



Women Empowerment in the Rural Areas through SHGs – A Case Study on SKDRDP, Dharmasthala in DK District of Karnataka, India.

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ABSTRACT

Jnanavikasa program is run by Shri Kshethra Dharmasthala Rural Development Project, all over the Karnataka state of India, with a motto of women empowerment. It has many Self-Help Groups actively functioning under it. This paper tries to analyse the effectiveness of the Jnanavikasa program on the empowerment of rural women of Belthagady taluk. The study mainly analyses the functioning and programmes under SKDRDP and in particular about the Jnanavikasa program. Through a survey it attempts to understand the impact of this program on the personal, economic and social/cultural life of women; i.e., saving mindset, the purpose of borrowing loan, decision taking pattern, improvement in their standard of living etc. Researcher personally interacted with the respondents, participated in their meetings to get a better understanding about the subject matter. The analysis and findings are described in the article.

Keywords: SHG (Self Help Group), Financial inclusion, Micro credit, Women empowerment, SKDRDP (Shri Kshethra Dharmasthala Rural Development Project), Jnanavikasa program,

Introduction

Various Studies have suggested that in India, over 70% of women are recipients of financial inclusion. SHGs are the main driven forces for financial inclusion in India that help women become financially included. The study by (Sowjanya & Hans, 2018) discovered many experiences and shared efforts to stimulate and mobilize women's confidence and competence. This led to a brighter future for women and along with their communities. An ideology which empowers women in India is the new "inclusive growth" to grow themselves and the society.

Women empowerment strengthens women to make autonomous choices, participate fully in economic, political, social, cultural realms and also to govern their life. It helps to abolish prejudices, gender inequality and to create a society where equal rights, opportunities, and resources are provided to women.

Though the world has changed drastically, still in few corners of the world, women are yet to attain their social, economic and political freedom. There are prejudices followed even in the developed countries towards women. In the recent years women in the developing countries have started to play the dual role of homemaker and working personnel. This has led to social and economic independence among the women. Many of the women have fought and found freedom from the patriarchal society and its culture; they have crossed man-made barriers and proved themselves. A positive nature of women is that, they do not suppress the opposite gender, instead they support the opposite gender and even other women who are in need.

In India Women empowerment is the most effective strategy for social and economic development. We see that the women worldwide are excelling in all areas of life and have proved to be good leaders. Women face disparity in most domains like education, economic prospects, health - medical support, and political engagement etc. Various factors like social differentiation (caste and class), geography (urban/rural), age and education are the hurdles for women empowerment in this country. One can find women empowerment only at certain levels like, state, panchayath and national levels. Very few get the chance to take part in panchayath, state and national affairs, the working women population is having the freedom to some extent; the rest are totally unempowered, ignorant about the outer world. In this case NGOs at rural level are functioning like blessings in disguise.

Women empowerment seeks to end all types of violence and discrimination. Goals include upholding women's rights, laws, creating awareness of gender-based violence, fostering safe spaces for women, and supporting survivors of abuse. It also aims to increase women's political engagement and representation of women in these fields. This includes encouraging women to take lead in politics, participate in decision-making, and advocate for gender-equal political representation policies. In fact, gender inequality is the main cause for slow growth of women empowerment in India.

The most essential factors required for women development are education and skill development. The literacy gap in female education should be closed for this development to take place. Education just does not mean only the formal school education; it also means enabling one to be self-reliant by providing vocational training in order to boost their economic abilities.

Economic empowerment is to be economically independent, where a woman can take simple financial (small expenses) decisions for the family. This empowerment goal leads women to start small businesses and be self-dependant. Women empowerment only in Education and financial matter is not enough; It should be a holistic development of every woman. Hence health and well-being of a woman is also equally important to empower her. Women in India need healthcare facilities, particularly on health, family planning, maternal care, awareness on causes for maternal mortality and its preventions.

When the women in society get empowered, it leads to the empowerment and development of the family, society, and the entire nation. Indian government is working on women empowerment through various project. But still there is a need for more and effective development programs.

About SKDRDP

SKDRDP started the project in Belthangady taluk of Dakshina Kannada District, Karnataka State in the year 1991, under the Charitable Trust Act of 1920. It started its program through giving infrastructural support in the rural areas, financial support through micro credit programs and women empowerment through Jnanavikasa Program. The organization found that only charity and support cannot eradicate poverty. In order to empower the society, they felt the need for women empowerment and therefore they adopted the Self-Help Group program in the year 1993. Self Help Groups have a philosophy of empowering the members, developing them and developing their families too. Participation in SHG activities, they are able to take right decisions for themselves and their entire family, which boosts their confidence. Due to the trainings provided in SHG's, responsibilities, group dynamics, activities, the status of the women in their families and the society have changed. Women could take up new livelihood or improve on the existing ones in order to add/increase their family income. SKDRDP promotes development through a network of large number of self-help-groups which include 1.8 million households i.e., about 20% of rural families of Karnataka state. The main motto of the project is to educate and enable its members to earn money, make long term plans and save to improve their living standard.

