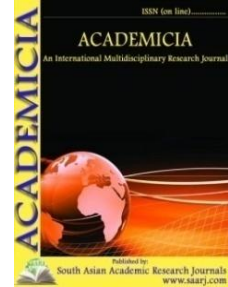




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SELF HELP GROUPS AND WOMEN EMPOWERMENT – A CASE STUDY

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ABSTRACT

Self Help groups significant feature is that they provide credit to the poor at subsidized interest rates besides having relatively low default rates on these loans. SHGs reduce transaction costs of financial institutions that do business with poor and that of the SHGs themselves. They reduce the cost of financial institutions by acting as intermediary organizations or by providing social collateral that substitute for costly loan appraisals and supervisions. SHG approach has made considerable impact on the development of rural economy in terms of increasing savings of the poor, providing access to credit for the poor at reasonable rates of interest by establishing linkages with the formal financial institutions, improving the production levels and income levels, strengthen food security and standard of life, improving asset creation and enhancing income generation activities, augmenting environment sustainability and contributing for the much needed women empowerment. With the enthusiastic roles played by the NGOs, the books, the public half decade, the SHG approach has transformed into a movement in the rural areas. In India there are member of NGOs and SHGs who are serving for empowerment of women. A survey of voluntary efforts in essential to a certain the kind of attention that the women were receiving from there sources. With this background, the study seeks to examine the functioning of SHGs and NGOs, and analyse economic benefits and social benefits to women.

KEYWORDS: Women Empowerment, SHGs and NGOs.

INTRODUCTION

Economic empowerment of women is considered as an important component of Governments policy since 1990. An important step to bring financially extended people within the fold of financial sector was the promotion of microfinance supported by NGOs in India. The self help group base linkage programme was lunched by NABARD in 1992, with policy support from the reserve bank. To facilitate collective decision making by the poor and provide 'door step' banking. Banks, as whole salers of credit, were to provide the resources, while the NGOs were to act as agencies to organize the poor to build their capacities and facilitate the process of empowering them.

In rural India there is substantial degree of feminization of poverty an account of an increase in the net population growth rate among the landless agricultural labour households (including SC/ST and other backward classes women) low land of human skills, lack of availability of wage employment opportunities and inadequacy of institutional support to create wage as well as self employment opportunities This list includes economic factors responsible for feminization of poverty which are much stronger in operation and which function along with socio-cultural barriers and discrimination against women in economic participation.

In general most important rural development programs of poverty alleviation programmes like land reforms, IRDP, basic minimum needs programme national rural wage employment programme etc. have not substantially benefited rural women partienlarly to enhance their real income and standard of living. From only sixth five year plan (1985) onwards, 30% reservation for women among the total beneficiaries under the rural poverty alleviation programme was provided. This provision undoubtedly has the good intention of providing a social justice to rural women but since the dimension of the problem of feminization of poverty is very huge. Academicians, planners NGOs and Government felt it alike that the general rural development programmes were insuffericent in this regard. Therefore from early 1990s certain gender specific rural women development programmes are devised and implemented. They are development of women and children in rural areas Indira mahila Yojana, Mahila Samakya programs, Rastriya mahila kosh etc. were implemented. These programmes have the goal of creating self employment among women both on individual and group initiative entrepreneurship basis. There programs also aim at socially and politically mobilizing women for achieving other goals of women empowerment. Since the DWACRA could not gain wide support both from Government bureaucracy and NGOs hence, it was discontinued.

The ninth plan (1997-2002) document says emphasis an the participation of people in the planning process, and the promotion of self help groups. Empowerment of women is one of the important objectives is the ninth plan. The objective of the self – help group is to promote strong and independent women groups who exert control over their own development and that of the community. The women would be equipped with managerial and technical skills through enhanced participation in economic activates. The programme also envisages an enhancement in the capacities of women through the development of training modules and material that can adapt to the local context.

Over the last few years, peoples participation, and empowerment have become the buzzwords in rural development and local planning. In this context both the SHGs and NGOs have emerged as the most successful strategy, in the process of participatory development and empowerment of women. The rural women are the marginalized groups of our society. Due to Socio-economic constraints in the rural areas women's potential for development remained far from fully initialized and they have been pushed further back into the social hierarchical system.

The self-Help group models women as responsible citizens of the country achieving social and economic status. In all stages of economic and social activities. Involvement of women has given added significance to them. Women led SHGs in many parts of the country have achieved success in bringing the women to mainstream of decision making. The self help group in our country has become a source of inspiration for women's welfare. Now day, formation of SHG is a viable alternative to achieve the objectives of rural development programmes. SHG is also a visible organizational set up to disburse micro-credit to the rural women and encouraging them to enter into entrepreneurial activities.

