

Women Empowerment- A case study of Athani Self Help Group

Dr Anupama Ramchandra N¹, Avinash Ramchandra N²

Guest Faculty, Government First Grade College Mamdapur, Bijapur District¹

Guest Faculty, Sharada Vivek Arts & Commerce degree college for women, Gulbarga district²

Abstract: Gender bias is been done in case of women works when it is not considered for Gross Domestic Product of the country most of their household works are either not paid or they are not added up in GDP. This is current study wanted to know if women takes up some economic activity by joining hands in SHGs and earn some income their household income and gets empowered economically or not.

Keywords: Self Help Group, Empowerment, Athani, Women, Status, Financial Stability

I. INTRODUCTION

India lives in villages and women are always treated as second gender and their household is not paid and even not included in Gross Domestic Product of the country. Major ill-treatment of women is that she doesn't earn for the house and one of the major reasons for rural poverty is the lack of access or limited access to credit and financial services.

- The Rangarajan Committee Report highlighted four major reasons for lack of financial inclusion in India. They are:
 - Inability to give collateral security
 - Weak credit absorption capacity
 - The insufficient reach of institutions
 - Weak community network

SHGs play a vital role in giving credit access to the poor and this is extremely crucial in poverty alleviation. So the current study is to know how SHGs empower women in helping family financially.

II. OBJECTIVES

- 1) To know the level of Empowerment of Athani Self Help Group Women
- 2) To suggest measures for empowerment of women.

III. RESEARCH METHODOLOGY

Study was conducted by taking 50 samples of SHGs of Athani taluks of Belagavi district. Women. Average percentage method is been used for the statistical purpose.

Gist of the survey

Findings

- 1) Majority ie 90 percent of the SHGs are from nuclear family
- 2) Majority ie 88 percent of them are married and 8 percent of them are widows.
- 3) Majority ie 72 percent of their husband unemployed. Only 28 percent of their's husband are employed.
- 4) Majority ie 98 percent of the SHGs women have undertaken household or house maid works before joining SHGs.
- 5) Only 28 percent of their's husband are employed and most of these got employed as coolies, tailor, drivers, teachers, puncture shop owners etc.
- 6) Majority ie 96 percent of them have 2-3 children
- 7) Majority ie 52 percent of them are not knowing to do signature and 48 percent of them know to do signatures.
- 8) Majority ie 40 percent of the SHGs family members inspired them to join SHGs.
- 9) Majority ie 72 percent of the SHGs childrens' are educated.
- 10) Majority ie 53 percent of the SHGs have four numbers of family members and 47 percent of them have 6 numbers of family members dependent on them.
- 11) 80 percent of them conduct meeting every 6 months.
- 12) majority ie 90 percent of them have transaction with DCC Bank.

- 13) Majority ie 82 percent of them pay 1000 in their SHGs
- 14) Majority ie 94 percent pay every month in their SHGs
- 15) Majority ie 50 percent of them took loan of Rs.20k
- 16) Majority ie 84 percent of them repay their loan monthly.
- 17) Majority ie 44 percent of them spend their income for family purposes
- 18) Majority ie 70 percent of them save their earning at home.
- 19) 100 percent of them opine that their life got improved by joining SHGs.
- 20) Majority ie 68 percent of them kept shops by joining SHGs.
- 21) Majority ie 86 percent of them said they don't spend the earned money for marriage purpose.
- 22) Majority ie 84 percent of them purchased live stock like buffalos, cows, goats by earning from SHGs.
- 23) Majority ie 96 percent of them spend their earned money from SHGs for health purpose
- 24) Majority ie 82 percent of them have built and rebuilt their houses by the amount earned by SHGs.

Suggestions

- 86percent of them after joining SHGs and earning money and spend it for marriage, which is not a good sign instead of spending in marriage they should have used it in other productive work such as in business or in buying livestock or else they would have further invested their earning in business.
- Majority ie 90 percent of them even though they are illiterate, still do their business transactions through DCC Bank and this is also shows they are getting empowered.
- Majority ie 82percent of them used their earnings from SHGs for building and rebuilding their houses that means SHG is helping women in developing economically.
- 100 percent of the SHGs women of Athani Opine that their lives got tremendous improvement by joining SHGs.
- Majority ie 90 percent of the SHGs women are from nuclear family and since they are from nuclear family they didn't had any restrictions and obstacles from other members and they could take freely decision.
- Majority ie 72 percent of their's husbands are unemployed and this is the major cause for them to join SHGs or else we can call it turning point for the Athani women and only 28 percent of their's husbands are employed that too in petty jobs with less income and so this led them to join SHGs and contribute financially for their family.
- Majority ie 53 percent of them only know to sign that means much of them are not educated, so in order to empower women education is a must.
- Majority ie 40 percent of them got inspired by their family members to join SHGs that means these SHGs Athani Women are encouraged and supported by their family members this is also a good sign of empowering women.
- Majority of them are not educated, but majority ie 72 percent of their's children are educated.
- Majority ie 52 percent of the SHGs have 4 members dependent on their family and this also led them to join SHGs and support dependent family members.
- Majority ie 94 percent of them pay back to their SHGs every month and its good for their economic stability.
- Majority ie 50 percent of them took loan of Rs.20k and since they are repaying on time, then they will be further encouraged to take money from SHGs, which will help them in their progress.
- Majority ie 70 percent of them save their earning at home instead they could further save it in bank or post office.
- Majority ie 84 percent of them purchased live stcok such as buffalos, cows, goats etc this will lead to empowering Athani Women.

- Majority ie 68 percent of them opened Kirana shops by joining SHGs.
- 42 percent of them are using their earned money from SHGs in improving their health.
- 83 percent of them have built and rebuilt their houses after joining SHGs this shows empowerment and progress of women at Athani.

IV. CONCLUSION

Almost all SHGs women of Athani made maximum utilisation of SHGs they got their house constructed, kept tailoring, flour mill, puncture shop, roti making machines, started dairy, hair saloon, purchased buffalos, cows, goats, help hospitalised husband in repaying hospital bills, helped their sons in buying tractors, got manures to field, paid for education of children, even used for marriages etc. one way or the other SHGs helped them in progressing in life and getting empowered.

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