



ECONOMIC EMPOWERMENT OF WOMEN SHGS THROUGH AGRICULTURAL BASED BUSINESSES IN CHITRADURGA DIST, KARNATAKA

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ABSTRACT

With an intention to implement and work towards the Millennium Development Goals, almost all the state governments in India is working toward Financial Inclusion. One such programme which is developing and spreading rapidly is Self Help Groups as a tool of poverty alleviation. For implementation, many Governmental agencies like NABARD, RBI have prepared a master plan and included many intermediary agencies in promoting SHGs. Such intermediaries are Commercial Banks, Co-operative Banks, Regional Rural Banks, Department of Child and Women welfare, NGOs, Micro Finance Institutions. Karnataka State is not exceptional for this. Various Governmental and Non-governmental agencies are promoting SHGs especially Women Self Help Groups. Rather than just making the group members to pool the savings, women in these are motivated to take up income generating activities which will help them to generate revenue and empower them economically. It is quite common that many of them have taken up Income generating activities with financial assistance by SHGs, or by Promoting agencies or by

banks with the help of promoting agencies. It is lesser in number when it comes to agricultural based IGAs. In this context, this micro study aims at answering to the questions like 1) Is SHGs are viable tool to reduce poverty 2) Are women are becoming economically empowered by taking up income generating activities. The present study was based on judgmental sampling with a sample size of 46 Women SHG members who have taken up agricultural based Income generating activities. The samples are chosen from Chitradurga District of Karnataka. Using structured Questionnaire, survey was conducted by administering the questionnaire in Kannada. Based on the study it was concluded that there is Slow and steady economic empowerment is happening in rural areas through SHGs.

Key Words: Empowerment, Self Help Group, Agri based Income generating activities, Micro Finance, NABARD

Introduction

With an intention of alleviating poverty like other underdeveloped and developing country, India is also keen on programmes and projects. With the help of stakeholders, Government of India is focusing on Financial Inclusion. Even though Prof Mohammed Younus led the model in Bangladesh, with more rigorous changes and acceleration is done in India by linking Banks to rural people who do not have access to Bank or who were suffered under local pawn/ money lenders. With the strong initiation taken by RBI through NABARD, various projects were set up through Financial Inclusion. Now-days hardly you can see any village without Self Help Group, especially women Self Help Group. In rural India where majority of them dependent on either agriculture or agricultural allied activities for their livelihood had lot of limitations to access to credit. Most of the time it was due to location of Banks in towns and cities, usually which were around 20-25 kilometers away. Also the mother major reasons were too much of formalities like, collateral, documentation, approval...etc. This situation was well exploited by local pawn broker and money lenders by quoting high interest rates. Linkage of SHGs with Banks which formed into formal financial system in informal sector which mainly included rural poor, especially women has led to slow and steady “Economic Revolution”. When compared with rest of India, South India has witnessed the rapid growth of Financial Inclusion.

Self Help Group and Empowerment:-

Self Help Group [SHG]

A self help group is an informal voluntary association of around 15 - 20 members, formed to attain a collective goal, SHG has to self select members, and has to be homogenous [members should ideally be from the same or similar Community, with Common goal, common education level, Income level, etc.]

A New Business Model

In 1990s a new strategy for third world development arose which is referred to as Micro Entrepreneurship, Micro Enterprise or Micro Finance. This movement has emerged from the grassroots, from so called “Informal economy”. Social Scientists have conceptually divided a society’s economic activities into the formal sector, such as factory or Office work, or the informal sector-survival on the street as the vendor or provider of services.

With the traditional same old mindset in the rural India, women had little or no access to money or for freedom to take decision I mean to say empowerment. With the growing challenges of rural agricultural sector and spouses who are not able to take care of financial requirements of family, was left with no alternatives for taking loan or Credit. As there was no formal Financial Institutions or Banks in their vicinity, the only alternative was to rely on local money lenders. Also women were restricted by gender bias mentality of rural people. Even though their abilities are good, little freedom or no freedom was given to them in rural families when it comes to taking decision which may be related to financial or social o political areas.

