that spread over voting decision, awareness about the political issues of their local areas, participation in public protest and campaigning for the political candidate and contesting for political office (Jose J.P. et al 2010:2502). The present situation in this regard indicated that except voting decision in all other spheres the female involvement in politics is substantially low. Hence, there is the critical need for empowerment initiatives for these women at grass roots level.

The table reveals the nature of SHG women voters who voted after joining the group in the recent elections held at different levels. In the post SHG situation major shift has been taken place in the exercise of franchise among women in the selected villages. The increase in the awareness level, the support of law and constitutional provisions brought changes in the situation. It is therefore the highest of 80.6 per cent of respondents consisting 40.6 per cent of NBCs and 40.0 per cent of BCs exercised their franchise independently, followed by about 13.8 per cent comprising 9.4 per cent NBC and 4.4 per cent BC have voted on the family member's advice while 4.4 and 1.3 per cent of BC respondents voted for other reasons and for other incentives respectively. As far as female franchise is concerned there is a mass involvement of women is seen. That to be without restricting to any particular region or state, but spread at all India level. To which the study area is no exception. Women in rural areas particularly SHG women have become so important that they can be termed as deciding factor in the elections. Whether it can be a local election or can be a state or national level election. More over to them politics means only the act of voting.

#### IV) Village Level Politics

**Table No. 4.7.6 (a) 6 (b) Representations in Executive Body of Village Panchayat**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>Yes</b>	4 (2.5)	4 (2.5)	8 (5)
<b>No</b>	76 (47.5)	76 (47.5)	152 (95)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Table No.4.7. 6 (b)**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	9 (5.6)	8 (5)	17 (10.6)
<b>Lack of Confidence</b>	18 (11.3)	10 (6.3)	28 (17.5)
<b>Lack of Knowledge</b>	35 (21.9)	50 (31.3)	85 (53.1)
<b>No Time</b>	13 (8.1)	9 (5.6)	22 (13.8)
<b>Any Other</b>	5 (3.1)	3 (1.9)	8 (5)
<b>Total</b>	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Political Participation especially at the local level has been seen as key factor in empowerment of women. It is a state of condition where active participation of women in politics just not as mere voters and campaigners but contesting elections as candidates. Further get elected and holding an administrative office at village level. The 73<sup>rd</sup> constitutional amendment provides reservation for women to the tune of 1/3<sup>rd</sup> of the total number of seats in local bodies. But it is observed that reservation for women is passive and women are not interested on the governance of Panchayati Raj Institutions. The overall observation of this table is that, the highest number of 152 respondents accounting 95 per cent (47.5 NBCs and 47.5 BCs) have reported that they did not hold any position in the executive body of village panchayat. Similarly, Table 4.7.6 (b) in this regard reveals that, majority of 53.1 per cent of respondents, consisting 21.9 percent NBCs and 31.3 per cent BCs, due to lack of knowledge, 11.3 per cent NBCs and 6.3 per cent BCs total of 17.5 per cent lack of confidence, 8.1 per cent NBCs and 5.6 per cent BCs the total of 13.8 have reported that they have kept



themselves away from leadership due to lack of time and just 5 per cent of them for any other reason respectively. Factors like literacy, financial position, liberal family background, support of other members of the family, strong personality etc will play decisive role in the election of women, lack of access to these, few women get tickets and even fewer get elected from this handful of women candidates.

“I have not thought of contesting the elections of pancha (village head). I may be something because of the group but I am very low in the hierarchy of the basti (village). There are bigger people like zamindar, Pancha etc. Yes, if the group decides to have me as a candidate, it would mean something. If everyone passes a resolution then it would be of use to contest. Otherwise it would be a waste. Elections to member and sarpanch of panchayats merely invite enmity and ill-will”.

(Respondent 12)

Despite all the efforts of government and constitutional provisions the women representation in politics is very slow. Different factors like traditional social structure, cultural norms and value systems are important determinants of women’s role and position in the society as well as political field. It is thus we can summaries that, the dominance of patriarchy, money power, party politics, muscle power are steady undercut and eroded and women’s concerns are gradually pushed to the forefront of local politics. Even if they enter politics they do not participate voluntarily, their participation is by the force by family members in general and husband in particular.

#### Case No. 7

##### **“Able Leadership”**

Lata Gnyaneshwar Waghmore is a member of ‘Ramabai’ self help group of Nagral village, Chikodi Taluka of Belgaum district. She is an illiterate woman living with her husband and three children, two girls and a boy. Her life was restricted with four walls, along with this she was abused by husband and mother-in-law. She has least freedom to take any decisions and go out of family. As her husband was agricultural labor she was most worried of her children’s education. With all these situations she was very much fed-up and thinking to improve family’s economic condition. Ultimately she came in contact with an anganwadi worker and with her help and guidance she became the member of above said SHG in 2002. Once upon a time who she was an illiterate, innocent and ignorant woman today, developed as an important figure in the village. All the members in her group and village leaders filled her nomination to Gram Panchayat election and elected as a Panchayat member. As a Panchayat member she is doing her best for the well being of other women in the village and proved herself as an able leader.

**Table No.4.7.7 Respondents Attendances in Gram Panchayat Meetings**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	6 (3.8)	2 (1.3)	8 (5)	47 (29.4)	48 (30)	95 (59.4)
<b>No</b>	74 (46.3)	78 (48.8)	152 (95)	33 (20.6)	32 (20)	65 (40.6)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Panchayats existed in India even before the British rule. Panchayati Raj (PR), which is in actually a formalization of local self-government, came into being after independence. The constitution which was then being drafted however did not include anything connected to Panchayati Raj<sup>5</sup>. The 73<sup>rd</sup> amendment to the constitution, which ensures the reservation of 1/3 seats for women in local bodies significantly increased women's participation. Thus the new constitutional provisions have led to a massive entry of women into local government bodies starting in the mid 1990's (Lindberg et al; 2011:112). Political Participation, especially at the local level has been seen as a key factor in empowerment of women. In India the government has passed legislation to ensure reservation of seats for women in the local institutions (Panchayats). This not only created awareness among SHG members but also increased the extent of participation in village politics (Swine 2007:78). The overall statistics indicates that women's participation though improving, is still so small as to be discouraging particularly compared with that of men. Table 4.7.7 in this regard reveals that about 95 per cent of respondents comprising 46.3 per cent NBCs and 48.8 per cent reportedly said that, they do not attend Panchayat meetings during pre SHG period. However, during post SHG situation remarkable change has been taken place the percentage of respondents not attending Panchayat meeting declined to 40.6 per cent in which the share of NBCs and BCs is 20.6 and 20 per cent respectively. For which women's consideration about themselves to be in-capacitive in political affairs and openly say that, politics is not their field, they are not made for politics, and men are made for it.

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<sup>5</sup> The system of decentralization of power, the Panchayat Raj System introduced in 1959 which recommended three-tier system of local self government.

## V) Leadership

**Table No.4.7.8 Respondent's voices across Political Injustice**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
<b>Yes</b>	8 (5)	5 (3.1)	13 (8.1)	52 (32.5)	59 (36.9)	111 (69.4)
<b>No</b>	72 (45)	75 (46.9)	147 (91.9)	28 (17.5)	21 (13.1)	49 (30.6)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

A leader is one who has an ability to lead the group in right direction. "A leader as an instigator of movement by instigating group behavior facilitating release of energies of people in the group for action towards desired goal or directed by virtue of a combination of qualities which enable him to get things done with willingly by others (Gar 1998:178). The presence of a strong dynamic leader has been identified as the most significant factor for the successful functioning and sustainability of SHG. Usually a person with some previous experience or competence to discharge the various functional responsibilities of SHG is selected as leader. The leadership training imparted to the selected members enabled them to discharge their duties with case. We were really amazed at the enthusiasm of several leaders despite the fact that the post is non-remunerative. Though some find a burden a large preparation of the present leaders seem to have taken their role as an opportunity for self-less service to the society (Jaya Anand 2002:42).

The overall observation of the table is that, out of the total sample, some 69.4 per cent of the respondents comprising 32.5 per cent NBCs and 36.9 per cent BCs have raised their voices against the political injustice and other grievance done to them during post SHG period as against 8.1 per cent in pre SHG period. Due to low status, lack of awareness, vulnerability, and voicelessness large proportion of women at grass roots level did not raise voice against any political injustice. Despite the constitutional provisions and governmental efforts women are not resisting the political injustice done against them. Women have been secluded from political scenario by the dominance of men and remained uninvolved to the field of politics.

More importantly most of the women feel that, politics means engagement in public and public work, moulding in to selfishness of doing others work.

Case No. 8

**Devadasi to Panchyat President**

Gangavva L. Talawar's case is a sad story of victimized woman under 'Devadasi' system. She belongs to Kamtyanatti village in Chikodi taluka of Belgaum district. Gangavva in her young age lost her parents, and brought up in her step mothers house. Her step mother was a strong believer of traditions entitled her as devadasi. Family condition was also not sound. In between she gave birth to male and female child. This still worsened the condition. When things are like this in 2001 she joined 'Renuka' SHG. Along with her savings, took loan from the group and started vegetable business. Next by taking loan from the bank purchased 'buffalo' and leading her life. By this time election to 'Gram Panchayat' was declared, Gangavva who she has interest to enter politics found the right time to enter in it. Fortunately all the group members and people in the village not only supported her but, worked for her victory. After becoming the member of Gram Panchayat worked dedicatedly and undertook many welfare activities. After working as a Panchayat Member for two and half year she became the president. Under her presidentship many progressive works have been undertaken providing basic amenities like piped water supply, Sanitations and electricity still working day and night for the welfare of her people and village. As she herself said for all these things SHG factor is most important.