CASE STUDY ANALYSIS

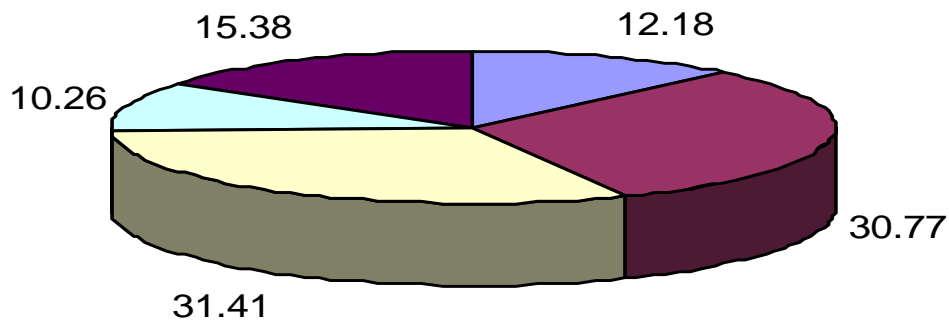
The occupational levels of the beneficiaries in this taluk classified into agriculture, labourers, employed, homemakers etc their condition has been presented in the table. As many as 156 beneficiaries expressed that they have different occupations. About 12.18 per cent of them said that they are in the occupation of agriculture, a maximum number of them opined that they are labourers which accounts for 97 (62.18 %). At least 10.26 per cent of them possessed the employment in different sectors of the economy and about 15.38 per cent of them are involved in homemakers under the programmes of SHGs in the taluk.

TABLE-1: OCCUPATION OF BENEFICIARIES IN T.NARASIPURA TALUK

| Name of the village | Agriculture | Labourer | Labourer | Employed | Homemaker | Total |
|---------------------|-------------|----------|----------|----------|-----------|-------|
| Augudu | 0 | 4 | 2 | 2 | 4 | 12 |
| BGGrama | 0 | 4 | 2 | 4 | 2 | 12 |
| Channahalli | 2 | 3 | 5 | 3 | 2 | 15 |
| Hosur | 2 | 0 | 2 | 0 | 0 | 4 |
| Hunsur | 0 | 4 | 3 | 0 | 2 | 9 |
| Ketahalli | 2 | 2 | 2 | 0 | 0 | 6 |
| Kumaranaiika | 0 | 1 | 0 | 0 | 1 | 2 |
| Mudrahalli | 0 | 2 | 2 | 0 | 0 | 4 |

| | | | | | | |
|-----------------|-------|-------|-------|-------|-------|--------|
| Nallilur | 3 | 2 | 2 | 1 | 3 | 11 |
| Naripura | 0 | 1 | 1 | 0 | 0 | 2 |
| Siddaramanahudi | 8 | 4 | 4 | 0 | 1 | 17 |
| Siddayanapura | 0 | 1 | 1 | 0 | 0 | 2 |
| Sowsale | 2 | 1 | 5 | 0 | 0 | 8 |
| Vatalu | 0 | 7 | 6 | 0 | 6 | 19 |
| Vijaypura | 0 | 4 | 5 | 0 | 1 | 10 |
| Yakanur | 0 | 5 | 6 | 6 | 0 | 17 |
| Yechenahalli | 0 | 3 | 1 | 0 | 2 | 6 |
| Total | 19 | 48 | 49 | 16 | 24 | 156 |
| Percent | 12.18 | 30.77 | 31.41 | 10.26 | 15.38 | 100.00 |

Occupatin of the Beneficiaries under SHGs



■ Agriculture
 ■ Labourer
 ■ Labourer
 ■ Employed
 ■ Homemaker

TABLE -2:INCOME LEVELS OF THE BENEFICIARIES OF SHGS IN T.NARASIPURA

| Income | Beneficiaries | Percent |
|---------------|----------------------|----------------|
| 24000.00 | 9 | 13.24 |
| 36000.00 | 8 | 11.76 |
| 40000.00 | 6 | 8.82 |
| 45000.00 | 6 | 8.82 |
| 48000.00 | 17 | 25.00 |
| 60000.00 | 4 | 5.88 |
| 70000.00 | 1 | 1.47 |
| 72000.00 | 9 | 13.24 |
| 75000.00 | 1 | 1.47 |
| 78000.00 | 1 | 1.47 |
| 84000.00 | 1 | 1.47 |
| 96000.00 | 3 | 4.41 |
| 210000.00 | 2 | 2.94 |
| Total | 68 | 100.00 |