With the formation of Self Help Group, women got a common platform to discuss and share their problems and challenges. With rapid formation of Women SHGs, rural women were able to have cohesiveness in their team when it comes to their freedom. Slowly this strong formation with the help of Bank linkages got financial assistance.

In recent years, governmental and non-governmental organizations (NGOs) in developing countries have introduced microfinance programmes offering financial Services to low income households, specifically targeting women. This was based on the premise that women in poor households are more likely to be credit constrained, and hence less able to undertake income-earning activities. Access to credit has received even greater attention in the context of poverty reduction and women’s empowerment objectives.

As women SHGS were slowly started exposing to book keeping and banking transactions, they started thinking of taking up income generating activities for additional income. To support this Banks/Micro Finance Institutions/ Financial Institutions/NGOs started mediating for subsidized financial assistance. The strong existence and recognition of SHGs started when they looked at and involved at some community services and income generating activities to support the family.

With more than 75% of rural poor dependent on agricultural and allied, there is no certainty that they can meet the family needs with agri produces. This situation is quite common in rural India, also because of improper climatic condition, led to poor agri outcomes. These entire situations made the family members to take up challenge of engaging into one or the other income generating activities to support the family.

In this context a micro study is made to analyse whether the agricultural based income generating activities will lead to economic empowerment of women SHG members.

Empowerment

At the Center for Psychiatric Rehabilitation, that studied participants in user-run self-help programs for people with psychiatric disabilities included the term "empowerment" in their program definitions.

Empowerment is the process by which the powerless gains greater control over the circumstances of their lives. It includes controls over resources and over ideology a growing intrinsic capability—greater self—confidence and an inner transformation of one's consciousness that enable one to overcome external barriers.

Qualities of Empowerment

Empowerment as having a number of qualities, as follows:

- 1 . Having decision-making power.
2. Having access to information and resources.
3. Having a range of options from which to make choices (not just yes/no, either/or)

Commonly used types of empowerment:

1. Economic
2. Political
3. Social

Women Empowerment

The Micro Finance helped women by providing independent sources of income outside the home which reduces the dependency on the husband's income, by increasing the assertiveness of women & providing independent source of income with exposure to new sets of ideas, values & social support.

Economic Empowerment

Economic empowerment to ensure provision of training, empowerment and income generation activities with both 'forward' and 'backward' linkages with the ultimate objective of making all potential women economically independent and self-reliance.

Economic empowerment is the expansion of individual choice and capacities for self-reliance in terms of having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control.

Commonly used Dimensions of Economic Empowerment of Women:

At House Hold Level	At Community Level
*women's control income	*Women's access to employment
*Relative contribution to family support	*women ownership of assets & land
*Access to & control of family resources	*Access to credit
	*Involvement representation in local association
	*Access to markets

Women Self Help Groups In Karnataka

In the typical guidelines formed by NABARD and with the help of SHG-Bank linkage programme with various Governmental agencies, Self Help Group is very active in Karnataka also. With various names like Sthree Shakthi Sangha, Swasahaya Group or Swashakthi, groups are active in almost all the districts of Karnataka. Some major NGOs like Shree Kshetra Dharmasthala Rural Development Programme and few very active Micro Finance Institutions

like Janalakshmi, Sanghamitra, Chaitanya Micro Fin credit Services, BSS, Ujjivan are covering major geographical areas of Karnataka apart from Commercial , Nationalized and Regional Rural Banks.

Need for the study

Most of the Women self Help group members usually join group with an intention to pool their savings. Beyond that they may just think of giving the pooled money to outsiders for interest. There are few women SHG members who are involved in some or the other kind of income generating activities to support their family. Once they are financially in better condition, automatically they will be in better position to take decision which will lead to empowerment.