**Table No. 4.7.9 Respondents Voices across Basic Facilities**

	Before Joining SHG			After Joining SHG		
	Non Backward Caste	Backward Caste	Total	Non Backward Caste	Backward Caste	Total
None	76 (47.5)	80 (50)	156 (97.5)	27 (16.9)	21 (13.1)	48 (30)
Water	1 (0.6)	0 (0)	1 (0.6)	41 (25.6)	25 (15.6)	66 (41.3)
Electricity	3 (1.9)	0 (0)	3 (1.9)	9 (5.6)	7 (4.4)	16 (10)
Poor Roads	0 (0)	0 (0)	0 (0)	0 (0)	7 (4.4)	7 (4.4)
Irresponsible Behavior	0 (0)	0 (0)	0 (0)	2 (1.3)	2 (1.3)	4 (2.5)
Evil-Political Parties	0 (0)	0 (0)	0 (0)	0 (0)	1(0.6)	1 (0.6)
Village Sanitation	0 (0)	0 (0)	0 (0)	0 (0)	3 (1.9)	3 (1.9)
Any other	0 (0)	0 (0)	0 (0)	1 (0.6)	14 (8.8)	15 (9.4)
<b>Total</b>	80 (50)	80 (50)	160 (100)	80 (50)	80 (50)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Table 4.7.9 reveals that about 41.3 per cent of members consisting 25.6 per cent NBCs and 15.6 per cent BCs have raised their voice against the facility of safe drinking water, followed by 5.6 per cent NBCs and 4.4 per cent BCs making total 10

per cent raised voice against electricity supply in the village, and rest of them are very marginal on which they expressed their dissatisfaction, like road, sanitation, irresponsible behavior of government and bank officials and evils of political parties.

“I have gone to some Government Offices; I went to BDO office and got the street repaired and the drains cleaned. I have also participated in the pulse polio campaign. I learnt that the government hospital was not treating the women properly. So along with other members went to the hospital and demanded that the doctor should give the medicines properly. We also staged a dharna and compelled the sarpanch to construct the boundary wall of the cremation ground and the kabristan. We have been to the sarpanch two four times. Now he knows that if he does not listen to us, we will not take it lightly. We will make his life hell”.

(Respondent 13)

The common feeling among the women is that, politics means rotating round the clock spending time, money and energy for others sake and welfare ignoring the welfare of the self. This is the important factor for their non-involvement in politics.

## VI) Legal Awareness

**Table No 4.7.10 Respondents Perceptions on Legal Awareness**

	Before Joining SHG			After Joining SHG		
	Yes	No	Total	Yes	No	Total
<b>Non Backward Caste</b>	6 (3.8)	74 (46.3)	80 (50)	52 (32.5)	28 (17.5)	80 (50)
<b>Backward Caste</b>	1 (0.6)	79 (49.4)	80 (50)	43 (26.9)	37 (23.1)	80 (50)
<b>Total</b>	7 (4.4)	153 (95.6)	160 (100)	95 (59.4)	65 (40.6)	160 (100)

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

Legal awareness means to know how and why about minimum laws of the land, to be more precise it is knows about various laws, legislations rights and duties of an individual, which are confirmed by the constitution and / or government.

Knowledge of law means power and helps self realization. Legal literacy is commonly understood as knowing the primary level in law. The first step towards that knowledge of law which can transform people’s lives is legal literacy (Pull kuthiyil

George, n.d). From this it is quite clear that, legal literacy has vital role in women empowerment. Hence the National Commission for Women (1992) recognizing the need to impart legal awareness to women and girls, regarding their rights, the commission has initiated a ‘country wise legal awareness programme for women and girls’. Table 4.7.10 reveals that, some 3.8 per cent NBCs and 0.6 per cent BCs, the total of 4.4 per cent respondents reported that they have legal knowledge in pre SHG period. However, in the post SHG situation the percentage has increased tremendously and reached to the target of 59.4 per cent this involves 32.5 per cent NBCs and 26.9 per cent BCs.

The general picture in rural India is that, low level of legal literacy. Large size of population, especially females are unaware of legal issues. As said earlier the mass illiteracy among women is the important reason for the poor level of legal awareness. However, there is a process of transformation in the life of rural women from being dependent and vulnerable citizens to independent and empowered. Once who were restricted to their homes into confident individuals, coming out of their homes and visiting government offices, police stations, block Panchayat offices and so forth all once considered formidable places for them. Women have become self-reliant and capable of handling their own problems. Awareness on legal issues is increasing and women have developed better self esteem and sense of pride in their work.

**Table No 4.7.11. Respondents Awareness about Women Laws (Acts)**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
None	29 (18.1)	37 (23.1)	66 (41.3)
Married Women Property Act	4 (2.5)	2 (1.3)	6 (3.8)
Equal Remuneration Act	1 (0.6)	2 (1.3)	3 (1.9)
The Maternity Benefit Act	18 (11.3)	7 (4.4)	25 (15.6)
Dowry Prohibition Act	18 (11.3)	18 (11.3)	36 (22.5)
Indian Divorce Act	1 (0.6)	1 (0.6)	2 (1.3)
Consumer Act	5 (3.1)	13 (8.1)	18 (11.3)
Women Atrocity Act	1 (0.6)	0 (0)	1 (0.6)
Other	3 (1.9)	0 (0)	3 (1.9)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>

**Source:** Field survey 2011-12.

**Note:** Figures in parenthesis indicate percentage to the total

It has been witnessed that better awareness of laws helps people work more effectively in diverse spheres. The failure of execution of many laws has been

attributed to the beneficiary's lack of awareness. Like representation in politics awareness about laws by women in the study area is also very low. The table reveals that, maximum number of 41.3 per cent respondents consisting 18.1 NBCs and 23.1 BCs denied answering. Next 11.3 per cent each NBC and BC know about Dowry Prohibition Act, about 11.3 per cent NBCs and 4.4 per cent BCs have acquainted with the maternity benefit Act. Some 3.1 per cent NBCs and 8.1 per cent BCs have idea about Consumer Act and rest of them i.e. 3.8, 1.3 and 0.6 respectively have knowledge about Property Act, Divorce Act and Women Atrocity Act. The matters and issues that are related to the disparity and differences in educational level and women empowerment refers to the process by which women acquire due recognition on par with men, to participate in the development process of the society through the political institutions as a partner with human dignity. But, since independence women's role in the political process has remained unchanged. Their political participation has been severely limited. The long time denial of education for women made ignorant about existing laws and acts meant for them. Even though have been implemented but due to the traditional practices, cultural values and negligence about women welfare made them ignorant about the laws. More than this the factors like caste, religion, fetal attitude and family status are also responsible. As a result, women have been left on the periphery of political knowledge.

#### **4.8 Summary**

Microfinance is not a panacea to all problems of poverty. However, it is considered as a vital tool to break the vicious circle of poverty that characterized by low income, low savings and low investment. In order to generate higher incomes, savings and more investment, there is need to inject capital in the form of microfinance.

The empirical evidence in this study showed that 'microfinance' through SHG has positively correlated with the improving in household expenditure, income, assets and employment. Microfinance has contributed in improving the access to credit for consumption and productive purpose. Most (formal) institutions regarded low-income households as "too poor to save". But microfinance programme nullifies the argument and proved that even vulnerable poor can save if he/she has the accessibility and reward from it (Hulme and Mosley, 1996). Generally, the life of poor is often hindered by many contingencies or risks. Insuring against these risks makes people to

bear the large uncertain losses with certainty of small and regular payments. Thus, the SHG movement introduced the micro-insurance services to reduce vulnerability (result of risk and uncertainty) of the poor.

The SHG has tried to bring out the poor (women in particular) from below poverty line and fight against the poverty through deploying the financial and non-financial services. Various skill enhancement trainings and awareness programmes, networking with various institutions, etc, will make the welfare path soften towards poor. The SHG not only uplifted the poor from income related poverty but also from the knowledge poverty. Hence, easily accessible and affordable SHG movement should be provided to the vulnerable poor who are excluded socially and economically for a long period of time. Thus an attempt has been made in this chapter to illustrate the role of SHG movement in the process of women empowerment at the village level. In the next and last chapter we will try to analyse some of the conclusions based on the previous analysis. It will also provide some key suggestions and policy implications in this regard.



# CHAPTER V

## Findings, Conclusion and Policy Implications

*“A socialist movement without the active participation of women is like a wedding without bride”*

*Plato*

### 5.1. Introduction

This chapter of the research work has three sections, section one deals with summary of findings, section two deals with conclusion and the third section deals with policy suggestions this will enable us to adopt measures for the effective functioning of SHGs and thereby empowering rural women on sustainable basis.