Table -2 shows the income levels of the beneficiaries of SHGs in T.Narasipura . Out of the the 75 selected sample 98 beneficiaries are having different levels of income. As many as 25 per cent of them have annual income of Rs.48,000 which is followed 13.24 per cent with an income of Rs.24000 and another13.24 per cent of them with Rs.72000, atleast 11.76 per cent of them has with the income of Rs. 36000, and 17 per cent of them has in the ranage of Rs. Rs.40000 to Rs.45000. Nearly 4.41 per cent them possessed annual income of Rs. 96000. About 2.94 per cent them has a maximum income of Rs.210000 per annum.

TABLE-3:SOURCE OF SAVINGS OF THE BENEFICIARIES OF SHGS IN T.NARASIPURA

| Name of the village | No savings | Agriculture | Agricultur e labour | Cooli e | Labou r | Salary | Total |
|---------------------|------------|-------------|---------------------|---------|---------|--------|--------|
| Augudu | 0 | 0 | 0 | 6 | 0 | 0 | 6 |
| BGGrama | 1 | 0 | 1 | 2 | 1 | 1 | 6 |
| Channahalli | 1 | 0 | 0 | 5 | 0 | 0 | 6 |
| Hosur | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Hunsur | 0 | 0 | 0 | 5 | 0 | 0 | 5 |
| Ketahalli | 0 | 0 | 1 | 2 | 0 | 0 | 3 |
| Kumaranaika | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Mudrahalli | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Nallilur | 0 | 2 | 0 | 1 | 0 | 2 | 5 |
| Naripura | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 2 | 6 | 0 | 1 | 3 | 0 | 12 |
| Siddayanapura | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| Sowsale | 0 | 0 | 0 | 0 | 3 | 0 | 3 |
| Vatalu | 0 | 0 | 0 | 6 | 0 | 2 | 8 |
| Vijaypura | 2 | 0 | 0 | 2 | 0 | 0 | 4 |
| Yakanur | 2 | 0 | 0 | 4 | 0 | 1 | 7 |
| Yechenahalli | 3 | 0 | 0 | 0 | 0 | 0 | 3 |
| Total | 11 | 10 | 3 | 37 | 8 | 6 | 75 |
| Per cent | 14.67 | 13.33 | 4.00 | 49.33 | 10.67 | 8.00 | 100.00 |

The sources of the savings of the beneficiaries of SHGs are presented in the table -3. Out of the total sample beneficiaries, nearly 14.67 per cent of them expressed that they do not