Also common income generating activities like tailoring, petty shops, beauty parlors, snacks making have proved that, women can be economic empowered. The research conducted in some states like Tamil Nadu, the then Andhra Pradesh, and Kerala has proved this. Only little micro research done in Karnataka at District level also focused on general Income generating activities.

The general tendency of rural farming group is that agricultural based IGAs are not so easy to take up as income generated through is less and is prone to seasonal risk. Apart from self suffice of food grains, only few will think of selling agricultural produces. With this micro research, researcher would like to contribute by studying economic empowerment of women self help group women through agri based IGAs.

Chitradurga District –At a glance

With six revenue taluks namely Chitradurga, Hiriya, Hosadurga, Holalkere, Challakere and Molakalmuru, the population of the District is around 17 Lakhs.(Based on Survey of 2011 Census). The economy as declared by Ministry of Panchyath Raj (In the year 2006) lists the Chitradurga District as one of the country's 250th most backward district (Out of 640). It is currently receiving funds from backward regions Grant Fund Programme (BRGF).

With no major rivers (except Vedavathi and Tunga river that passes at some border of the district), irrigation is not seen. The district is majorly depending on rainfall.

When it comes to self Help Group, around 84,000 women members are active in different self help groups. As per recent statistics (2015-16 financial years) around 608 women have taken training under Kaushalyabhivridhi Yojana.

Objectives of the study

1. To list out the various agri and allied income generating activities taken up by women members of SHGs
2. To assess whether the women are empowered economically in the post period
3. To analyze the scope for taking up agri based income generating activities by Women SHGs

Research Design

Statement of the Problem: Agriculture and allied activities are found to be seasonal and may not yield continuous and consistent revenue. Also the geographical conditions of location may be one of the major limitations for people to rely on agriculture based income generating activities. Women self help groups members usually think of taking the general income generating activities like tailoring, snack making and the like... and have fear and aversion towards agriculture based IGAs. Here an attempt is made to study whether agriculture and allied income generating activities are economically empowering women SHG members.

Research Methodology

Sampling Design

Sample population: Women Self help group members who are doing agriculture and allied income generating activities

Sample Size

A total of 46 respondents were chosen.

Data collection tools and techniques

Both primary and secondary sources were used to collect data. To collect primary data through field survey, a structured questionnaire was designed and was used in vernacular. The

questionnaire was administered to women SHG members who have taken up agriculture and allied income generating activities.

A judgmental with convenience sampling was used to choose a sample size of 46 was chosen from 6 taluks of Chitradurga District, Karnataka.

Review of Literature

1. Manimekala & Rajeswari (2001) in their study on Nature and Performance of informal Self Help Groups: A case from Tamil Nadu highlighted that Self help Groups helped the groups to achieve economic and social empowerment. Also they have concluded that it has developed a sense of Leadership, organizational skills, management of various activities of a business, right from acquiring finance, identifying raw-material, market and suitable diversification and modernization.

2. Nagina Jamal, Yasuo Sasaki (2015) has done a study on impact analysis of SHGs on women empowerment. In order to assess the impact of SHGs in enhancing women empowerment, case study method of research was conducted in Gujranwala district, Pakistan. A total sample size of 190 was chosen by considering respondents who are below age group of 30 years. In their research, main focus was on analyzing the improvement in the income and to study the spending pattern of SHGs. The study was concluded with recognizing confidence created in the minds of SHGs which made them to be socially and economically self- reliant.

3. Ramakrishna and Khaja Mohinuddeen (2013) in their study focused on women empowerment through Microfinance. With the major objectives of analyzing the level of Women Empowerment and the contribution of SHGs towards empowerment, research was done by field survey. The study was undertaken at Bellary district of Karnataka, Based on judgment sampling, a sample of 50 was chosen. The study was concluded that Women SHGS members engaged themselves in self employment activities like papad making, pickle making, dairy activities, etc. Researcher came to opinion that Microfinance is one of the best tools for eradication of poverty by supporting them to take up income generating activities.