Table No. 1: showing details of SHG's functioning under SKDRDP current data (Nov 2023)

Active SHG's	661587
Total Members	5387445
Loan Outstanding	21268 Crores
Savings accumulated	3689 Crores

*Source: <https://skdrdpindia.org/>

Women Empowerment

SKDRDP not only provides financial aid to the women but empowers them. With the loans, people are equipped with the abilities to plan something for their future and to improve their standard of living. Also, it bestows upon them the responsibility of making their own decisions and controlling their fate. Empowering the poor and enabling them with the capabilities is what SKDRDP strives to do with its various programs; are as follows:

Jnanavikasa Program

The women in rural areas are highly engaged in household chores, they do not get opportunities to visit other places. Usually, a housewife's learning gets blocked as she is engaged in family care (unending household chores) throughout her life. Jnanavikasa provides a forum for women to develop their skills, exhibit their talents and to empower themselves in the company of others in their local community. Once a month programs (activities/trainings) are organized under this scheme by providing knowledge on nutrition, health and hygiene, family harmony, education, awareness on gov't facilities available and how to make use of them etc. There is a scope for mutual learning too and they understand through this method better.

Jnanavikasa program further conducts the various activities for its members as a part developmental activity. They are as described as below:

Field visits

Field visits are organized, with an aim of educating and motivating members to take up self-employment and also to create awareness, members are taken to various places such as Women and Children Welfare Department, Police Station, Court, Women Counseling Centre, Line departments such as agriculture and horticulture, Model Centers, Model families, Micro, small and medium enterprises run by other successful members as well as outsiders.

Women seminar, rally and annual day of the JVK centers

Seminars are organized for the members, and rallies are conducted to create awareness in the society. Celebrations like International Women's Day, Annual day, sports and cultural meet are organized; where they get an opportunity to participate and exhibit their talents. Achievers are recognized during these occasions in order to honour them and motivate others to follow their footsteps.

Movie- Shows

In order to create awareness on aspects of social importance along with entertainment, good movies with a good message are shown to Jnanavikasa Members at the training centres. After which the members are asked to discuss and brainstorm about the message in the movie. This activity changes the mentality of the members towards positivity among the women. Cultivates a good culture in them and a broader perspective towards life, at the same time it is even anticipated that the members will share their knowledge and experience with their, family, relatives and the society. Thereby the entire society gets educated.

Street play

In order to create awareness among the general public, street play is known as an effective mode to educate the rural people. Here trained Jnanavikasa members are creating awareness in their surrounding by performing street plays.

Nutritional food fair

Such food fairs are organized where Jnanavikasa members demonstrate preparation of nutritional food in an easy way. This is an educative program where women in particular learn about nutritional values for different members in their family depending on their age.

Library

All the Jnanavikasa Kendra's are provided with a set of library, which have around 125 books. This helps the members to keep up their literary skills to read and also to gain knowledge.

Srujanasheela Programme

Under this program the coordinators of Jnanavikasa are assigned a task of working on any one of the local issues which they identify; on a project basis for one year. Funds are provided for the same. The coordinator is given the autonomy to take up decisions and plan the program and implement it in one year. This helps the coordinator develop her qualities and skills along with solving the local problem.

Launch of JVK social media channel

Jnanavikasa YouTube Channel was launched to reach all the SHG members on a weekly basis; every Saturday. It educates rural women on health and hygiene, government schemes, tips on leading a better life, awareness on relevant laws, opportunity for self-employment etc. the channel has already gained popularity.

Other programs

Other programs introduced under Women Empowerment along with the Jnanavikasa program are:

- Vatsalya which offers support to the infirm to take Care of such destitute people.
- Gelathi which offers the services of a sociologist, an advocate, a psychologist and a doctor, who provide counseling services to the women on demand.

Delegated responsibilities to the members are:

- Managing the minute book, Loan papers and analyzing MIS report
- Weekly receipt by cashier: For both deposit and withdrawal transactions.
- Loan sanction statement: Statement confirming loan sanction issued to the SHGs.
- Intimation statement: An intimation issued by SHGs to disburse the loan to their member.
- Repayment statement: within the due date every week members are expected repay the loan amount and maintain the record to avoid any conflicts in future.
- Monthly statement: document on savings and current position of loan of each member, overdue position the group. Members are trained to analyze their financial position mentioned in the financial statements provided to them every month.
- SHG Audit report: Gives a clear picture of performance/position of the SHG at given point of time.
- Profit sharing statement: Gives a clear picture of share of all the members in the profit earned by the SHG.
- Preparation of family credit plan and farm plan: Members of the program are trained and asked to prepare a future plan for their family (and if need for farming) along with the required budget, the present family income and how they will add to their family income to fulfil their dreams or plans. They are also assured financial support available and to take advantage of it.
- Bank Operations: training is provided about bank operations to its members, current interest rates are made known to them.