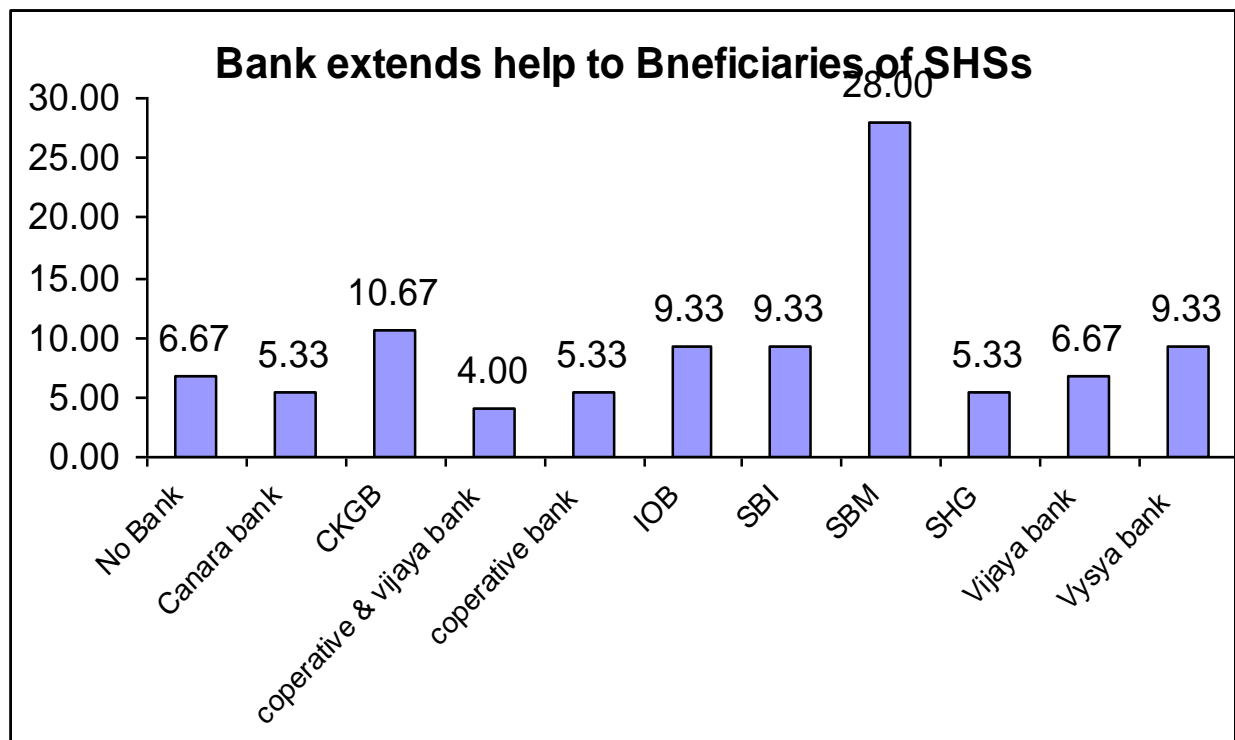
have savings by any source. About 49.33 percent of them opined that they are saving from daily wages from coolly. At least 13.33 per cent of them have been saving money from the source of agriculture. About 10.67 per cent of the beneficiaries are saving money from labour, at least 8 per cent of them said that they are saving the money from salary etc. At most all them have the saving activity for their future needs in their life. The main objective of the Shelf-help Group is to promote saving activity among the members. Therefore all the beneficiaries are considered the SHGs as an effective saving promoters in T.Narasipura Taluk.

Amount of saving of the beneficiaries of SHGs in T.Narasipura is presented in table -9. Nearly 34.67 beneficiaries are saving per month to the extent of Rs. 100, at least 6.67 per cent of them with Rs. 200, about 5.33 per cent of them with Rs. 250, nearly 6.67 per cent of the beneficiaries with Rs.5000 and the same proportion of beneficiaries also with Rs. 8000 and a few of them i.e. 2.67 per cent have saved an amount of Rs. 8500 and also the same per cent of them with Rs. 10000. This indicates that the beneficiaries are in the range of Rs. 50 to Rs. 10,000, which also reveals that all types of income levels are in the membership of Self-help Groups .

TABLE-4: BANKS EXTENDS FACILITY TO THE BENEFICIERS OF SHGS IN T. NARASIPURA TALUK

| Name of the village | No Bank | Canara bank | CKGB | Coperative & vijaya bank | Coperative bank | IOB | SBI | SBM | SHG | Vijaya bank | Vysya bank | Total |
|---------------------|---------|-------------|------|--------------------------|-----------------|-----|-----|-----|-----|-------------|------------|-------|
| Augudu | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 6 |
| BGGrama | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 | 6 |
| Channahalli | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 6 |
| Hosur | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Hunsur | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 0 | 0 | 3 |
| Kumaranaika | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Mudrahalli | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 5 |

| | | | | | | | | | | | | |
|---------------------|------|------|-------|---|------|------|------|----|------|------|------|-----|
| Naripura | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Siddaram anahudi | 5 | 2 | 0 | 0 | 2 | 1 | 0 | 0 | 2 | 0 | 0 | 12 |
| Siddayan apura | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Sowsale | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 3 |
| Vatalu | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 8 |
| Vijaypur a | 0 | 0 | 3 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 4 |
| Yakanur | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 7 |
| Yechena halli | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 3 |
| Total | 5 | 4 | 8 | 3 | 4 | 7 | 7 | 21 | 4 | 5 | 7 | 75 |
| Percent | 6.67 | 5.33 | 10.67 | 4 | 5.33 | 9.33 | 9.33 | 28 | 5.33 | 6.67 | 9.33 | 100 |