4. Rigin and Geetharani (2014) in their study done in Sivakasi of Tamil Nadu have focused on economic empowerment of women. With an intention to evaluate Socio-economic conditions of women, study was conducted in Hand in Hand India Branch, Sivakasi. A sample size of 360 was

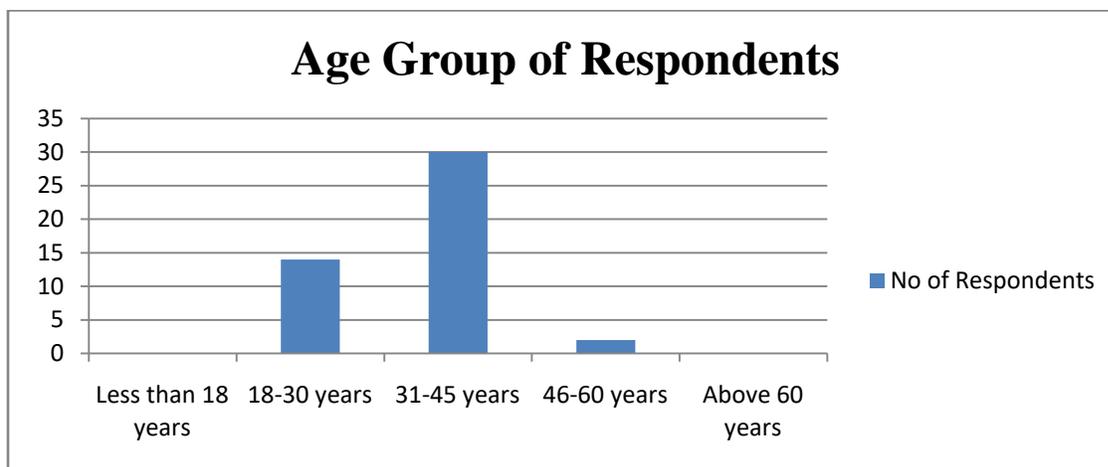
chosen using stratified sampling technique by dividing entire population into equal strata. To assess the economic condition in the post period, paired t-test was conducted for analyzing the data. It was concluded that women of today are more willing to take up entrepreneurial activities and because of it, empowerment of women is possible.

5. **Subbalakshmi (2009)** in her survey conducted in Kancheepuram block, concludes that about 1/3 of the members have utilized their share from revolving fund for income generation activities most of the members mainly concentrate on petty trade, goat rearing and agriculture based activities. Among the members who had utilized for economics activity, the main activity preferred by them was petty trade followed by goat rearing and agriculture based activities.

6. **Shaik Shafeequr Rahman (2012)** in his on empowerment of women for social development (a case study of Shri Mahila Griha Udyog Lijjat Papad, Hyderabad district) found that it has positively contributed in the psychological, social and economic factors in empowerment of women through Shri Mahila Griha Udyog Lijjat Papad Society. The authors conclude that women empowerment means a lot, but the ultimate goal is materialize only when her complementary role is recognized by the society. Lijjat's contribution is only a step towards empowerment, but more such organizations should come forward.

Analysis and Interpretation of data:

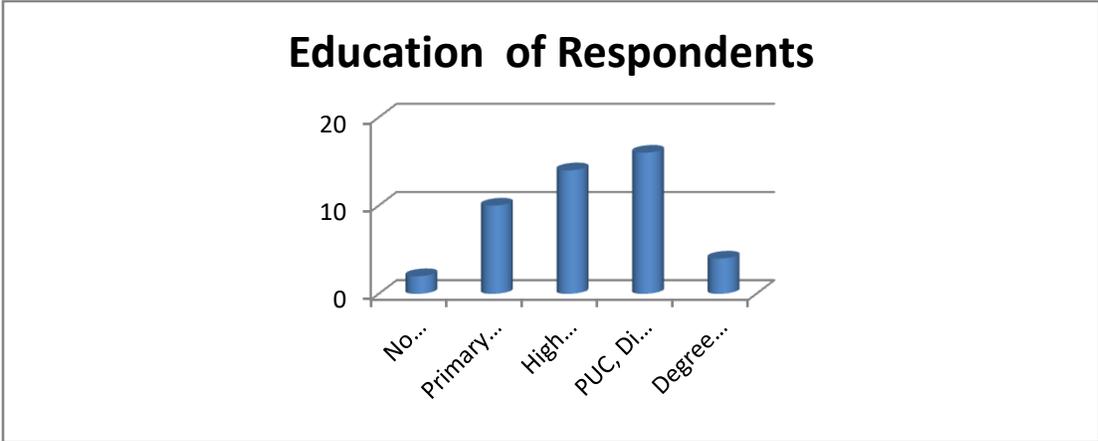
Graph No:1



Source: Field Data

From the above graph, it said that majority (65%) of the respondents are in the age group of 31-40 and they felt the need for taking up IGAs to support family.

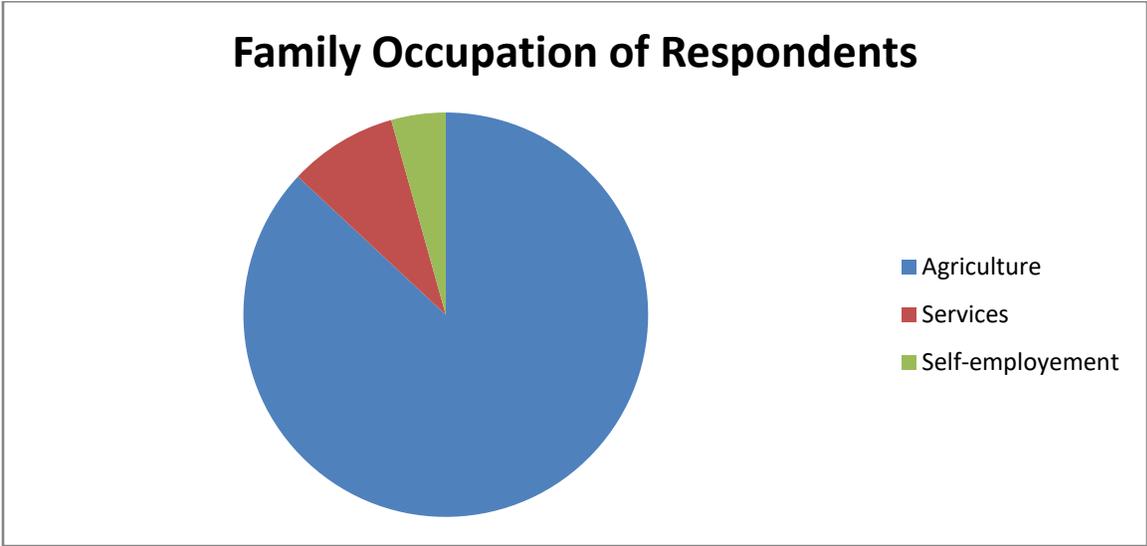
Graph No: 2



Source: Field Data

It is understood from the above graph that majority (95%) of them had formal education with most of them completed their high schooling (65%). Also very few of them (9%) completed graduation. From this we can infer that the respondents are in better position to understand the importance of taking up Income generating activities.

Chart No.:1



Source: Field Data

From the above graph it is clear that majority (87%) of the respondents are from agricultural family background. This means to say that most of them are from agricultural family who knew the risk and challenges of agriculture.