### 5.2. Summary of the Findings

After the independence various plans and programmes have been initiated for the upliftment of rural women. However, during the post liberalization period SHG as an institution has emerged to empower these women holistically. In this context many studies have been conducted on the SHG movement and its role for the empowerment of women. However, review of the earlier studies indicates two important trends a) majority of the studies have aimed towards the economic empowerment (Jean-Michel Servet, 1980; Isabelle and Palier, 2005; Sentil and Srekar, 2005; Dwarakanath, 2001; Rangi 2002; b) these studies have been made taking women community as a whole without considering the caste based basic inequality in the Indian society. Thus, to bridge this gap an attempt has been made to study the role of SHG for the economic as well as social and political empowerment of backward and non-backward caste women in Chikodi taluka of Belgaum district, Karnataka. However; the specific objectives of the study are as follows:

1) To analyse the role of SHGs in the economic, social and political empowerment of women.177

2) To explore the status of empowerment among Non-Backward Caste (NBC) and Backward Caste (BC) women.

3) To suggest relevant policy intervention for the effective performance of SHGs.

In the light of the above said objectives an empirical study has been conducted. The forthcoming sub section offers some of the prominent findings of the present investigation.

### **5.2.1. Findings in the Economic Sphere**

1) It was observed in the study area that the member's asset holding has increased to the considerable extent. There is record significant growth in the holdings of value assets like television, telephone and furniture. The magnitude of net change in the value of assets between pre and post SHG periods is highest among BCs. *However, the assets they possessed are non-productive and still deprived from possession of productive assets like land, house, and gold jewelers.*

2) The study revealed that, the self help group movement has influenced savings /credit bank accounts significantly. The average bank accounts in pre SHG period increased to the highest of its limit in post SHG period. The findings also show that, the independent operation of accounts is highest among BCs, compares to NBCs. The whole hearted involvement in the group activities and positive attitudinal change have resulted in independent operation of accounts by these women *Thus, there is a sign of positive change among women belonging to backward caste.*

3) It was found that, the average level of savings per member increased significantly in post SHG period compared to pre SHG period. The total savings of both NBC and BC registered remarkable improvement during post SHG period. The growth rate in savings is highest for BCs as compared to the NBCs. It is also found that, there is a shift change in the extent and the source of savings. Hence, it is due to the impact of SHG movement there is an important change in the approach of rural women. *Therefore, the study shows that, women's income generating capacity has increased as well as their savings ability also. Increased savings capacity has given a sense of security among BC women.*

4). Due to lack of collateral security women were deprived of access to loan before joining SHGs. It is because of policy of collateral free loan facilities provided in SHGs contributed significantly in increasing the number of borrowers. Examining source of loan is an important aspect in understanding the impact of the bank linkage programme and the study revealed that the moneylender was the most important source in the pre SHG period. *The study thus shows that, higher interests are charged by the informal institutions therefore the members to save money changed the source of loan to formal institutions like SHGs and Banks.* The repayment of loans was also observed to be excellent, members where

reported that they could never repay loans was very less, and members who made their repayment in time is more.

5) It is found from the study that, after joining the group members have increasingly possessing independently the power to spend money on family and personal requirements. The results however show that, the highest number of respondents belonging to both the NBC and BC empowered to spend money independently without the prior permission of family members (husband, father in law, mother in law, as is the case). The major items on which the money is spent are; nutrition of Children, better education and the health care facilities for the family. ***Thus, due to economic independence and increased awareness of financial transactions the women members particularly backward caste women are now enjoying more freedom in respect of spending compared to pre SHG situation.***

6) The study results show that, there is significant change in the member's status during post SHG period. During the post SHG period there is considerable decline in the number of women as housewives and massive increase in the percentage of employed women. ***It may be due to the micro finance through SHG, women members are able to diversify their occupations through self employment and earn more income. Not surprisingly, during open group discussion many respondents revealed that the seasonality of employment in rural areas drive them into poverty and deprivation.*** With the SHG movement women folk are exposed to and engaged in various vocations.

7) The findings in the study reveal that, there is both the qualitative and quantitative change has taken place in the attitude of members' knowledge about equality. The gross improvement in the awareness about equality among women especially backward caste women is the important achievement of SHG movement. As stated by BC women they were not aware about gender related issues during the pre SHG period it is only after joining the SHG group they could understand gender and gender related issues. ***Thus the organization of awareness camps by the SHG movement and contact with social environment the knowledge and awareness level of members especially BC women increased significantly.***

8) The study reveals that, there is a big gap in wage structure of men and women workers in agricultural field. Despite of equal wage for Equal Work Act (1963) women in rural areas are still paid less. ***It may be due to the lack of courage to resist or accept the Labor Rules without any resistance. This is so because of long persisting feeling of inferiority complex that existed among women folk. It is the landless backward caste women who work on others field, are not capable to resist the existing system in the village.*** Therefore we can say that, the SHG movement though brought changes in the economic aspects of member's life but still today the age old cultural practices and norms administering their life are powerful and deep rooted.

9) The existing income generating activities lack required relevant technical knowledge and skill training facilities or programmes. However, the experience tells that, the highest number of respondents from both NBCs and BCs categories state that they were not provided training and skill improving facilities. Training programmes in particular field are not organized for the members. Further, the trainings that are organized are production based and not skill based. Surprisingly training facilities are lacking in hereditary occupations that flow from generations together. ***Thus non organization of training programmes either by the SHG or even by the government is the lacuna of SHG movement.***

10) The financial security has vital role to play in the life of women at grass root levels especially for backward caste women. It is the financial security, that ensures the social, cultural and political security, further enables women to lead safe and sustainable life. Thus the findings reveal that, the largest number of respondents is financially secured during the post SHG period. ***Thus SHGs by providing saving and credit opportunities have improved the financial position of women members.***

11) Ownership of land is important from the view point of property and the important strategy to avoid gender inequality. But from ages women's right to hold property has been rather limited or nil. Even when property such as land is inherited matrilineally, the actual power to control and manage seems to rest with men- husband, uncle and brother. It is well accepted that land access can notably reduce a families' risk of poverty. However, SHG movement in this regard ensures the entitlement of property, ***one of the results is that women have had title deeds transferred to them, often from their husbands, to obtain the loans. This has also reduced the incidence of divorce since women as owners of their own homes cannot be easily evicted.***

12) The study results show that possession of gold and gold jewelry among women members of SHGs is marginally increasing. However, the possession of gold jewelry is more among NBCs. Gold jewelry should not be taken always as an indicator of status symbol but can be taken as a means to provide security in times of emergencies. ***However because of hike in price of gold, the gold holding by women members is coming down.***

### **5.2.2. Findings in the Social Sphere**

1) The Study shows that the number women attending schools in the night is very less. Surprisingly, many of them are even not aware of existence of night schools in their respective villages. ***This is because of heavy workload and time constraint as for as women***

*members of SHGs. Therefore, SHG movement proved to be successful in creating awareness about provision of savings and credit facilities however is not helping women to involve neither in formal nor in informal learning process.* Though this scheme do not come under the agenda of SHG however, as most of the members are illiterate they are to be educated to contribute to the success of SHG movement.

2) Education is considered as an essential component of the Cultural Revolution in stimulating equality among people of both sexes. In this context the findings reveal that, the highest number of respondents' wishes to educate their girl children up to graduation. Hence, the findings show that the attitude of women members who are also parents of girl children has changed. *Thus, SHG movement has emerged as a center of social learning and through the process bringing transformation in the sphere of learning especially among backward castes. More and more backward caste members are now encouraging and supporting women education.*

3) The findings in the study reveal that, the rural women are developing positive attitude towards daughter's education and career. Large number of BC women prefers to see their daughters as teachers. Of the total number the highest number of backward caste women chose teaching as a career for their daughters. Few of them chose government jobs and very few of them select banking sector. Thus to improve their standard of life and prestige the BC women are encouraging their daughters to undertake such jobs that can bring income as well as respect. *This is how the membership in SHG and increase in social contacts led to the attitudinal change among backward caste women.*

4) Food is the key to the development- so much so that it is used as the prime measure of poverty (Dandekar and Rath 1971).The findings in the study reveal that, as far as food security is concerned there is more or less 100 per cent security is provided by SHG movement. However, the claim of 'food' as their 'right' by backward caste women contributed much to this. Thus the SHG movement along with food security helped BC women to use milk and ghee like non-backward caste women. *Thus the impact of SHG movement is very positive as for as changing the food habits of socially and economically backward women folk. Now they consider using nutritious food in their daily life as their right. Still, the families in which men are addicted to drinking habits this awareness and capacity to consume nutritious food is not found.*

5) The study reveals that more and more women are now becoming conscious towards health hazards and maintaining their health intact. As the backward caste women go outside the family for work, the chance of suffering from one or the other disease is more. Thus the deteriorating health conditions affect the future repayment capacity. Therefore, they need financial support to get rid of these emergency expenses. SHG movement provides emergency loans which enable member women to go to hospital and get required treatment in case of ill health. ***This movement has provided confidence and moral support to ailing members to get better treatment.***

6) Lack of basic facilities like pure and safe drinking water and hygienic environment are the major factors that contribute to the shabby living conditions in rural India. Hence SHG movement through its various programmes and workshops created awareness about basic facilities among backward caste women which resulted in behavioral changes with regard to health rights, hygienic and personal welfare. ***The intervention of SHG movement is changing the very outlook of women; there is a rapid increase in their health consciousness. Today the BC women by taking the financial help and subsidy from the government are constructing toilets in their homes which resulted in decrease in the percentage of open defecation.***