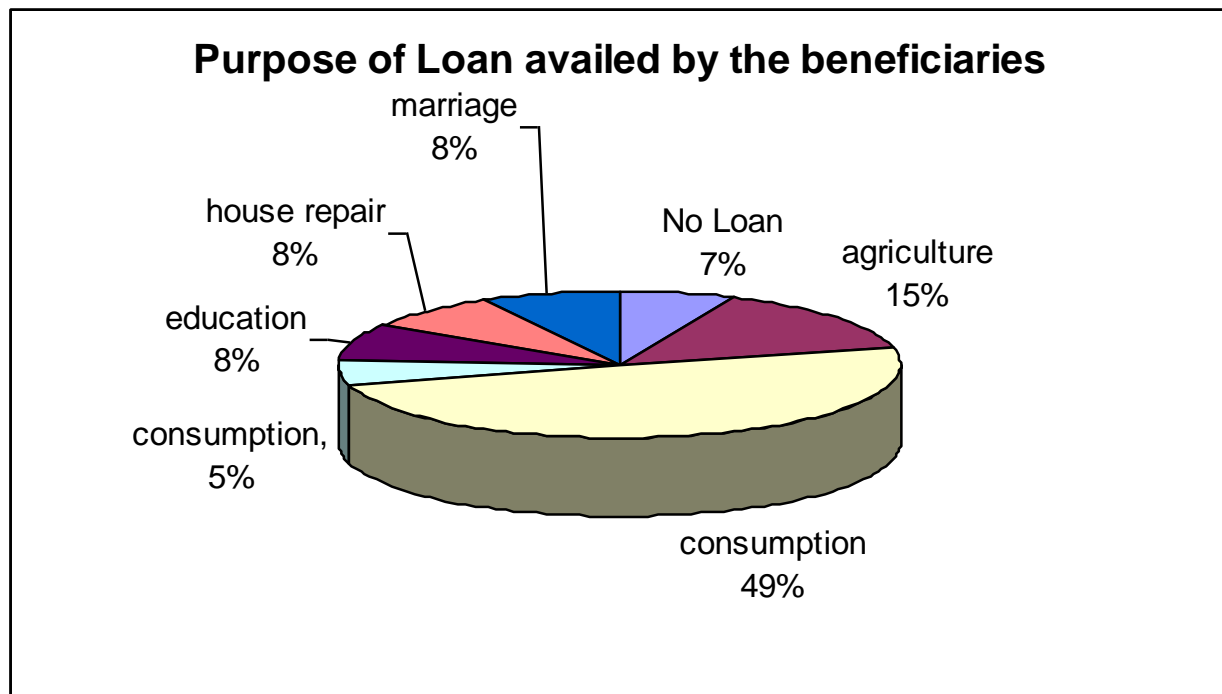


Banks extended the credit and loan facilities to the beneficiaries are presented in the table -4, It reveals that different banking have been contribution to improve the living conditions of the members of the SHGs in the T.Narasipura Taluk. At least 6.67 per cent of the not availed the bank assistance. Maximum number of them i.e 28 per cent of the beneficiaries have received from State Bank of Mysore , which is followed by 10.67 per cent from Caveri Kalpatharu Grammena Bank, nearly 9.33 per cent from Indian Overseas Bank, and the same number of them also received from state bank of India and Vijaya Bank. And only 5.33 per cent of them have received from Canara Bank. This indicates that financial inclusion of the beneficiaries are more with the banking activities through Self-help Groups.

TABLE-5: PURPOSE OF LOAN AVAILED BY BENEFICIARIES UNDER SHGS IN T.NARASIPURA

| Name of the village | No Loan | Agriculture | Consumption | Consumption, | Education | House repair | Marriage | Total |
|---------------------|---------|-------------|-------------|--------------|-----------|--------------|----------|-------|
| Augudu | 0 | 0 | 4 | 0 | 0 | 0 | 2 | 6 |
| BGGrama | 0 | 0 | 4 | 0 | 0 | 1 | 1 | 6 |
| Channahalli | 0 | 2 | 3 | 0 | 1 | 0 | 0 | 6 |
| Hosur | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| Hunsur | 0 | 0 | 3 | 0 | 0 | 0 | 2 | 5 |
| Ketahalli | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 |
| Kumaranaika | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Mudrahalli | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 0 | 2 | 3 | 0 | 0 | 0 | 0 | 5 |
| Naripura | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Siddaramana hudi | 5 | 2 | 0 | 0 | 2 | 2 | 1 | 12 |
| Siddayanapura | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 1 |
| Sowsale | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 3 |

| | | | | | | | | |
|--------------|------|-------|-------|------|------|------|------|--------|
| Vatalu | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 8 |
| Vijayapura | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 4 |
| Yakanur | 0 | 0 | 4 | 3 | 0 | 0 | 0 | 7 |
| Yechenahalli | 0 | 0 | 2 | 0 | 0 | 1 | 0 | 3 |
| Total | 5 | 11 | 37 | 4 | 6 | 6 | 6 | 75 |
| Percent | 6.67 | 14.67 | 49.33 | 5.33 | 8.00 | 8.00 | 8.00 | 100.00 |