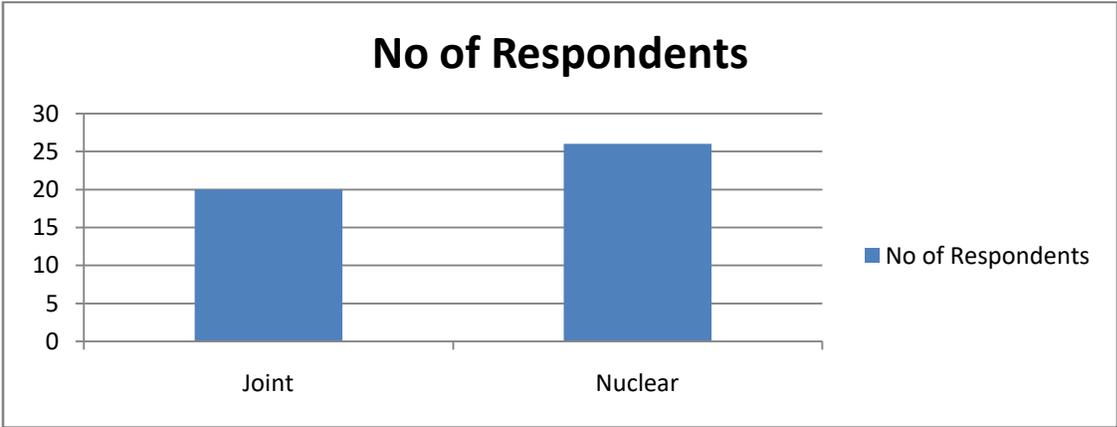
Table No:1

Marital Status	No of Respondents
Married	46
Unmarried	Nil
TOTAL	46

Source: Field Data

From the above table, it is said that all (100%) the respondents are married. By looking at this we can infer that as all are married they understood the financial requirements of the family to have decent life in terms of monetary need to take care of household requirements, education of children, health and future requirements.

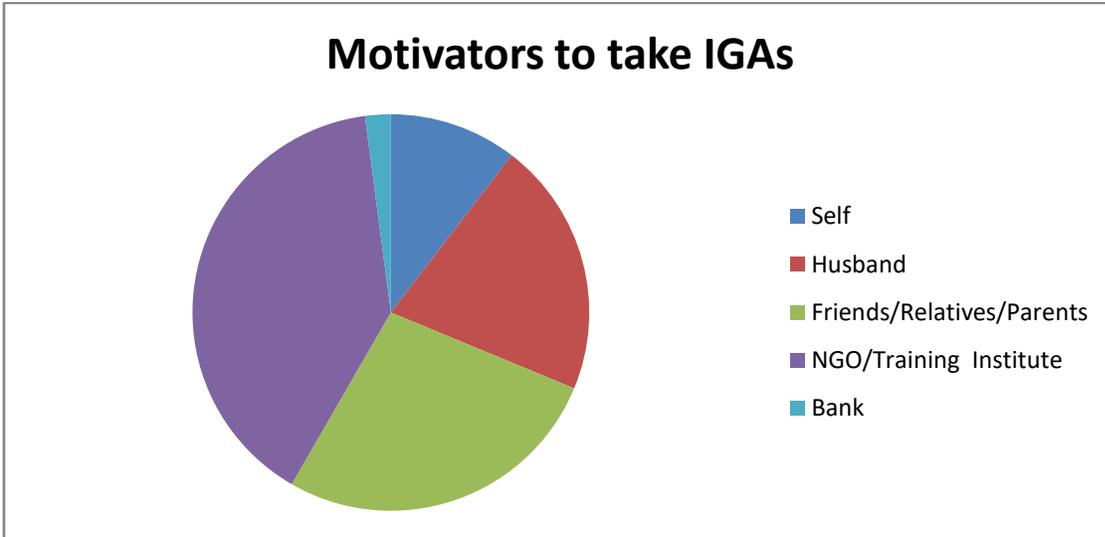
Graph No: 3



Source: Field Data

It is shown clearly from the above graph that majority (57%) of the respondents are in nuclear family. Also from this we can infer that the financial requirements are more in nuclear family than joint family. It is also clear that almost around same percentage (44%) of respondents are in joint family in the study area.

