



## A STUDY ON EMPOWERMENT PROCESS OF VULNERABLE WOMEN OF SANJEEVINI NRLM SHGs IN TIRUMAKOODALU NARASIPURA BLOCK OF MYSURU DISTRICT, KARNATAKA STATE

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### ABSTRACT

**I**n 2010, the Government of India approved the restructuring of its SGSY program into the National Rural Livelihoods Mission. Mysuru district is considered to be an intensive implementation district to implement NRLM Sanjeevini program to reach the unreached women to bring them into the main stream of development through self help group activities. Further putting up their institutions from village to district level to get sustained livelihood support from GOI and other stakeholder agency. Out of 5 intensive blocks of Mysuru district, one block namely T.Narasipura block was selected for the study. The Sanjeevini program is being implemented since 2012 in the block. This study reveal the empowerment process of vulnerable women to have an access to the department schemes and their participation and how the process has led to their social development. Further the study has revealed that the vulnerable women who have joined are from lowest strata of the society, who are poorest of the poor. Most of them have taken loans individually. Rural poor and vulnerable women are visible in both agricultural and non agricultural sectors.

**KEY WORDS :** Vulnerable, Social Development, Self Help Groups( SHG),

### INTRODUCTION

The empowerment of women especially rural women is crucial for the development of our country. Bringing women into the main stream of development is major concern for the government of India. That is why the year 2001 has been declared as the 'Year of Women Empowerment'. Women's empowerment is critical to the socio economic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government. The Ministry of Rural Development has special components for women in its programmes and funds are women component to ensure flow of adequate resources for the same.

Self-Help Group or in-short SHG is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening country's economic development. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment.

Rural women empowerment is globally recognized as a key element to achieve progress in all



areas for the sustainable development of women. In the past twenty years there has been a global effort with a strong support from the United Nations to eradicate the discrimination and restore equal status to rural women. Hence the main purpose of this research is to appraise the crucial role of Self Help Groups in empowering rural and vulnerable women in T. Narasipura block of Mysuru district, Karnataka State. This study of empowerment is understood as an improvement in socio-economic conditions of rural women, inculcating participative attitude, mind set, decision making power and affinity feeling. In fact, the affinity feeling among the members of SHGs is considered to be the foundational condition to achieve to success of any kind or less affinity or absence of affinity feeling leading to less achievement or dysfunction or mal functioning of SHGs.

### **Need & Significance of the study:-**

It is evident that 50 percent of world population do the 2/3 of world work hours receive 10% of world income and own less than 1% of the world property (ILO report 1980). Women owned self employment or business are becoming increasingly important in the economies of almost all the countries. In India, women constitute nearly 50% of national population and a very important human resource for the nation's development. According to the survey report Indian women constitute 47% of total urban population. The participation of women in the country's GDP is as low as 8% though their work participation was 19.7% in 1981. According to 2001 census, in India, the female labour force participation rated in their total population is 25.7% but it is 31% in rural and 11.6 percent in urban areas. They are engaging in different sectors. It is estimated that the invisible work of house wives contribute nearly 1/3 of India's GNP. Women have come forward to establish their self employment and are also entering into the work force. The development of women entrepreneurship, social and economic empowerment of women is essential for reducing unemployment in the rural areas in India.

### **OBJECTIVES OF THE STUDY**

1. To identify the problems encountered by the vulnerable women members of self help groups while managing livelihood activities at the individual and at group level
2. To examine the effectiveness of the role of stakeholders in improving the socio economic conditions of vulnerable women.

### **Methodology followed:-**

Primary sources of data were collected through the questionnaires and interview guide.. Secondary data were collected from the offices of District Rural Development Authority and the offices of the other stakeholders. The web sites were referred. Information about the groups and financial transactions were collected from the web site and were counter checked with the information gathered from other offices and group registers.