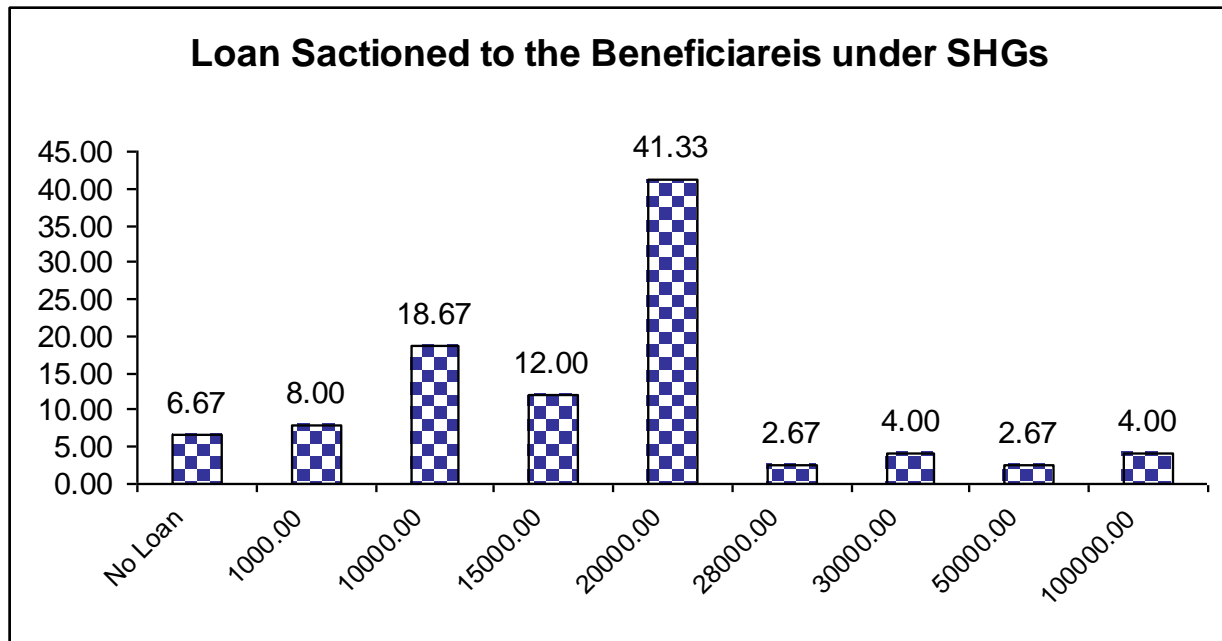


The purpose of loan availed by the beneficiaries under SHGs in T.Naraisipura Taluk is presented in the table -5. The majority of the beneficiaries have received loans for the sake of personal consumption which accounts for 54.66 per cent, which is followed by 14.67 per cent, for agriculture, nearly 8 per cent for education and the same number of them are also availed for house repair and performance of marriage. Among all villages, Sidraanahadhi availed more number of loans from the SHGs and which is followed by Vatalu, Yakanur, and Augudu, BG.Grama etc. However, there are the beneficiaries who do not availed loans for any purpose with accounts for 6.67 per cent .

Thus, the loans availed is backed by purpose and target to increase the production , employment and income etc.

**TABLE-6:LOAN AMOUNT SANCTIONED TO THE BENEFICIAREIS IN
T.NARASIPURA TALUK**

| Name of the village | No Loan | 100 0 | 1000 0 | 1500 0 | 2000 0 | 2800 0 | 3000 0 | 50000 | 10000 0 | Total |
|---------------------|---------|-------|-----------|--------|-----------|--------|--------|-------|---------|-------|
| Augudu | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 6 |
| BGGrama | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| Channahalli | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 6 |
| Hosur | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Hunsur | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 3 |
| Kumaranaika | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Mudrahalli | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Naripura | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 5 | 0 | 2 | 0 | 3 | 0 | 0 | 2 | 0 | 12 |
| Siddayanapura | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Sowsale | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 2 | 3 |
| Vatalu | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 8 |
| Vijaypura | 1 | 0 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 4 |
| Yakanur | 0 | 0 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 7 |
| Yechenahalli | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 3 |
| Total | 5 | 6 | 14 | 9 | 31 | 2 | 3 | 2 | 3 | 75 |
| Percent | 6.67 | 8 | 18.6 7 | 12 | 41.3 3 | 2.67 | 4 | 2.67 | 4 | 100 |