Chart No:2

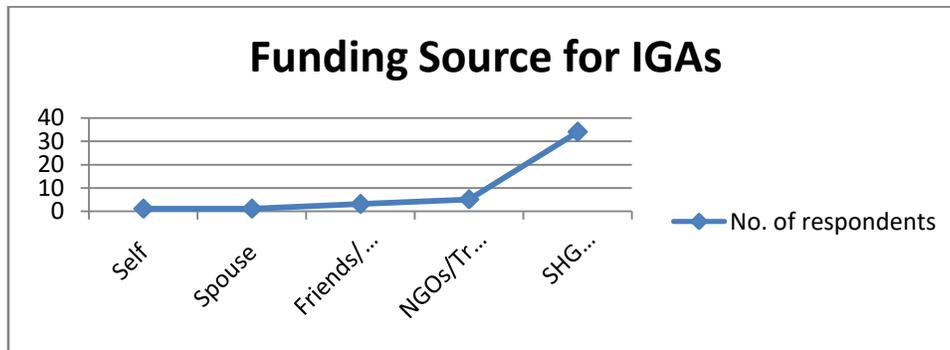


Source: Field Data

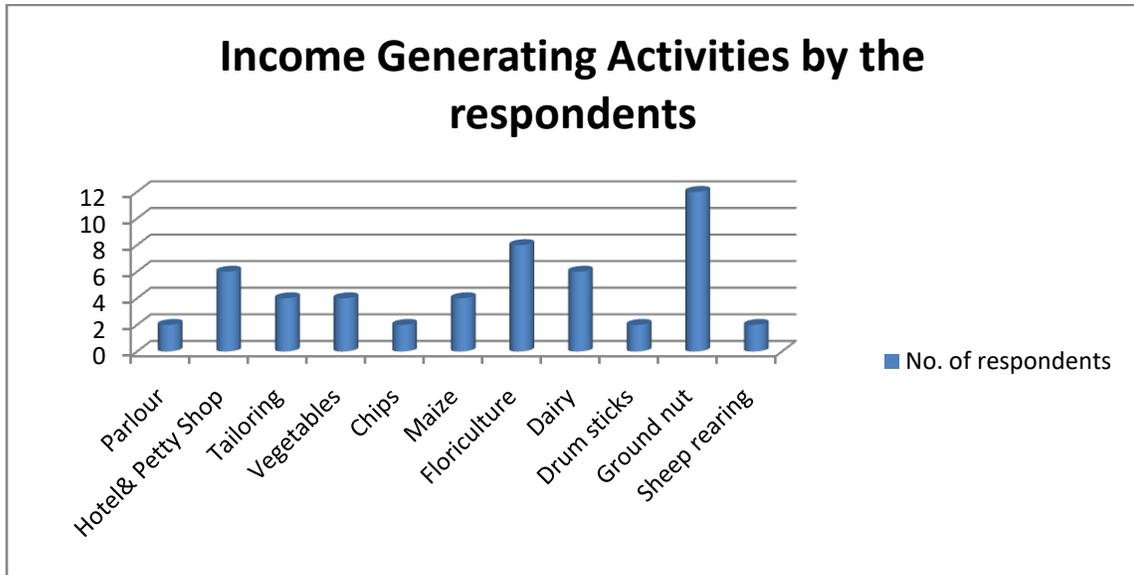
The above graph indicates the NGOs who promoted SHGs and the training Institutes who facilitated the training programmes for Women SHGs were major (41%) motivator for SHG members to take up IGAs followed by friends/elatives and parents (28%). From this we can infer that NGOs are contributing a lot in facilitating women to be empowered.

Chart No.: 3

The below graph shows that majority (74%) of SHG-lined banks have funded the women SHG members to take up various IGAs. From this information we can infer that Banks for w which SJHGs are linked are major source for funding IGAs in specific and acts as Micro finance arena in general.



