



The Role of Stree Shakthi Self Help Groups(3Shg) in Poverty Alleviation

C.S.Angadi

Associate Professor, Dept. of Political Science, KLE's J T College, Gadag, Karnatak(State), India

Dr
N.V.Gudaganavar

Associate Professor, Anjuman Arts, Science & Commerce College, Dharwad, Karnatak(State), India

ABSTRACT

According to the Census 2011, female population comprises 586.5 million in India and more than 17% of world's women population. Empowerment of women has become serious issue to protect interest of women. In the Indian scenario, patriarchal mindset remains rampant. Women are dominated by men in every sphere of life. In this precarious condition, safeguarding women is necessary and the government has taken many initiatives to empower women socio-economically.

The programme was launched during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. Stree Shakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically

This article examines the impact of Stree Shakthi Self help groups in Gadag district of Karnataka. The study was undertaken in Gadag district of Karnataka state, India and the required data were collected from 1000 SSG members. There was significant growth in the amount of loan borrowed, repayment and savings over time among SSG members. SSG finance substantially enhanced employment opportunities for members, which led to improved income and living standard of members. This article examines a significant occupational change of families of SHG members after joining their groups was observed.

KEYWORDS : Self-help Group, Empowerment, Participation, Decision making, Self confidence.

Introduction: Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in growth process with men. However, in most developing countries, women have a low social and economic status. In these countries effective empowerment of women is essential to bring the women labour in the main stream of economic development.

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fact political empowerment will not succeed in the absence of economic empowerment.

Economic empowerment results in women's ability to influence or make decision, increased self confidence, better status and role in household etc. Micro-finance is necessary to overcome exploitation, create confidence for economic self reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure.

The programme was launched during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. Stree Shakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically. About 15 to 20 women members who are from below poverty line families, landless agricultural labourers, SC/ST women join together. Stree Shakthi Groups are formed through Anaganwadi workers and taluk federations. At present there are 1.40 lakhs groups functioning in the state. Approximately 20.00 lakhs women members are organized.

Self Help Groups(SHG): A SHG is a cluster of 10 to 20 people, usually poor women, from a similar class and province who come together to improve their socio-economic status. Group members are making or monthly basis for wealth creation. Accumulated savings is given to the needy members of the group as loan. Any income that is earned is distributed among the members. This process promotes an ethics that focuses on savings (savings, internal loan and repayment, bank loan and repayment) are done in the group by nominated members. Usually SHGs are monitored by the entity with which SHG is registered. It can be NGO, CDPO, SGSY or any micro the performance

appraisal only, SHGs are provided with further revolving fund, subsidized loan and award etc.

Statement of Problem: Stree Shakthi Self-Help Groups (3SHGs) of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas bringing women together from all spheres of life to fight for their rights. The access to credit can be seen as the motivational factor behind the formation of SHGs and the bond that sustains the groups over time. However, 3SHGs have a potential that goes beyond mere economics of loan management. Once a group has been formed, the credit link is established and the group meets on a regular basis and gradually the groups tend to take on a much wider social role. More precisely the 3SHGs provide a forum in which people can meet on a regular basis and discuss various issues or concerns that the members face in their day-to-day life. Hence researcher interested in the study of "**The Role of Stree Shakthi Self Help Groups (3SHG) in Poverty Alleviation** "

Aims and Objectives:

1. To strengthen the process of economic development of rural women
2. To form self help group based on thrift and credit principles which builds self reliance and enable women to have greater access and control over resources.
3. To increase the income levels of rural women by engaging them in Income generating activities and creating financial stability.
4. To provide opportunities to the members of the groups to avail the benefits of other departmental schemes by converging the services of various departments and lending institutions to ensure women's access to credit financing

Materials and Method:

The present study is conducted in Karantaka with special reference to Gadag District. For this purpose 1000 beneficiaries of Stree Shakthi Self Help Groups on simple random sampling basis from rural and urban areas of Gadag district were selected. The information required for research is collected through pre structured questionnaire scheduled. The collected data analysed with the help of statistical tools and presented in systematic table. The collected data in respect of socio-economic profile, loan borrowings, repayment performance, savings, asset creation, employment generation, cost return from income

generating activities and the overall impact of micro-finance on the empowerment of women were analyzed using chi-square statistical test to draw meaningful inferences.