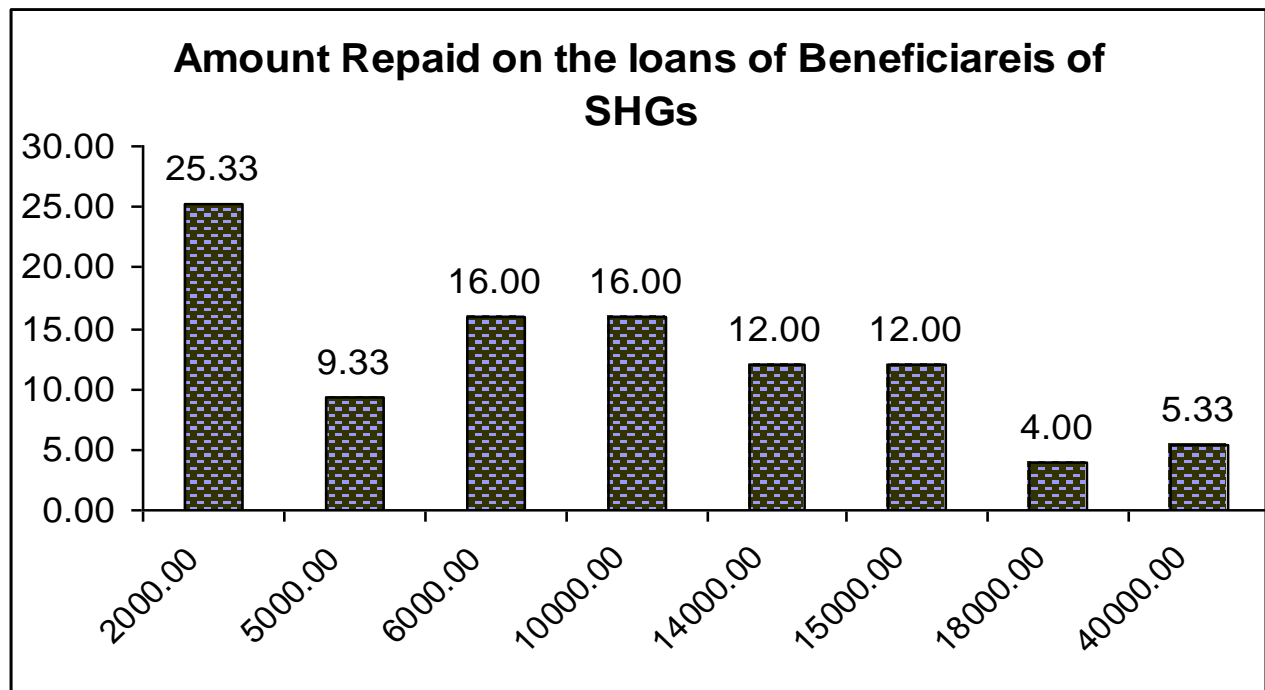


Amount of loan sanctioned to the beneficiaries are presented in table -6. It reveals that loan amount sanctioned in the range of Rs. 1000 to Rs.100000.across all the beneficiaries. A maximum number of them i.e 41.33 per cent have received to the extent of Rs. 20000, which is followed by 18.67 per cent have attained to the extent of Rs.10000, and 12 per cent of them received Rs.15000, nearly 4 per cent of them have received Rs. 30000 and the 2.67 per cent of them have received Rs.50000 and a few of them i.e 4 per cent of them have received Rs. 100000. Thus, the loan amount has been very useful for the beneficiaries of SHGs to increase their income and saving levels. Among all the villages Siddramanahudi has received more number of beneficiaries which is followed by Vatalu, Yakanur, and Alagudu, B.G.Grama etc.