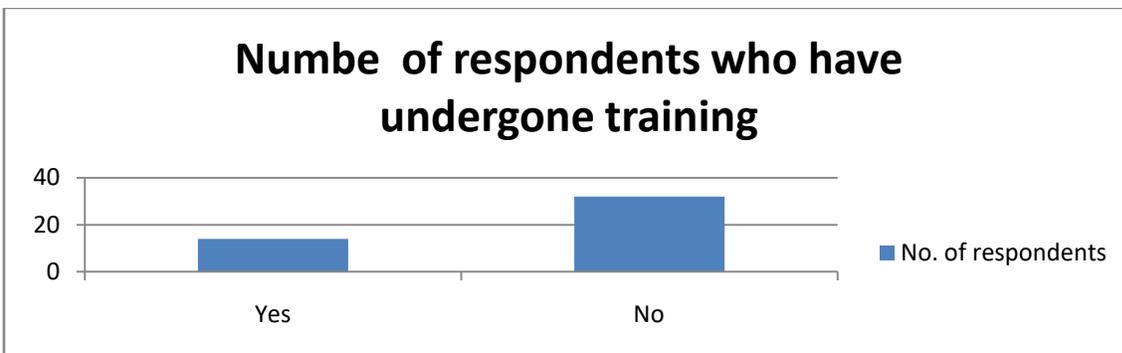
Graph No:4



Source: Field Data

From the above graph, it is said that majority of the respondents are involved in growing and selling Groundnut (26%), followed by floriculture (17%). Also it was observed that most of them have involved in more than one agriculture based IGAs and the same data is presented here. From this we can infer that as Chitradurga District is not covered entirely by major irrigation system, majority of the farming community is dependent on rain water. Being the Groundnut market hub, the Women SHGS also taken up Groundnut trading as major IGA and as floriculture requires less water, the second highest IGA observed in the study area is floriculture.

Graph No: 4



Source: Field Data

From the above graph is it said that majority (70%) of the respondents have not undergone any training. By looking at this data we can infer that the motivation by NGOs and financial requirements of the family might have made them to take up IGAs for generating income.

Table No:2

Income after starting IGAs (Annual)	No of Respondents
Upto 50,000	4
50,000-1 Lakh	36
1 Lakh-2 Lakhs	6
TOTAL	46

Source: Field Data

From the above table it was said that majority(78%) of the SHG members are able to earn annually an additional income of Rs.50,000/- to 1 Lakh. We can infer that agricultural based IGAs are making them o earn decent revenue in spite of geographical an weather limitations to women SHGs. Also the decent amount is as most of them get involved in more than one activity.

Table No:3

Respondents opinion on Increase in Income after taking up IGA	No. of respondents
Yes	43
No	3
TOTAL	46

Source: Field Data

From the above table, it is said that majority (94%) of the respondents agreed that there is increase in income after taking up agriculture based IGAs. Based on this primary data given by the respondents we can infer that even though agriculture is season based sector, still it is generating income to Women SHGs.

IGAs in various Taluk of Chithradurga:

Name of the Taluks	Major IGAs observed
Chitradurga	Groundnut, Toor dal, Onion
Hiriyur	Groundnut, Maize
Hosadurga	Rose, Dairy
Holalkere	Dairy
Challakere	Cotton, Floriculture
Molakalmuru	Cotton ,Sheep rearing

Findings, Suggestions and Conclusions

- Majority of the Women SHG members are from agricultural family background and hence are aware of challenges of agriculture
- Majority of the members are motivated by NGOs and few training Institutes to take up IGAs
- Most of them are involved in more than one IGAs to have more income
- Majority of them have decent profit/earnings of Rs 50,000 - Rs 1Lakh per annum after taking up agriculture based IGAs
- Majority of them have agreed that there is a raise in income after taking up agriculture based IGAs

Suggestions

As agricultural produces are seasonal, women SHG members can think of taking up more than one IGA along with animal rearing and Dairy farming. As animal rearing and Dairy farming is agricultural allied activities, even if there is variation in rain fall, women SHGs can expect some consistent income.

Conclusions

By this micro study we can conclude that there is a lot of scope for Women SHGS to take up agricultural based IGAs as it provides additional income for them to take care family

requirements. Based on geographical conditions, they can go for adoption of green house technology, drip irrigation and can think of Mushroom, Bell pepper and the like vegetables cultivation.

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