

**A STUDY ON SELF HELP GROUPS (SHGs) AS A
TOOL FOR EMPOWERING RURAL WOMEN -
WITH SPECIAL REFERENCE TO CHITRADURGA**

DISTRICT

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE AWARD OF THE

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CONCLUSION

The present study is an attempt to identify the role of microfinance as a tool for Rural Women Empowerment with special reference to the Chitradurga District. This research focuses on women empowerment in four levels namely economic, social, personal and family empowerment. It is found from the study that most middle-aged women show a keen interest in joining SHGs looking forward to achieving social empowerment. The study reveals that almost all members of the group attend their group meetings regularly which can be utilized for motivating them in bringing creative ideas to increase economic returns. Most of the sampled women respondents were illiterates prompting steps in upskilling and focusing more on the development of rural women through the microfinance group. Self Help Groups are more effective platforms to address the social issues of women in the unorganized sector. Linda Mayeux and Maria Hartl 2009 1 suggested through their "Microfinance and women's empowerment: virtuous spirals" model that the economic activity develops women in two major directions of social and political empowerment and household wellbeing which ultimately leads to poverty alleviation, recognizing women's human right and their economic growth. It is also observed that few widowed women are part of SHGs along with other women which are appreciable and should be motivated to improve their activities. Many SHGs from the sampled taluks were conducting awareness programs on women empowerment. The organizers need to follow-up on the participants as the women participants were losing interest in economic activity with the time. This is one of the major observations of the study. Rural women belonging to the sample of this study expressed their views and agreed that they are economically, personally and socially empowered through SHGs. But they also require more educational empowerment, as majority participants are illiterates.

The World Bank, Poverty Net 2001 2 , definition points out that the term empowerment as "the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes". The SHG activities of the sampled taluks are providing a clear picture that SHGs have brought economic empowerment for their members mainly through increasing income, saving habit and maintaining bank

accounts. The Group activities are instrumental for bringing in social empowerment by health and hygiene practices, gaining respect among their community members and gaining a voice in the society. The members are displaying personal empowerment as they are gaining good exposure and discovering new possibilities and options through group activity. Their family is empowered with improved self-respect, managerial skills, improved standard of living and improvement in basic facilities and amenities of individual families.

From the above discussion, it may be concluded that microfinance is a very effective tool for uplifting the poor in general and the empowerment of women in particular. The credit facility through microfinance for the rural women through Self-Help Groups on reasonable terms and conditions make it possible for the rural poor women to attain economic independence, social status, and organizational skills. The microfinance activities may not have an all-round empowerment effect on participants Rahman et.al 2017 3 but the positive results of microfinance help the women and the poor contribute actively to the overall development of the society and nation in general.

Microfinance delivering institutions have emerged as an effective tool for generating self-employment and thereby preventing society from the infamous evils of poor society like alcoholism and drug addiction. Therefore, microfinance has acquired the greatest importance in developing economies like India. Overall Self- Help Groups are empowering women in economic, personal, social and family empowerment which could lead microfinance playing a vital role in women empowerment.

DIRECTION FOR THE FUTURE STUDY

In the future, the researchers could conduct a study to get intensive knowledge about the empowerment of Self- Help Groups. As the current study was conducted only in Chitradurga District which could be escalated to other districts of Karnataka for getting a detailed view of ground realities of microfinance initiations. While undertaking the present study the researcher came across male SHGs who are active in the district mainly focusing on alternate income-generating activities as severe climatic conditions were affecting their income from agriculture. A study can be taken up on the

male SHGs and its impact on the economic and financial empowerment of the group participants. A comparative study of Women and Men SHGs and their active role in the rural population could also be undertaken to support future policymakers.