7) The possession of resources of power to the large extent is lacking among women folk. Women have to acquire skill, expertise and possess command over resources then only they could share the decision making process with male members of the society. However, the overall findings indicate that, the decision making capacity of women members has become important and decisive in matters connected with maintenance of family after they joined groups. ***Thus the findings indicate that, social empowerment of women has increased since joining the SHG movement. More prominently it has helped the rural poor, particularly BC women, to have access to the long denied rights in economic, social, political and cultural spheres of life.***

8) Free physical mobility of women is another indicator of women empowerment. Hence, change in mobility and social interaction is considered as an important indicator of women's empowerment. The results in the study show that, the gross number of respondents from both categories empowered to move outside the family on equal basis. The movement outside family involves visit to bank, post office, and market and cinema halls. However, except going to cinema halls in other cases the mobility is significantly high. ***Women after joining the***

*movement have become more mobile and confident to move outside home to undertake to conduct family affairs.*

9) Domestic violence is a global as well as sensitive problem but has not received as much attention. In fact the findings reveal that, there is a slight reduction in the women atrocity during post SHG period. However, in reality the figures do not mach with the existing situation. *From the findings it is observed that, still women are afraid of their husband's. Though the figures show the quantitative change in the domestic violence however, qualitatively they are not yet so empowered to challenge the existing values and age-old practices of society.*

10) Women who have become members of SHGs are actively participating not only in group meetings but also in meetings conducted by various organizations of democratic set up like gram panchayts town councils and such other platforms. However women members are though active in SHGs they are not yet participating in large number as elected members of village panchayats and other such bodies. Active participation in discussion is done by women belonging to BCs compare to NBCs. *Thus SHGs have encouraged women to put forth their views with confidence in public platforms. This is really very tangible achievement of SHG movement.*

11) The category wise awareness status is same in pre SHG period for both NBCs and BCs while during post SHG period the share of NBC is more, thus BCs are still lagging behind. Still empowerment being multi dimensional process needs change in the psychological approach of women members in respect of above factors. *If taken the single category, (BC only) there seems to be major improvement in this field. As stated by them, after joining the group they are more aware about four Ps i.e. power, position, prestige and privilege. Thus the qualitative change has been witnessed among rural women in general and backward caste women in particular in respect of realisation of their position prestige and privilege in existing social set up.*

12) The level of empowerment is also measured on the basis of social contacts. The findings of the study show that, both quantitative and qualitative change has taken place in the sphere of women's social contacts. The maximum number of respondents agreed that their contacts are increased and, the equal number of respondents agreed that their contacts outside the caste sphere are increasing. These are the qualitative and quantitative improvements that this researcher has found. *Therefore, the important finding is that, in both cases (Increased*

*contacts and Contact outside caste) the subaltern groups are ahead of NBC women and thus have achieved control over style of living.*

### **5.2.3. Findings in the Political Sphere**

1) The findings in the study indicate that, there is marginal improvement in the awareness about three tier systems of Panchayat Raj institutions. Due to lack of confidence, existence of male dominated society and relatively political ignorance participation of women in general and BC women in particular is marginal in political arena. However, the microfinance programmes of SHG have given women the tools and skills they need to participate more effectively and successfully in formal political activities. *Today SHGs have established links with local self governance bodies. And further SHGs are moving towards setting up of federations. These factors have boosted morale of women to participate in political activities.*

2) It is found that, the sufficient number of female members have not represented at panchayat level. The findings also show that, meager number of women have represented at local level and taluk level. The study result envisages that, BCs though empowered in the sphere of decision making, medical treatment and voting still their political representation is quite low. *However, SHG movement through various activities introduced members to the new and varied environments of social contacts, mass communication and political parties; this enables them to develop contacts with the people and to participate enthusiastically in all activities of the society including political activity.*

3) Most of the women in rural area feel that, politics means only the act of voting. Therefore the study results reveal that, during the pre SHG period a majority of women members consulted their family members before voting for a particular party or candidate. The figures also indicate that, the members exercised their ballot by the influence of their husbands. However, in post SHG period positive shift has taken place as the female members voted on their independent conscience. *Thus the awareness created by SHG movement and member's personal experiences brought significant change in women's voting behavior. Today, the women's turnout has increased significantly in the process of elections: gram panchayat to parliament.*

4) Less numbers of women are present in the executive bodies that are constituted by Panchayat Raj system. Ignorance in political matters, existing social structure and lack of confidence among



women are responsible for lesser participation of women in these bodies. *Findings reveal that women's participation in these areas is slowly showing good results. Thanks to constitution provisions, efforts of the government and encouraging activities of SHGs.*

5) During the post SHG situation remarkable improvement is seen in the women's attendance in gram panchayat meetings. It is observed that the SHG movement through its strategic efforts enhanced the respondent's knowledge, confidence, courage and ability to participate in politics. *Moreover, it has helped to improve the process of social transformation and individuality. It (SHG) helps women's power to analyse problems, to organize institutions and mobilize resources that help to run relevant institutions.*

6) The results show that, during post SHG period, respondent's voice against grievances increased significantly. The members of SHG raised their anger against lack of basic facilities like water, electricity, roads, the apathy of government officers, and ill conceived village sanitation system. *Thus, though the backward caste women are keeping themselves away from the executive bodies their grievances against lack of facilities is very loud compared to NBC members. Organisation of legal awareness camps by SHG movement has put confidence among members to fight for their rights and privileges.*

7) Before joining SHG movement the status of most of the members regarding legal awareness is very negligible as most of the members are relatively illiterate. After joining SHG movement members have developed contacts and interacted with different public, private, social, financial and semi-financial institutions. This has expanded their comprehension ability and slowly the members which were once fully dependent now becoming slowly transformed in to independent and empowered women. *Thanks are due to SHG movement women are self reliant and capable of handling their own problems independently. Self esteem is increasing among members of these groups which have led to have a sense pride among members.*

### 5.3. Conclusion

Going back to the questions raised in the introduction- this study propose that the interventions of SHG help rural women to confiscate constrictions and expand spaces which is considered as an essential conditions and central to their empowerment. The empirical evidence shows that microfinance has positively correlated with the improvement of ownership of assets by members. This correlation is extended to the pattern of expenditure, source of income, status of employment and command over assets. Now these members have a greater say in the conduct of affairs of family and even they have stronger hold on family relations and in turn the relation of family with society at large. As far as the status of the economic empowerment of Backward Caste women are concerned there is a positive change after SHG now they are possessing assets which has also been contributed in improving the access to credit for consumption and productive purpose. The economic independence gained by the respondents made them free from the clutches of money-lenders which assist to reduce vulnerability of the poor. Friedmann (1992) argues that, poverty should not be seen not merely in material terms, but as social, political and psychological powerlessness. He described the path of empowerment in terms of two steps first mobilizing the poor and then transforming their social power to political power.

The microfinance strategy not only uplifted the poor from income related poverty but also from the knowledge poverty. The results of the analysis suggest that, the SHG movement has been performing better not only as providers of financial services in terms of augmenting saving, lending and ensuring repayment, but also in terms of creation of awareness and empowerment. Empowerment is the ability to exert power over people and resources. Drawing on Foucault's (1988) writings, we argue that empowerment involves the exercise rather than possession of power. Our findings on social empowerment indicate that, maximum number of women members in bank linked groups is now exercising their control over resources. The member's social awareness level has increased significantly. Now they are able to identify the constraints that abstain the process of empowerment. It indicates that the SHG movement has helped the female members to realise the results of social rights. SHG movement is doing a yeomanry service in the field of developing positive attitude towards education, health and hygiene. The category wise awareness status is same before they joined SHG movement for both NBCs and BCs but (NBC are more aware than BC members).

Political status of women is defined as the degree of equality and freedom enjoyed by women in shaping and sharing of power given by society. However, in political field today the percentage of participation of members is very negligible. In fact when SHGs are federated and established links with local self government bodies perhaps the process of participation of members may pick up momentum. The involvement of backward caste women in particular, is very marginal due to lack of political awareness, confidence and most importantly socio-cultural constraints. However, the reservation policy in local politics has changed the condition of women to some extent. Further it is observed that the SHG movement through its strategic efforts enhanced the respondent's knowledge, confidence, courage and ability to participate in various rural public and political spheres. Significant increase has also been observed in the respondent's voice against grievances during post SHG period moreover organisation of legal awareness camps by SHG movement has also put confidence among members to fight for their rights and privileges. The political empowerment is one of the catalysts, which will bring about a perceptible change in the role of women.

Thus, finally it can be concluded that the SHG movement has a positive contribution in the process of the empowerment of women in general and rural women in particular. However, since empowerment is a multifaceted process SHG alone not enough for women's empowerment. Lessons from the field confirm that, through enhancing the capabilities of rural poor women it brought transformation in their life they undertake economic activities like savings and credit to meet their daily needs which further play an important role in social empowerment. Although, the role of SHG in the process of political empowerment of rural women is marginal but the democratic participatory environment and awareness created by SHG's helping rural women to become an active actors in rural political institutions which are emerging as one of the vital rural non-formal institutions of political education of rural women. On the other hand, exploring the status of the empowerment of backward caste women in the economic, social and political sphere is concerned except economic sphere still it has not shown improvement as expected. The study also concludes that like gender specific dimensions, there are caste specific dimensions of empowerment. There is a need to design strategies for opening such windows of opportunities for women, especially for those from deprived social groups.