Responsibility of SHG leaders: managing the day-to-day affairs of the group is the main task of the SHG leaders. The leaders are expected to handle the delicate situations, proper maintenance of the documents, record the financial transactions, counsel the fellow members.

The sustenance and success of any SHG depends on its members, as how they involve themselves in the day- to-day activities/operations.

SKDRP is currently expanding its developmental activities to all the districts of Karnataka state, and is functioning in more than 25000 villages and over 320 town panchayats and cities. It is active with its Community Development Programs throughout the state.

METHODOLOGY

Objectives of the study:

- To learn about the reason the members joined the SHG and their opinion towards the same.
- To understand the impact of SHG on personal and social life of its members
- To analyze various initiatives of SKDRDP

Sources of Data

Source of data used for this study are both primary and secondary data. Primary data was gathered through observation, discussion with the officer and through interviewing the SHG members using the questionnaire. At the same time secondary data was gathered through the documents available at the office of SKDRDP, its website and magazines published.

Sample

The location chosen for the study is Belthangady taluk of Dakshina Kannada District of Karnataka State. And the Sample selected for the study is 100 (women) members of SHGs run by SKDRDP only. Belthangady is a rural area and to study about the empowerment of these members through SHG, a random sampling method was used for collection of data. The researcher interacted with the officials to know about the project and various programs offered by them and personally interviewed the samples during their meeting days. The researcher also got to witness their meetings and collected the data by filling the questionnaire.

Study Analysis

Analysis of the study is presented in a simple tabular form. Age of these women chosen for the study is between 18 to 60 years. Large number of members are belonging to the age range of 30-50.

Table No. 2 showing qualification and occupation of the respondents

Qualification	Percentage	Occupation	Percentage
Illiterate	10	Agriculture	7
Primary	35	Daily wage work	19
SSLC	27	Part time job	13
PUC	17	Self-employment	8
Graduation	11	House wife	53
Total	100	Total	100

The data in Table No. 2 shows that the respondents' qualification and occupation. In this table we find 10 respondents are illiterate. The reason behind this illiteracy is, due to their age 40 and above who had transportation problems during their school age, schools at a distant place, poverty etc. There is another reason for the same i.e., they have studied up to grade 1-3, but due to lack of practice are not able to read and write. Whereas, all the others are able to read and write. At the same time, we find graduate respondents; this is due to the lack of opportunity for employment in the rural areas, the cultural fact (woman is meant to be a house-wife) etc., they could not join any job. Qualification becomes a hurdle for them to opt for any lower-level jobs. Hence, they work as trainers/ coordinators and animators in their groups and earn a satisfied income with a dignified position/job. Large number of these respondents are housewives. Hence Jnanavikasa program is able to attract their membership. Other members are working as domestic help for part time and maintenance staff at small offices in the surrounding; few others work as agricultural labour, daily wage workers at constructions, remaining have their self-employment. These women find some relief from the four walls, meet up people, discuss and learn. Meeting of SHG's help them even psychologically.

The finding of the study also shows that 37% of the respondents are having the SHG membership for 6-10 years. 33% of them are having the membership for 3-5 years. 22% of them are having the membership for more than 10 years. And 8% of the respondents were having the membership less than 2 years. The data also gives a picture as to what influenced the respondents(women) to join SHG. 59% of the respondents were influenced by their neighbours; 17% of them were influenced by their family members and relatives; 13% of them were influenced by friends; 11% of them were influenced by the SHG leaders/ animators. Word of mouth has influenced a lot for new membership in the rural areas. The positive talks (chit-chat) have influenced friends and neighbours. This way women have motivated other women to join the SHG and get the benefits.

In this research, we found the reasons for borrowing of loans by the respondents are for income generating activities(business), asset building, agriculture - animal husbandry and other general causes. So Jnanavikasa program has been successful in training them in credit plan and future plan for the family expenses too.