Primary data were collected from the SHGs of T.Narasipura Block through administering a structured questionnaire to all the members of Self Help Groups. They were asked their opinion on a number of issues relating to the functioning of SHGs and their own socio economic development and empowerment. A separate questionnaire was prepared for stakeholders to understand their perspective on socio economic empowerment of vulnerable women in the block.

Interview guide was used to collect data for a detailed information and from the non literates.

### **Tools & Methods of Data Collection:-**

Both quantitative and qualitative methods of data collection were used. The tools of data collection include a structured questionnaire for the members and leaders of self help groups. Besides questionnaire, and interview guide, participant observation method was used. With the permission of animators and group leaders the research scholar attended the group meetings and follow up the proceedings and made notes on important points which were useful to counter check the information gathered with the help of questionnaire.

### **SAMPLING**

10% of the total SHGs have been selected at random in T Narasipura block. There were total 2337 SHGs from 34 Gram Panchayaths and thus 233 SHGs were selected at random from five hoblis.

### **HYPOTHESIS**

1. Family development is possible through livelihood activities by vulnerable women due to their membership in SHGs
2. Vulnerable Women are able to face challenges of all kinds in this competitive society through SHGs

**DATA PRESENTATION & ANALYSIS****Table 1 : No. of respondents and groups covered under the study**

No. of Groups	No. of Respondents	Age wise break up of Respondents			
		18 -30 Y	31-40 Y	41 -50 Y	51 & above
233	3961	871	1227	951	912
	In %	31%	19%	22%	28%

**Table 2: Castewise breakup of study sample**

Total Respondents	Caste wise Details				
	SC	ST	BCM	General	OBC
3961	1227	831	871	792	240
In %	31%	19%	22%	20%	8%

**Table 3 : Maturity of the Groups by Functioning Year**

Total Groups	5 -9 Y	10 -14 Y	15 & above Y
233	95	74	64
In %	41%	32%	27%

**Table 4 : Performance Tracking of SHGs with Affinity, Savings, Internal lending, Linkage, Participation in social issues & livelihood activity.****5 -9 Years old groups : 95 SHGs**

Attendance in the groups - Members	Savings	Internal lending	Linkage	Participation in Social issues	Livelihood activity
91%	97.5%	48.25%	98.5%	52%	83%
1469 members	1574 members	779 members	1590 members	839 members	1340 members

**Table -5: 10 -14 Years old groups : 74 SHGs**

Attendance in the groups - Members	Savings	Internal lending	Linkage	Participation in Social issues	Livelihood activity
92.25%	97.75%	53.75%	98.75%	54.25%	84.25%
1161 members	1229 members	676 members	members	1242 members	1059 members

**Table - 6: 15 Years & above old groups : 64 SHGs**

Attendance in the groups - Members	Savings	Internal lending	Linkage	Participation in Social issues	Livelihood activity
93.25%	97.50%	54.25%	98.25%	55.75%	85.75%
1014 members	1060 members	590 members	1069 members	606 members	932 members

**Table -7: Land Holding Details of respondents**

Total Sample HH	Land Holding Details			
	0 -1 hect.	1 - 2 hect.	3 - 5 hect.	Landless Vulnerable
3961				
In %	831	554	237	2339
	21%	14%	6%	59%

**Table -8: SHG & its activities : Participation in Government Schemes : ICDS**

Sl.no	Name of the services	% Satisfaction by members	Total members availing services at present	In %
1	Nutrition Supplement Program	73.25%	1321	33%
2	Immunization programs	96.25%	3812	-
3	Growth chart - Weighing & measuring of children	89.25%	1505	37%
4	Pre School services	56%	2535	65%
5	Bala Sevika Samithi Activity	69%	712	18%
6	Adolescent Girls Nutrition supplement program	73%	36	-
7	Bhagyalaxmi Bond	89%	435	11%