## **5.4. Policy Suggestions**

On the basis of the present study the following suggestions have been made which will be helpful for the effective implementation of SHG's which will be helpful for the empowerment of women.

### **5.4.1. Suggestions for Economic Empowerment**

#### **1) A new Strategy for poverty alleviation**

In this twenty-first century we must take along an active people centered and growth oriented poverty alleviation strategy- a strategy which seems to incorporate women's aspirations, dynamism and involvement. It is envisaged that, self help groups will play a vital role in such strategy. But there is a need for structural orientation of the groups to suit the requirements of new business.

#### **2) Rashtriya Mahila Kosh (RMK)**

RMK would act as the premier advocacy organization for the development of micro-finance sector at national and international level to enhance the flow of micro credit in the unorganized sector for women. Mechanism would be evolved to access credit from RMK for women SHGs instead of Banks as an alternative financial institution by all Ministries which are promoting / implementing subsidy-linked SHG programmes. To this end, institutional capacity of RMK should be expanded through organizational expansion. RMK would expand its role from a mere credit disbursal agency to a genuine community based, women oriented, saving cum lending agency.

#### **3) Committee on SHGs and the Status of Women**

Given the scale of the microcredit based SHG phenomenon (there are 7 million SHGs in the country; nearly 90 per cent of the groups are formed by women only), there is a need in the 12th plan to undertake a comprehensive national level review of SHGs and micro-credit policies from a gender perspective with a view to determine how the quality of these SHGs may be further improved and better serve the interests of poor women. Thus in the 12th plan it is proposed to constitute an autonomous, high level Committee on SHGs and the Status of Women, to review SHG related policies and programmes and make recommendations on the vision that underlies SHG interventions in terms of empowerment and poverty alleviation, to develop monitorable indicators of gender justice and equity, assess the role of sponsoring agencies including

government agencies, micro finance institutions etc. and suggest changes required in overall SHG policy Frameworks.

#### **4) Avoidance of Feminization of Poverty**

The issues relating to feminization of poverty, especially in the context of large gender differential in wage rates, exploitation of women in the unorganized sector, skill training, technology and marketing support etc. Strong marketing network is mandatory required for effective and proper marketing of products and services of micro enterprises linked SHG's. SHG's need marketing support and institutional capacity to handle marketing activities independently. There is urgent need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impediments, which have denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made more easy and simple.

#### **5) Proper Regulatory mechanism**

The micro-financing institutions need proper regulation and operation of business transactions. Therefore Reserve Bank of India (RBI), Small Industry Development Bank in India (SIDBI), NABARD and other organizations should evolve proper mechanism for monitoring, supervision, direction, appraisal and evaluation of micro-financial institutions as well as self help promotion institutions.

#### **6) Provision of sufficient fund**

The loan amount issued by the SHG may not be sufficient for a person to make investments in income generating Activities (IGA). Hence, higher loan amount to be channeled to the members from the external sources, whenever time is a limit to the sum allocation by SHG. However, a reliance on moneylender and borrowings from others might generate further indebtedness, as the members themselves belonged to a poor background. Under such circumstances the external loan of such as banks, NGOs and revolving funds should be adequate to support the activities

### **5.4.2. Suggestions for Social Empowerment**

#### **1) National Commission for Women (NCW)**

The NCW must be strengthened to effectively play its role as the nodal agency for the protection of women rights. Towards this end, efforts should be made in the 12<sup>th</sup> plan to suitably amend the NCW to function as a statutory body. Further, in order to make the NCM more pro-active in

addressing the particular needs of women in conflict zones, a National Task Force on violence against Women in Zones of Conflict is proposed to be located in the NCW in the 12<sup>th</sup> plan.

## **2) Implementation of Protection from Domestic Violence Act and other Acts of the Ministry**

The Ministry of Women and Child Development has to set up required infrastructure to make the Domestic Violence Act and other acts effective in terms of wide publicity of the Acts, training, sensitization and capacity building of Protection Officers, service providers, members of the judiciary, police, medical professionals, counselors, lawyers, etc on the issue of the act and other criminal and civil laws. Ministry of Women and Child Development shall also play a critical role in doing advocacy on the implementation of the Supreme Court sexual harassment guidelines, to prevent sexual harassment and violence against girls and young women, which is significantly underreported within educational institutions, especially in schools.

## **3) Protectional measures for women from Scheduled Castes**

All efforts must be made to fully implement laws to protect SC women's rights (Scheduled Castes/Scheduled Tribes (Prevention of Atrocities) Act 1989 and the Protection of Civil Rights Act 1955) and ensure the abolition of 'untouchability' in compliance with Article 17 of the Constitution. Special protection mechanisms have to be evolved for SC women who have filed police complaints against grievous caste based atrocities. Legislation prohibiting practices of dowry, Devadasi/jogini, manual scavenging, and caste-based discrimination and untouchability must be stringently implemented. Women and children who are liberated from manual scavenging should benefit from special rehabilitation packages. The Government should seek to move towards legislation eradicating the practice of Devadasi. The 12<sup>th</sup> plan should seek to evolve a national labor policy for the unorganized sector, which has a large majority of SC women as laborers.

## **4) Reproductive health care**

Reproductive health care of women needs special attention in the 12<sup>th</sup> Plan. There should be an enabling environment of information, services and health programmes for women to exercise their reproductive rights and choices freely. Reproductive and maternal health programs, including RCH, should not be combined with the goals and strategies of population stabilization

### **5) Curbing violence against women**

Protection of Women from Domestic Violence Act 2005 should be articulated as a Public Health Issue and included in medical education. ANMs should be trained to deal with violence and the trauma that follows. Counselors should be appointed at the PHC level. Multiple forms of sexual violence against women in conflict zones are a new area of concern. The 12<sup>th</sup> plan proposes to set up a National Task Force on violence against Women in Zones of Conflict within the NCW with adequate budgetary allocations to make it effective in monitoring.

### **6) Social capability building programme**

Social capability building programmes should be organized from time to time to train the NGO's activists, volunteers, Panchayat representatives, members of youth clubs etc. to promote small savings and women's active and positive role in development process, ensuring their rights, entitlements and due share in developmental benefits.

### **5.4.3. Suggestions for Political Empowerment**

Specific measures required in the 12<sup>th</sup> plan to accelerate the process of women's political empowerment and participation in PRIs is;

#### **1) Parliament and Assemblies**

Despite the commitments made in the 10<sup>th</sup> plan to enact a Bill reserving one-third of seats for women in Parliaments and Assemblies, successive Governments had failed to make this commitment a reality. The Bill is enacted in 11<sup>th</sup> plan period to provide 33 per cent reservation for women. SHG movement should take note of this and try to empower women to make more meaningful implementation of this clause.

#### **2) Encouragement for political participation**

The CSWI report suggested that female representation in political institutions especially at the grass-roots level needed to be increased through a policy of reservation of seats for women also suggested 30 per cent quota for women be introduced at all levels of elective bodies. Women's groups and gender politics strictly insisted. That reservation is restricted to the Panchayat level to encourage grass-roots participation of women in elected politics.

### **3) Capacity building programme**

Micro Credit is not an end in itself; it is a means towards the socioeconomic empowerment of people. The focus of the program should not exclusively be on the credit management; but also on participatory mechanism, development education and decentralization. Necessary training to enhance their capability should be imparted. Women's participation in the Panchayat Raj Institutions, Watershed development, and other development programs should be encouraged.

### **4) Strengthening the Women's Component Plan (WCP)**

Women's Component Plan (WCP) would need to be extended to all Ministries and Departments and not confined to those, which have historically been perceived as "women related". PRIs should also be intensively involved in ensuring 30 per cent earmarking for women. Recognizing that some women suffer greater deprivation and discrimination, the 12<sup>th</sup> plan will further refine the norms of the WCP to prioritize the most vulnerable as beneficiaries, particularly SC, ST women, Muslim women, Tribal women, single women and HIV positive women, among others.

### **5) Women's representation and participation in decentralized planning implementation and governance:**

There should be simultaneous training and inputs to women in the PRIs to enable them to influence gender sensitive local planning and implementation. There has to be a renewed focus on decentralised planning and implementation, with emphasis on the role of women in PRIs as a key institutional mechanism for the future plan.



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## **APPENDIX-A**

### **A STUDY OF EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS IN BELGAUM DISTRICT OF KARNATAKA STATE**

#### **PROFILE OF THE VILLAGE SHGs**

##### **I) Village Identification:**

- 1.1 ) Name of the village:
- 1.2) Total population of the village
- 1.3) Total number of literates:
- 1.4) Total number of illiterates:
- 1.5) Total number of religions:
- 1.6) Total number of castes:
- 1.7) Total number of temples:
- 1.8) Total number of Mosks/Churches:
- 1.9) Main occupation:

##### **II) Civic Facilities**

###### **Water**

- 2.1) Total irrigated land:
- 2.2) Total non-irrigated land:
- 2.3) Total number of wells:
- 2.4) Total number of Bore wells:

###### **Health**





- 5 Has SHG opened its account in bank? 1. Yes   
2. No

6 If yes, Name of the Bank: \_\_\_\_\_  
Credit Society: \_\_\_\_\_

- 7 No. Of Meetings: - 1. Once in a week   
2. Once in a month   
3. Twice in month

- 8 Internal Loan Amount: - 1. Up to Rs. 1000   
2. Up to Rs. 2000   
3. Up to Rs 3000   
4. Up to RS. 4000   
5. Up to Rs. 5000   
6. Up to Rs 6000

- The monthly rate of Interest on Internal Loan:- 1. Up to 1 Per cent   
2. Up to 1.5 Per cent   
3. Up to 2 Per cent   
4. Up to 2.5 Per cent   
5. Up to 3 Per cent

- 9 Is external loan Facility Available: - 1. Yes   
2. No

- 10 If yes, source of external loan: - 1. Through NGO   
2. Through bank loan with Govt. subsidy   
3. Through bank.