Table No. 3: Shows Inspiration by SHG to save money and whether they are able to contribute to their family income

SHG membership has encouraged you to save	Percentage	Are you able to contribute to your family income	Percentage
Yes	72	Yes	51
No	28	No	49
Total	100	Total	100

The table shows that 72% of members' have improved their savings after joining SHG; whereas 28% have not. This shows that the SHG has inspired the members to save a little amount which can be used in need (unforeseen expenses) in the future. It also shows that 51% of members are able to contribute to their family income, whereas 49% cannot. We can analyse that the 51% of the members are able to earn their income, due to the support and encouragement of SHG. The means of earning are change of mindset and working as employees, domestic help, self-employment (small business) etc.

Table No. 4: Shows the Savings information of the respondents

Source of saving	Percentage
Post office	8
Regional Rural Bank	3
Co-operative Bank	35
Commercial Bank	54
Total	100

Members of SKDRDP SHG's save money in various savings options. i.e., 54% of members are having savings account in commercial banks. 35% of the members are saving in Co-operative banks. Likewise, 8% members are saving in post offices and 3% of members are saving in RRB (Regional Rural Banks) contribute less. Also, the study shows that due to these savings the standard of living of the members and their family has improved. The members said that the positive changes are due to SHG. Jnanavikasa Program has succeeded in educating women about banking, saving and borrowing loan etc.

Economic studies have always advocated that the rural people borrow loan and are always struggling to repay. The main reason is that their income is lower than their expenditure and they do not have much of an idea about money management. Hence, they keep borrowing loan. And to repay one loan they borrow another. Olden days, they were borrowing money from the landlords who exploited the borrowers or poor people. They were told by the landlords that their loan account is still not closed, even if they have paid them twice/ more the amount. Poor people were ignorant about banking system and of the govt facilities provided to them. Keeping this in mind, SKDRDP has conducted training programs on '*Preparation of Family Credit Plan and Farm Plan*' and training on banking. Participants/ members have to prepare the plan for their family activities or to buy any household items along with the budget and the source of credit. They have to ponder on plan the same considering the aspects of their family income and the repayment of the credit borrowed. The same way they have to plan about the agriculture (those who are farmers/ those who are initiating it). This training helps in money management of the members, which indirectly increases their savings by a proper planning and cutting on unnecessary expenses. Ultimately, we can say that the training provided by SKDRDP on '*Preparation of Family Credit Plan and Farm Plan*' and '*Banking*' has empowered them financially.

All the respondents have attempted to be part of decision making in their family matters. But more than 50% have succeeded in taking the lead, making the right decisions along with other members of the family and convincing their family members on the same, when they were opposing a good cause or a right decision. Actually, in the rural areas, women are not permitted to be the part of financial matter or any discussion on planning. But the members of Jnanavikasa program have caused the change in the mentality of the family members and taken lead to participate in the major planning or discussion of the family.

A large number of respondents i.e., 93% have felt that Jnanavikasa programme is very effective one. The researcher too felt the same as there are many sub programs or activities organized under Jnanavikasa program. At the same time all the respondents i.e., 100% have opined that the skill development program is a truly capacity building program, which helped them improve their skill and knowledge.

Recommendations

The study offers few recommendations to SKDRP, as below:

- Increase number of financial literacy programs (training/Workshops) for SHG members on budgeting, banking, savings, and investing.
- Train them in managerial and business skills; and prepare them to lead the group as well as their communities.
- The members can be helped to get connected with the government authorities, stakeholders and industry professionals who may offer them advice, resources, and market links through networking.
- Help the business women to expand their markets by participating in exhibitions, partnerships with existing enterprises, trade fairs and also through e-commerce platforms.

Conclusion

It was a great experience to the researcher to study on this subject matter. The study found that self-motivation of women is the main reason for women to join SHGs. At the same time, senior members of SHG influence other women to join their group. The study has also found that the participation in these SHG groups have improved the economic, political and social development among women. They are economically strong, are able to earn and add to the family income. Women members of SKDRDP SHG's are able to make decisions for their family. Their literacy skills have improved, as they have to read and write reports, participate in training programs, workshops, field visit (learning tours) etc. Rural women are encouraged to organize SHG's around their areas. They are also provided with the necessary financial support from Government organizations. SKDRDP encourages rural women to organize Self-Help Groups. Government agencies and adjacent groups have introduced various schemes to financially support the Self-Help Groups and for their formation. The study shows that the members of SHG's under SKDRDP are helped to connect with the banks, to borrow loans, save, and they are also trained to start small businesses, which can generate some income.

The functioning of 'SHG' concept helps the groups to pool in money and also, they get microcredits to start a small business. Rural community of Dakshina Kannada District of Karnataka state has broken the poverty cycle as they are encouraged to be small vendors/business owners. This way of functioning through SHG, SKDRDP has enhanced financial independence of its members and the community as a whole.

SHGs of SKDRDP also promote gender equality and social empowerment, by challenging their gender roles. The organization encourages women to take up leadership roles, voice out their problems in order to improve their community.

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