**Table : 9-Education & School Programs**

Sl.no	Name of the services	% Satisfaction by members	Total members availing services at present
1	Functioning of SDMCs	43%	475
2	Sending children to Schools 1 <sup>st</sup> std to 12 <sup>std</sup>	91.25 %	3614 members sending their children and grand children to school/college regularly
3	Awareness on quality education to their children	82.75%	3277 members expressed their strong feeling about importance of quality education to their children
4	Milk & Mid - Day meal	93.75%	3713 members' children and grand children
5	Scholarships, uniforms, text books supply programs	98.25%	3891 members' children and grand children
6	Caring of children, their growth and protection by schools	98.75%	3911 respondents expressed their satisfaction
7	Sending children for higher education	64%	2535

**Table : 10- Health Programs**

Sl.no	Name of the services	% Satisfaction by members	Total members availing services at present	In %
1	Services by ASHA	89%	2099	53%
2	Services by ANM	76.25%	1624	41%
3	Services of PHCs	68.25%	1796	45.35%
4	Services of 108 (ambulance)	96.25%	352	9%
5	Referral services	59.25%	274	6.75%
6	Janani Suraksha Yojana & Madilu Kit	94.50%	188	4.75%
7	RSBY service	39.25%	63%	1.6%

**Table -11: Livelihood activities sector wise**

Sl.no.	Sector	No. of members involved	In %
1	Agriculture	950	24%
2	Horticulture	396	10%
3	Animal Husbandry	871	22%
4	Dairy activity	752	19%
5	Sericulture	277	7%
6	Non farm activities including wage employment	714	18%

**Table 12-Convergence with PRIs & other Institutions**

Sl.no.		satisfaction	No. of members active participation	IN %
1	Participating in Grama Sabha	56.25%	1683	45.5%
2	Participating in Ward sabha	73.25%	2624	66.25%
3	Availing job cards in MGNREGA	96%	Active job cards 1663	43%
4	Availing PDS services	98.75%	3962	-
5	Availing Epic Cards	100%	3961	98.5% members have voted
6	Adhar cards	99%	3921	-
7	BPL cards	94.25%		(All the members are getting the benefits of BPL cards)
8	LPG connections	87%	3446	-
10	Housing	68.25%	848 availed in recent years	23%
\11	H H Toilet construction	85.25%	2624	66.25%
12	Household electrification	98%	-	-
13	Smokeless chullahs	91.25%	435	11%
14	Solar latern	93.75%	514	13%
15	N S A P	98.5%	722	18.25%
16	Skill trainings for youths under DDUGKY & RGCY	83%	277	7%

## DISCUSSION AND FINDINGS

The present study is mainly empirical in nature. The research is on empowerment of vulnerable women. There are many problems of the rural women some of them are high prevalence of credit from private money lenders, lack of savings habits, unorganized women groups, lack of participation in social activities, lack of skills, confidence and less knowledge about health sanitation and legal rights. These causes have led to women disempowerment.

The study has revealed that SHGs leads to effective savings, internal lending at lower rate of interest income, self employment and income generation activities, change in the attitude of men towards women, enhanced decision making capacity of women, increased capacity to make assets and resources.

As far as self employment is considered, women have tried with various trades like handicrafts, garments,

dairy, fisheries, and land development. Of all these, dairy has proved to be a successful income generation activity for the target women.

However five case studies have been done to understand in depth the reasons how and why a few women could achieve success as an individual and as an entrepreneur.

The study has shown that the concept of SHG is a better mechanism for easy availability of small loan to rural women and has helped them to uplift their social and economic status. Their involvement in family decisions is enhanced. Micro credit facility enables women to use tools and means of production to upgrade their skill and improve their income generation activities. Women have now involved in cooking food for school children in Mid day meal programs and they are able to buy tailoring machines for their daughters and daughter in laws.

On the basis of the study the following findings have been drawn with regard to the economic status of women before joining SHG and their improvement after joining SHG.