- 11 The type of activities run by the SHG: -
- 1. Group Discussion on problem
  - 2. Skill and Personality development program
  - 3. Resolving family disputes
  - 4. Anti Alcohol Movement
  - 5. Organizing Training Programs
  - 6. And other movement against Social Evils
  - 7. Any other

- 12 Are financial transactions of your SHG transparent?
- 1. Yes
  - 2. No

- 13 Does your SHG give moral support to start any enterprise? ; -
- 1. Yes
  - 2. No

- 14 Are you informed about other successful SHGs? : -
- 1. Yes
  - 2. No

- 15 Does your concerned institution review the progress of your SHG regularly?
- 1. Yes
  - 2. No

- 16 Would you like permanent assistance of concerned institution, which promoted the SHG?
- Yes                      No

- 17 Does your SHG has its business rules                      Yes                                            No

- 18 Are the rules acceptable to all the                      Yes                                            No

19 What action is taken if a member did not repay loan on time

-----

20 What are the successful initiatives/ best practices of your SHG?

-----

## PART – I

### I) The Profile of SHG Members

#### i. Personal Information:

1.1.1 Name of the Respondent:

1.1.2 Contact number of Respondent:                      Phone:                      Mob:

1.1.3 Name of the SHG of which you are a member:

1.1.4 Name of the village:

1.1.5 Age of the Respondent:                      1. Less than 25 years                     

2. 25 to 35 years                     

3. 36 to 45 years                     

4. Above 45 years                     

1.1.6 Marital Status:                      1. Married                     

2. Unmarried                     

3. Widow                     

4. Separated                     

5. Divorce                     

6. Deserted                     

7. Devadasi                     

1.1.7 Educational Status:                      1. Illiterate                     

2. Up to 4<sup>th</sup> Standard                     

3. 5<sup>th</sup> to 10<sup>th</sup> Standard

4. 11<sup>th</sup> to Graduate

5. Post Graduate

1.1.8 Religion:

1. Hindu

2. Muslim

3. Buddha

4. Jain

5. Christian

6. Any Other

1.1.9 Social Category:

1. NBC (Non-B.C.)

2. OBC

3. SC

4. ST

1.1.10 Number of Children:

1. Sons

2. Daughters

3. Total

1.1.11 Occupation:

1. Housewife

2. Employed

3. Self-Employed

4. Farmer

5. Laborer

6. Any other

1.1.12 Employment profile:

A) Employment Govt. Sector

Full time  Part time

B) Private Sector

Full time  Part time

C) Co-operative sector

Full time  Part time

D) Self-Employed

Full time  Part time

1.1.13 Occupation of the spouse: Employed

Self-Employed

Govt. Employment

Private Company

1.1.14 Kind of housing:

Kachha Pukka Hamlet (Zopdi)

Chawl Wada Flat (Bang low)

1.1.15 Type of Family:

Joint  Nuclear

1.1.16 Monthly Income of the Family:

1. Less than 1500

2. 1501 to 3000

3. 3001 to 6000

4. 6000 and above

1.1.17 Type of Ration card:

1. APL

2. BPL

**PART –II**

**II. Self Help Groups and Economic Empowerment:**

**ii. Economic Independence:**

2.1.1 Did you have following assets before joining the SHG?

- |                   |                          |                     |                          |                  |                          |
|-------------------|--------------------------|---------------------|--------------------------|------------------|--------------------------|
| 1. Telephone      | <input type="checkbox"/> | 2. Furniture        | <input type="checkbox"/> | 3. Vehicle       | <input type="checkbox"/> |
| 4. House          | <input type="checkbox"/> | 5. L.P.G.           | <input type="checkbox"/> | 6. Live Stock    | <input type="checkbox"/> |
| 7. Jeweler        | <input type="checkbox"/> | 8. T.V.(with cable) | <input type="checkbox"/> |                  |                          |
| 9. Sewing Machine | <input type="checkbox"/> | 10. Radio           | <input type="checkbox"/> | 11. Refrigerator | <input type="checkbox"/> |
| 12. Shop          | <input type="checkbox"/> | 13. Tape Recorder   | <input type="checkbox"/> | 14. Any Other    | <input type="checkbox"/> |

2.1.2 Do you have following assets now after joining in the SHG?

- |                   |                          |                     |                          |                  |                          |
|-------------------|--------------------------|---------------------|--------------------------|------------------|--------------------------|
| 1. Telephone      | <input type="checkbox"/> | 2. Furniture        | <input type="checkbox"/> | 3. Vehicle       | <input type="checkbox"/> |
| 4. House          | <input type="checkbox"/> | 5. L.P.G.           | <input type="checkbox"/> | 6. Live Stock    | <input type="checkbox"/> |
| 7. Jeweler        | <input type="checkbox"/> | 8. T.V.(with cable) | <input type="checkbox"/> |                  |                          |
| 9. Sewing Machine | <input type="checkbox"/> | 10. Radio           | <input type="checkbox"/> | 11. Refrigerator | <input type="checkbox"/> |
| 12. Shop          | <input type="checkbox"/> | 13. Tape Recorder   | <input type="checkbox"/> | 14. Any Other    | <input type="checkbox"/> |

2.1.3 Do you spend money that saved/earned by you before joining SHG?

1. Yes  2. No.

2.1.4 If no who's permission you need to take?

- |                  |                          |                  |                          |
|------------------|--------------------------|------------------|--------------------------|
| 1. Husband       | <input type="checkbox"/> | 2. Father-in-law | <input type="checkbox"/> |
| 3. Mother-in-law | <input type="checkbox"/> | 4. Any other     | <input type="checkbox"/> |

2.1.5 Do you spend money that saved/earned by you after joining SHG?

1. Yes  2. No.

2.1.6 Do you purchase something for family out of the money?

1. Yes  2. No.

2.1.7 Did you purchase something for family out of the money?

1. Yes  2. No.

2.1.8 Can you purchase something for you own self out of the money?

1. Yes  2. No.

**2. Savings: (Thrift)**

2.2.1 Did you have bank Account before joining SHG?

1. Yes  2. No.

2.2.2 Do you have bank Account after joining SHG?

1. Yes  2. No.

2.2.3 Can you operate it independently after joining SHG?

1. Yes  2. No.

2.2.4 Did you save regularly before joining in the SHG?

1. Yes  2. No.

2.2.5 If yes how much amount you save weekly?

1. 25 Rs.  2. 50 Rs.

3. 75 Rs.  4. 100 and above

2.2.6 Did you save regularly after joining in the SHG?

1. Yes  2. No.

2.2.7 If yes how much amount you save weekly?

1. 25 Rs.  2. 50 Rs.

3. 75 Rs.  4. 100 and above

2.2.8 How do you pay this amount?

1. From your self-earned  2. Asking from husband

3. From the money given to you for household expenses

2.2.9 Have you saved and deposited some amount at places other than the SHG?

1. Yes  2. No.

2.2.10 What were your feelings when some money was collected on your account for the first time?

---

**3. Loan: (credit)**

2.3.1 Have you taken loan before joining SHG?

1. Yes  2. No.

2.3.2 If yes, for what purpose?

1. Household consumption  Festivity   
3. Educational Expenses  4. Marriage   
5. Medical care  6. Business   
7. Old Loan Repayment  8. Any Other

2.3.3 Sources of loan:

1. SHG  2. Credit Society   
3. Moneylender  4. Friend/Relative

2.3.4 Have you taken loan after joining SHG?

1. Yes  2. No.

2.3.5 If yes for what purpose?

1. Household consumption  2. Festivity   
3. Educational Expenses  4. Marriage   
5. Medical care  6. Business   
7. Old Loan Repayment  8. Any Other

2.3.6 Sources of loan:

1. SHG 2. Credit Society  
3. Moneylender 4. Friend/Relative

2.3.7 Does the loan amount is utilized for the purpose for it was taken?

1. Yes  2. No.

2.3.8 If no, what is the reason?

1. Shortage of Fund 2.  loan of other source   
3. Household restriction

2.3.9 Do you repay he loan installment regularly?

1. Yes  2. No.



**4. Equality in Wage and Work:**

2.4.1 What were you before joining SHG?

1. Housewife  2. Employed  3. Agricultural Labor

2.4.2 What were you after joining SHG?

1. Housewife  2. Employed  3. Agricultural Labor

2.4.3 Do you know anything about equality before joining SHG?

1. Yes  2. No.

2.4.4 If no, did you come to know after joining SHG?

1. Yes  2. No.

2.4.5 If yes, what is equality according to you?

---

2.4.6 If employed, do you receive the same respect that men colleagues receive?

1. Yes  2. No.

2.4.7 If agricultural labor, is your salary equal with men?

1. Yes  2. No.

2.4.8 If no, what is the reason?

---

2.4.9 What is your opinion about equal wage for equal work?

---

**5. Skills and Training:**

2.5.1 Does your SHG organized skill development trainings?

1. Yes  2. No.

2.5.2 If yes what types of trainings are organized?

1. Hereditary occupation  2. Production based   
3. Service based  4. any other

2.5.3 Does skill training is useful for you?

1. Yes  2. No.

2.5.4 If yes in what way they are useful?

1. Skill development  2. Increase in Income  3. Any other

2.5.5 If no what is the reason?

---

2.5.6 Does it helped to increase your income?

1. Yes  2. No.

2.5.7 What was your monthly income before training in the SHG?

1. 500  2. 501 to 1000  3. 1001 to 2000   
4. 2001 to 3000  5. 3001 to 4000  6. Above 4000