Hypothesis: There is no occupational Change of Families of SHG Members after joining their Groups .

Results and Discussion:

Results of the study are presented under the following broad headings:

Occupational Change of Families of Members After Joining SHGs

There has been a substantial change in the occupational pattern of the families of members of the SHGs after joining their respective groups (SHGs).

The number of SHG members of families involved in coolie work in Gadag taluka declined from 250 to 127 (from 63.93% to 32.48%) after joining the SHGs. The respective figures of decline in other talukas were Mundaragi from 136 to 126 (48.57% to 36.07%),Nargund from 139 to 124 (51.92% to 41.05%), Ron from 148 to 117 (51.92% to 41.05%) and Shirahatti from 149 to 135 (55.18% to 50.00%).

There is little change in the members’ family occupation of agriculture after they joined their respective SHGs in the 5 talukas covered by the study. The trend is almost uniform in all the 5 talukas.

The change in the business occupation of families of members after their joining SHGs indicates a substantial increase in the number of members involved in business in all the 5 talukas. The increase is more pronounced in the talukas of Gadag and Nargund

Increase in the number of members of families in the income earning occupations is more substantial after joining the SHGs in all the 5 talukas. The following table provides the details.

Table-:Occupational Change of Families of SHG Members after Joining their Groups

Join	Response	GDG*	%	MND*	%	NRG*	%	RON*	%	SHT*	%
Before	Coolie	250	63.93	136	48.57	139	48.09	148	51.92	149	55.18
	Agriculture	116	29.66	131	46.78	137	47.40	128	44.91	119	44.07
	Business	25	6.39	11	3.92	12	4.15	8	2.80	1	0.37
	Income Earning Occupations	0	0.00	2	0.71	1	0.34	1	0.35	1	0.37
After	Coolie	127	32.48	126	36.07	124	42.90	117	41.05	135	50.00
	Agriculture	16	5.11	132	47.14	134	46.36	123	42.56	116	42.96
	Business	222	56.77	20	6.92	68	9.34	26	14.53	23	7.95
	Income Earning Occupations	22	5.62	27	9.34	4	1.38	3	1.03	8	6.92
Between before and after join to SHG		$\chi^2=38.347,$ P=0.0000, S		$\chi^2=30.659,$ P=0.0000, S		$\chi^2=42.133,$ P=0.0000, S		$\chi^2=53.271,$ P=0.0000, S		$\chi^2=43.445,$ P=0.0000, S	

* GDG-Gadag, MND-Mundaragi, NRG-Nargund, SHT-Shirahatti

The results of the above table clearly indicate a positive change in the occupational pattern of the families of SHG members after they joined their groups. The impact of membership of SHGs is for a better and more remunerative occupation of the families of the respective members.

The chi-square test results showed that, a significant difference was found between before and after occupational changes of families of SHG members joining their groups in Gadag ($\chi^2=38.347, P=0.0000, S$), Mundaragi ($\chi^2=30.659, P=0.0000, S$), Nargund ($\chi^2=42.133, P=0.0000, S$), Ron ($\chi^2=53.271, P=0.0000, S$) and Shirahatti($\chi^2=43.445, P=0.0000, S$) at 5% level of significance. It means that a significant occupational change of families of SHG members joining their groups was observed.

Conclusions: There is a substantial change in the occupational pattern of the families of the respondent members of the SHGs after they became members of their respective groups. The number of these involved in doing coolie work has gone down substantially after their membership of SHGs as indicated by them belonging to SHGs in the 5 talukas covered by the study. Further there is a considerable increase in the number of families involved in income generating activities after they became members of SHGs. However there is a marginal decline in the number of those engaged in agriculture subsequent to their membership of SHGs.

The above trends are also found to be associated with the change in occupational pattern of individual number of those owning houses has gone up while the number of those who lived in rented houses has declined. This is another indication of their economic improvement subsequent to their joining the SHGs. The results of the above table clearly indicate a positive change in the occupational pattern of the families of SHG members after they joined their groups. The impact of membership of SHGs is for a better and more remunerative occupation of the families of the respective members.

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