1. 34% of the respondents had no occupation in pre SHG stage where as in Post SHG stage, only 10% of the respondents are without occupation
2. In pre SHG stage, 33% of the respondents were engaged as agricultural laborer, but in post SHG stage, the figure declined to 21%
3. In pre SHG stage, only 12% of the respondents are engaged in other income generating activities which increased to 46% in post SHG stage.
4. In pre SHG stage, only 47% of women were in the habit of savings, where as after Post SHG 98% of the women are in the habit of regular savings which is a remarkable increased figure in the project area.
5. In the pre SHG stage, 13% of the women respondents had self confidence and post SHG stage, 67% of the respondents have self confidence.
6. In the pre SHG stage the affinity feeling among women helped women to involve themselves in cultural events of the village where as post SHG has helped the affinity feeling to be together for savings and thrift, to avail government benefits, take active part in local governance.
7. Becoming the member of a SHG has benefited the women members a lot. 98% of respondents have expressed this strongly. 98% of them have agreed that there was significance reduction in poverty : they feel self dependent after joining SHGs. They have expressed that their standard of living has increased. They do not feel scarce of money
8. 97% of the women have expressed the social benefits that they have felt after joining SHG such as social security and participation social activities,

The socio-economic empowerment of women is reflected in the development programme of T Narasipura Block of Mysuru district, Karnataka.. There has emerged a need to improve women socio and economic status which should start with individual empowerment leading to group empowerment. In this research the researcher has discussed the empowerment of women has involved three interrelated and mutually reinforcing components (1) Collective awareness and capacity building and

employment development, (3) Decision making power and (3) Networking to strengthen their voice

Self Help Groups of women in the block, which are homogeneous small economically affinity group of poor people, have who voluntarily come together to save small amount of savings, called thrift regularly and extend microloan among themselves to meet their emergent needs. They have come together for the purpose of solving their common problem through self help and mutual help. Their access to formal financial institutions have still more helped them to improved their economic status in the village. They hold monthly meetings. The SHGs maintain their account in banks, being operated jointly by representatives of the group. With the help of NGOs and educated youths of the village, the women have maintained the minute book, attendance register account book and pass book. They visit the bank regularly and deposit the savings amount, thus have maintained working rapport with the Banks.

With the above data on hand, this research has proved that women joined with SHGs have come out of the poverty compared to their earlier economic status. Thus the existence of SHGs has broken the vicious circle of poverty. All the women have a feeling that SHG is their another home where they can share not only their personal difficulties but also can seek business counselling. The other folk in the village see these women with all equality and respect. The Bank managers have opined that microcredit has proved to be an effective tool in their endeavour of providing loan to the poor women. The NGOs have worked with SHGs in the block and their working experience have proved that women members are investing their resources in various activities like agriculture, animal husbandry, sericulture pickle making, dairy products etc. From these activities they have improved their socio-economic status.

SHG women in the block of T.Narasipura have understood the fact that they are marginalized in this society but really desire to improve their lives and the lives of their family members. They need health and education. They need awareness on issues like prenatal care, birthing information and parenting classes. They need vitamins, more nutritious foods, hygienic materials and medications for a variety of illnesses. Further, many of the SHGs are in need of basic services such as clean water and better sanitation. Efforts have been put to create lasting impact to realize by working with the local PHCs on sanitation, health education and delivery systems. Opportunities have been created by the local NGOs to work with stakeholders to design a health care system,

education system for the children of the SHG members especially the girl children that reaches the most vulnerable.

In brief it is evident from the present research that self help groups are potential source to empower and institutionalize participatory leadership among the marginalized women of the villages. They are taking active part in local governance. The small groups also helped women to establish a common participatory platform to voice and solve their problems especially that of domestic violence and adopt rights based approach in all their activities.

## CONCLUSION

The researcher has tried to understand the history and evolution of SHG at the global, national and state level. Further the role of SHG in developing the economic conditions of rural women has been understood. The researcher has tried to understand the various indicators of development and empowerment. It was well understood that SHG is a self controlled group members are from socially – economically homogenous families who are organized around savings and thrift activities during initial years. Later the interventionists like government projects, NGOs have tried to build the capacity of these groups to discuss social issues also.

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