2.5.8 What was your monthly income after training in the SHG?

1. 500  2. 501 to 1000  3. 1001 to 2000   
4. 2001 to 3000  5. 3001 to 4000  6. Above 4000

2.5.9 Does your group give training in your family occupation?

1. Yes  2. No.

2.5.10 Did you feel economically secure before joining in the SHG?

1. Yes  2. No.

2.5.11 Do you felt economically secure after joining in the SHG?

1. Yes  2. No.

## 6. Ownership of Property:

2.6.1 Do you own land before joining SHG?

1. Yes  2. No.

2.6.2 If yes how many acres?

1. Less than one acre  2. One acre   
3. Two  4. Above 3 acres

2.6.3 Do you own land after joining SHG?

1. Yes  2. No.

2.6.4 If yes how many acres?

1. Less than one acre  2. One acre   
3. Two  4. Above 3 acres

2.6.5 Do you have any jewelry before joining SHG?

2.6.6 Do you have any jewelry after joining SHG?  
1. Yes  2. No.

2.6.7 Did you own house before joining SHG?  
1. Yes  2. No.

2.6.8 If no do you have it now after joining SHG?  
1. Yes  2. No.

### PART – III

#### 1. Education:

3.1.1 Did you enroll your name for schooling?  
1. Yes  2. No.

3.1.2 If yes how much you have studied?  
1. Primary  2. Secondary   
3. Graduate  4. Post Graduate

3.1.3 If no what is the reason?  
1. No interest  2. Family Restriction  3. Poverty

3.1.4 Do wish to learn now?  
1. Yes  2. No.

3.1.5 If there a night school in your village?  
1. Yes  2. No.

3.1.6 If yes are you going to learn?  
1. Yes  2. No.

3.1.7 If no why?  
1. No interest  2. Heavy workload   
3. Inconvenient  4. Any other

3.1.8 Have you enrolled your daughter in the school?  
1. Yes  2. No.

3.1.9 Could you afford schooling expenditure of your children before joining in the SHG?  
1. Yes  2. No.

3.1.10 Can you afford schooling expenditure of your children after joining in

the SHG?

