



MANJULA.R
Assistant Professor
Department of Commerce and Management
Government First Grade College,
Vijayanagar,
Bangalore-560 104.
E-Mail:manjulanageraj28@gmail.com

PERFORMANCES OF WOMEN SELF HELP GROUPS IN BENGALURU URBAN DISTRICT- A CASE STUDY

Abstract

“ When a woman moves forward, the family moves, the village moves and the nation moves”

-Jawaharlal Nehru

In India, women constitute about 48.46% of the total population as per 2011 census, but their participation in economic activity is only 34%. Development of the nation and healthy and harmonious growth of the society would not be possible unless women are brought into the main stream of national development. Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities

Empowerment in the context of women’s development is a way of defining, challenging and overcoming barriers in women’s life through which she increase her ability to shape her life and environment. Empowerment of women has been one of the primary objectives of the ninth five year plan. Socio-economic and political transitions are underway to ensure that women gain strength day by day. Economic empowerment of women through Self Help Groups is considered as a potent tool by the policy makers. SHGs are increasingly being used as a tool for various development programmes. SHG’s can be precisely used as a vehicle for women’s economic development which works as a catalytic factor in sharpening women’s decision making power and leads to the development of savings habit among women. SHG’s consists of members who are below the poverty line.

A Self help Group is conceived as a sustainable peoples institutions that provide the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The women SHGs are promoting team spirit,

financial inclusion, financial discipline, orderly life, group dynamism, co-operation, leadership qualities, self –dependency and mutual respect which in turn boost their economic independence besides creating social leverages. The members in the group pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed.

Many SHGs are promoted by the Banks, NGO's and SHGs are financed by banks using NGOs and other agencies as financial intermediaries. . Large number of formal and informal bodies have partnered with NABARD in the unique process. Efforts are made to develop linkages between self help groups and lending institutions to ensure continued access to credit facilities. Collectively, SHGs can approach banks through registered NGO's for availing additional loan facilities in the bank. Micro financial institutions are playing an important role of financial intermediaries in microfinance record. They are filling the gap between demand and supply for microfinance. NABARD has been playing a key role in the growth and development of SHGs in India. Through SHG- Bank linkage programme, the RBI and NABARD have tried to promote relationship banking i.e., improving existing relationship between the poor and bankers with social intermediation of NGOs. Microfinance programme have been proved effective in combating poverty and empowering the poor economically and socially. SHG-Bank linkage programme as helped the poor women to achieve social rights. Through financing the SHGs ensures certain benefits --- An economically poor individual gains strength as a part of a group, can avail the loan at a relatively low rate of interest' transaction costs can be reduced for both lenders and borrowers, tremendous improvement in recovery, heralding a new realisation of subsidy less and corruption less credit and leading to remarkable empowerment of poor women. Various delivery innovations such as Grameen Bank Replications, NGO networking, credit unions and SHG federation have been encouraged by NABARD to increase the outreach.

MYRADA (Mysore Resettlement and Development Agency), a NGO is considered as the pioneer of SHG concept, invented itself in the state of Karnataka. Since early 1980's, the SHs are being promoted and nurtured by NGOs across Karnataka. Additionally government sponsored programmes like Stree Shakti and AGSY have contributed significantly in promotion of SHG's in Karnataka.

The present research tried to evaluate the performance of self help groups in eradication of poverty. An attempt has been made to study the extent of bank linkages with the self help groups . This research also tries to draw some policy recommendations for the concerned authority to enable them to benefit the Self Help Groups.

Findings of the study

Training facilities provided by the groups/NGO have enabled members to gain self - confidence. Income level after joining the groups has increased. Decision making level have increased among women members, thereby leading to increase in their social status.

Financial status has also increased. Most of the respondents reported that they took the loan from SHG's because of low rate of interest and easy availability. Loans disbursed by the banks to this SHG's are inadequate. Also the banker's attitude towards SHG's is not satisfactory. Despite this, the members are able to the facility of loan from the groups out of the savings made by the group. Principles of co-ordination, co-operation and living together are being followed by the members of SHG's leading inn for smooth functioning of the group.

Socio Economic empowerment has been considered instrumental for holistic development. There is a need for co-ordination of NGO's and government policy support to increase the sustainability of benefits of SHG's. Training to be imparted regularly and more on income generating activities. NGO's need to play a predominant role by identifying the needy people and enabling them to come into the streamline of SHG's. There is a need to launch more and more of campaigning in favour of SHG's. Government needs to recognise the potential of micro-financial services to maintain investment and expansion in key economic sectors and hence to add significantly to national economic growth. Through Proper guidelines and supervision it must be ensured that micro-financing Economic empowerment organisations ate run prudently and must help poor people in increasing their income through the proper livelihood activities. Economic empowerment of SHG's can be made by educating them, creating awareness about social evils, public private partnerships, development programme, utilising IT. Companies as a part of their CSR can play a prominent role in empowering women Self Help Groups by providing various training facilities, computer training, personality development, thereby enabling women to be self confident.