1. Yes  2. No.

3.1.11 How much education would you like for your daughter?

1. Secondary  2. Higher Secondary   
3. Graduate  4. Post Graduate

3.1.12 Do you wish that your daughter should do a job after her study is over?

1. Yes  2. No.

3.1.13 What type of job she should do?

1. Teaching  2. Clerical  3. Bank   
4. Government Office  5. Police  6. Other

## 2. Health:

3.2.1 Could you afford two square meals for your family member round the year before joining SHG?

1. Always  2. Sometime  3. Rarely

3.2.2 Do you afford two square meals for your family round the year after joining in the SHG?

1. Always  2. Sometime  3. Rarely

3.2.3 Did you use milk and ghee in your food before you become member?

1. Yes  2. No.

3.2.4 Do you use milk and ghee in your food after you become member?

1. Yes  2. No.

3.2.5 Could you afford non-veg food before joining SHG?

1. Yes  2. No.

3.2.6 Do you afford non-veg food after joining SHG?

1. Yes  2. No.

3.2.7 Was it possible for you to afford medical treatment whenever required before joining SHG?

1. Yes  2. No.

3.2.8 Is it possible for you now to afford medical treatment whenever required after joining in the SHG?

1. Yes  2. No.

3.2.9 Does your house have toilet facility?

1. Yes  2. No.

3.2.10 Does your house was water facility?

1. Yes  2. No.

**3. Power Structure (Decision making):**

3.3.1 Did you take decisions related to your life independently before joining in the SHG?

1. Yes  2. No.

3.3.2 If yes to what extent?

1. In every case  2. in most of the cases

3. in some cases

3.3.3 Did you take decisions related to your life independently after joining in the SHG?

1. Yes  2. No.

3.3.4 If yes, up to what extent?

1. In every case  2. in most of the cases

3. in some cases

3.3.5 Are you consulted at the time of any important decisions in your family?

1. Yes  2. No.

3.3.6 What are the matter in which your opinion is considered?

1. Related to agriculture  2. Trade/Business

3. Big purchases  4. Marriages

5. in other matters

3.3.7 Which of the following matters could you discuss with your spouse?

1. Number of Children  2. Abortion  3. Sex of fetus

4. Contraceptive  5. Spacing between children

6. Place of delivery

3.3.8 Can you discuss them now if you were unable to discuss previously?

1. Yes  2. No.

3.3.9 Did you experienced/use to experience domestic violence before joining in the SHG?

1. Yes  2. No.

3.3.10 Do you experience it still?

1. Yes  2. No.

#### 4. Social Participation:

3.4.1 From which source you got the information about the SHG for the first time?

1. News Paper  2. Radio   
3. T.V.  4. Friends / Relative   
5. Any other

3.4.2 Whether you joined SHG voluntarily or by others inspiration

1. Voluntarily  2. Other's inspiration

3.4.3 Did you attend group meetings regularly before joining SHG?

1. Yes  2. No.

3.4.4 Do you attend group meeting regularly after you join SHG?

1. Yes  2. No.

3.4.5 Did you participate in group discussion at the time of group meetings before joining SHG?

1. Yes  2. No.

3.4.6 Did you participate in group discussion at the time of group meetings after joining SHG?

1. Yes  2. No.

3.4.7 Could you speak in public before joining in the SHG?

1. Yes  2. No.

3.4.8 Do you speak in public after joining SHG?

1. Yes  2. No.

3.4.9 Do you participate spontaneously in each and every activity run by the SHG?

1. Always  2. Sometime  3. Never

3.4.10 Do you have support of your family especially your spouse?

1. Yes  2. No.

#### 5. Freedom of Mobility:

3.5.1 Do you have freedom to go outside the family?

1. Yes  2. No.

3.5.2 If yes do you get chance to go in the village/town?

1. Yes  2. No.

3.5.3 Are you permitted to visit your relative/Parents?

1. Yes  2. No.

3.5.4 If yes what is the frequency?

1. Yes  2. No.

3.5.5 Do you visit your village bank?

1. Yes  2. No.

3.5.6 Do you visit your village post-office?

1. Yes  2. No.

3.5.7 Do you visit cinema/drama theaters in the city?

1. Yes  2. No.

## 6. Changing Attitude:

3.6.1 Did you know about women empowerment before joining SHG?

1. Yes  2. No.

3.6.2 Do you know about women empowerment after joining SHG?

1. Yes  2. No.

3.6.3 Is the number of your friends increased after joining in the SHG?

1. Yes  2. No.

3.6.4 If yes, do they belong to another caste?

1. Yes  2. No.

3.6.5 How are your relations with your Sister-in-law, Mother-in-law, daughter-in-law explain?

---

3.6.6 Did you use any family planning method before joining SHG?

1. Yes  2. No.

3.6.7 Do you using any family planning method after joining SHG?

1. Yes  2. No.

3.6.8 Are any chances in food habits occurred during last three years?

1. Yes  2. No.

3.6.9 Do you think that SHG helped you in changing you outlook?

1. Yes

2. No.

#### **PART – IV**

### **4. Political Empowerment:**

#### **1. Political Awareness:**

4.1.1 Whether SHGs are playing a key role in local politics as a pressure group?

1. Yes

2. No.

4.1.2 If yes explain.

---

4.1.3 Did you have knowledge about three-tier system of Panchayat before joining SHG?

1. Yes

2. No.

4.1.4 Do you have knowledge about three-tier system of Panchayat after joining SHG?

1. Yes

2. No.

4.1.5 If yes do you feel any changes are to be made?

1. Voting system  2. Campaigning

3. Period of holding elections

4.1.6 Do you personally know any political leader?

1. Yes

2. No.

4.1.7 Are there any benefits from political party/leader to your group?

1. Yes

2. No.

4.1.8 If yes, what type of benefits? Mention.

---

4.1.9 Did you come to know any Government Schemes after you join the SHG?

1. Yes

2. No.

4.1.10 If yes which schemes?

---

#### **2. Political Participation:**

4.2.1 Were you an active member of any Political party before joining SHG?

1. Yes

2. No.

4.2.2 If yes, has you been elected as a representative of



1. Local level (G.P.)  2. Taluka level   
3. District level

4.2.3 Are you the active member of any political party after joining SHG?

1. Yes  2. No.

4.2.4 If yes, at what level?

1. Local level (G.P.)  2. Taluka level   
3. District level

### 3. Voting Behavior:

4.3.1 Did you cast your votes in the various elections before joining in the SHG?

1. Yes  2. No.

4.3.2 If yes who decides to whom to Vote?

1. Mother-in-Law  2. Husband   
3. Head of SHG  4. Head of Community

4.3.3 How do you cast your vote after joining the SHG?

1. Independently  2. Family member's advice   
3. Due to other  4. Incentives

4.3.4 Do women participate in political activities?

1. Yes  2. No.

4.3.5 If yes what should be their aims and what should be their goals?

---

### 4. Village Level Politics:

4.4.1 Do you participate in Gram Panchyat meetings before joining SHG?

1. Yes  2. No.

4.4.2 Do you participate in Gram Panchyat meetings after joining SHG?

1. Yes  2. No.

4.4.3 If yes what is the frequency?

1. Regularly  2. Occasionally  3. Partly

4.4.4 Are you on the executive body of your village Panchayat?

1. Yes  2. No.

4.4.5 If no What is the reason for abstaining from leadership's

1. Lack of confidence  2. Knowledge

3. No time

4.4.6 Whether the politics in the village affects the working of the SHG?

1. Yes

2. No.

4.4.7 If yes how?

---

4.4.8 Did the political parties have taken the help of your SHG during elections?

1. Yes

2. No.

4.4.9 If yes, what type of Help?

1. Campaign

2. to make vote bank

3. other

## 5. Leadership:

4.5.1 Did you raise your voice against political injustice and grievances at the local level before joining in the SHG?

1. Yes

2. No.

4.5.2 If yes, which were the grievances you raised your voice?

1. Water

2. Electricity

3. Poor roads

4. Local tax

5. Irresponsible behavior of government officer's

6. Evil political – parties

7. Village sanitation

8. any other

4.5.3 Do you raise your voice against political injustice and your grievances at the local level after joining in the SHG?

1. Yes

2. No.

4.5.4 If yes, against which grievances you raised your voice?

1. Water

2. Electricity

3. Poor roads

4. Local tax

5. Irresponsible behavior of government officer's

6. Evil political – parties

7. Village sanitation

8. any other

4.5.5 Have you any time helped non-member women in your locality or village?

1. Yes

2. No.

4.5.6 If yes in which way?

---

4.5.7 What do you feel do the women in your locality or village face important problems?

1. Yes  2. No.

4.5.8 Have you made any efforts to solve them?

1. Yes  2. No.

4.5.9 If yes what type of efforts?

---

**6. Legal Awareness:**

4.6.1 Did you have legal awareness in general before joining in the SHG?

1. Yes  2. No.

4.6.2 If yes, is it expanded after joining in the SHG?

1. Yes  2. No.

4.6.3 If no, have you got it after joining?

1. Yes  2. No.

4.6.4 Are you acquainted with following different laws?

- |                              |                          |                               |                          |
|------------------------------|--------------------------|-------------------------------|--------------------------|
| 1. Hindu Marriage Act        | <input type="checkbox"/> | 2. Married women property Act | <input type="checkbox"/> |
| 3. Minimum Wage Act          | <input type="checkbox"/> | 4. Equal Remuneration Act     | <input type="checkbox"/> |
| 5. The maternity benefit Act | <input type="checkbox"/> | 6. Dowry prohibition Act      | <input type="checkbox"/> |
| 7. Indian Divorce Act        | <input type="checkbox"/> | 8. Consumer Act               | <input type="checkbox"/> |
| 9. Women Atrocity Act        | <input type="checkbox"/> |                               |                          |

4.6.5 Does your SHG organize lectures for increasing your legal awareness?

1. Yes  2. No.

4.6.6 Do you use your legal knowledge to solve you own or group members problems?

1. Yes  2. No.

4.6.7 If yes, how can you explain?

---

4.6.8 Does yourself or any other group member benefited from the any of the act?

1. Yes  2. No.

## APPENDIX-B

### Village Profile

**Table No. 1. List of Hoblies in Chikodi Taluka**

	<b>Frequency</b>	<b>Percent</b>
Chikkodi	40	25
Hobali	40	25
Nagar Munnoli	40	25
Nippani	40	25
<b>Total</b>	<b>160</b>	<b>100</b>

**Table No. 2. List of Selected Villages from the Hoblies**

	<b>Frequency</b>	<b>Percent</b>
Akkol	20	12.5
Hirekodi	20	12.5
Kamatyanath	20	12.5
Kothali	20	12.5
Malikwad	20	12.5
Mugali	20	12.5
Nagaval	20	12.5
Soundalaga	20	12.5
<b>Total</b>	<b>160</b>	<b>100</b>

**Table No. 3. Occupation of Spouse wise Distribution of Respondents**

	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>None</b>	8 (5)	14 (8.8)	22 (13.8)
<b>Employed</b>	2 (1.3)	3 (1.9)	5 (3.1)
<b>Self Employed</b>	14 (8.8)	11 (6.9)	25 (15.6)
<b>Govt. Sector</b>	10 (6.3)	3 (1.9)	13 (8.1)
<b>Private Sector</b>	2 (1.3)	7 (4.4)	9 (5.6)
<b>Driver</b>	44 (27.5)	42 (26.3)	86 (53.8)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>

**Profile of SHG Members**

**Table No. 4. Distribution of Respondents by Age, Marital Status and Education**

	<b>Social Category</b>		
	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
<b>(Age)</b> Less than 25 years	1 (0.6)	6 (3.8)	7 (4.4)
25-35 Years	25 (15.6)	21 (13.1)	46 (28.8)
36-45 Years	28 (17.5)	24 (15)	52 (32.5)
Above 45 Years	26 (16.3)	29 (18.1)	55(34.4)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>
<b>Marital Status</b>			
Married	66 (41.3)	64 (40)	130 81.3)
Unmarried	1 (0.6)	3 (1.9)	4 (2.5)
Separated	11 (6.9)	9 (5.6)	20 (12.5)
Separated	1 90.6)	1 (0.6)	2 (1.3)
Divorce	1 (0.6)	0 (0)	1(0.6)
Devdasi	0 (0)	3 (1.9)	3 (1.9)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>
<b>Education</b>			
Illiterate	25 (15.6)	49 (30.6)	74 (46.3)
Up to 4th Std	3 (1.9)	3 (1.9)	6 (3.8)
5thto 10 Std	45 (28.1)	25 (15.6)	70 (43.8)
11th to Graduate	5 (3.1)	3 (1.9)	8 (5)
Post Graduate	2 (1.3)	0 (0)	2 (1.3)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>

**Table No.5. Distribution of respondents by Kind Housing, Type of Family and Type of Ration Card Condition**

<b>Kind of Housing</b>	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
Kaccha	37 (23.1)	31 (19.4)	68 (42.5)
Pukka	43 (26.9)	48 (30)	91 (56.9)
Hamlet (Zopadi)	0 (0)	1 (0.6)	1 (0.6)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>
<b>Type of Family</b>			
Joint	10 (6.3)	7 (4.4)	17 (10.6)
Nuclear	70 (43.8)	73 (45.6)	143 (89.4)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>
<b>Type of Ration Card</b>			
APL	22 (13.8)	7 (4.4)	29 (18.1)
BPL	49 (30.6)	66 (41.3)	115 (71.9)
Antodaya	6 (3.8)	7 (4.4)	13 (8.1)
None	3 (1.9)	0 (0)	3 (1.9)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>

**Table No. 6. Distribution of Respondents by Occupation, Employment and Income**

<b>Occupations</b>	<b>Non Backward Caste</b>	<b>Backward Caste</b>	<b>Total</b>
Housewife	63 (39.4)	50 (31.3)	113 (70.6)
Employment	4 (2.5)	7 (4.4)	11 (6.9)
Self-Employed	10 (6.3)	15 (9.4)	25 (15.6)
Farmer	0 (0)	3 (1.9)	3 (1.9)
Labour	3 (1.9)	4 (2.5)	7 (4.4)
Anyother	0 (0)	1 (0.6)	1 (0.6)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>
<b>Employment Profile</b>			
Sectional Employment	70 (43.8)	59 (36.9)	129 (80.6)
Govt Sector	1 (0.6)	5 (3.1)	6 (3.8)
Private Sector	0 (0)	1 (0.6)	1 (0.6)
Cooperative Sector	1 (0.6)	0 (0)	1 (0.6)
Self Employed	8 (5)	15 (9.4)	23 (14.4)
<b>Total</b>	<b>0 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>
<b>Monthly Income</b>			
Less than 1500	25 (15.6)	23 (14.4)	48 (30)
1501 - 3000	25 (15.6)	33 (20.6)	58 (36.3)
3001-6000	13 (8.1)	15 (9.4)	28 (17.5)
6000 and above	17 (10.6)	9 (5.6)	26 (16.3)
<b>Total</b>	<b>80 (50)</b>	<b>80 (50)</b>	<b>160 (100)</b>

## APPENDIX-C

### PLATES



A senior member welcoming the researcher by a song



Group members of Jai Mata SHG of Mugali





A member in her Bengals shop



Federation facilitator addressing the group leaders



Few senior members of Vidya SHG of Soundalaga in Nipani Hobli



Anganwadi worker with members of Jai Mata SHG of Mugali





Anganwadi worker interacting with Ramabai SHG of Kamtyanatti Village



An Anganwadi worker while giving tips about group activities



A member with her sister and a customer in her readymade garments shop



The researcher while observing group proceedings of Arihant SHG of Akkol