TABLE -7:AMOUNT REPAID ON THE LOANS OF BENFICIAREIS

| Name of the village | 2000 | 5000 | 6000 | 10000 | 14000 | 15000 | 18000 | 40000 | Total |
|---------------------|------|------|------|-------|-------|-------|-------|-------|-------|
| Augudu | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 6 |
| BGGrama | 3 | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 6 |
| Channahalli | 0 | 0 | 0 | 2 | 0 | 4 | 0 | 0 | 6 |
| Hosur | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| Hunsur | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 0 | 3 |

| | | | | | | | | | |
|-----------------|-------|------|----|----|----|----|---|------|-----|
| Kumaranaika | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Mudrahalli | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Naripura | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 6 | 0 | 2 | 1 | 0 | 0 | 1 | 2 | 12 |
| Siddayanapura | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Sowsale | 2 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 3 |
| Vatalu | 0 | 0 | 0 | 0 | 3 | 5 | 0 | 0 | 8 |
| Vijaypura | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 4 |
| Yakanur | 0 | 0 | 0 | 6 | 1 | 0 | 0 | 0 | 7 |
| Yechenahalli | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 3 |
| Total | 19 | 7 | 12 | 12 | 9 | 9 | 3 | 4 | 75 |
| Percent | 25.33 | 9.33 | 16 | 16 | 12 | 12 | 4 | 5.33 | 100 |



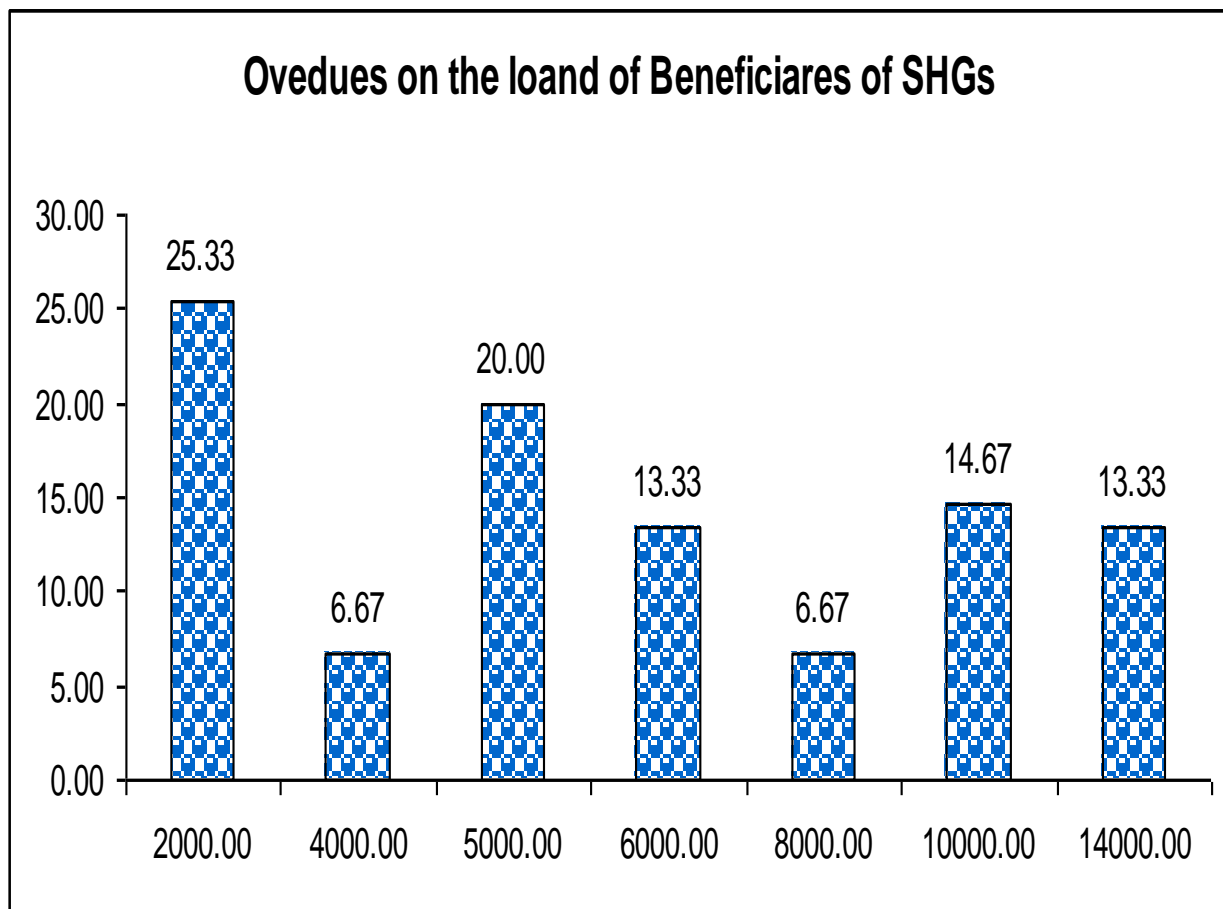
The repayment loan of the beneficiaries of SHGs is presented in table -7. It reveals that a maximum number of beneficiaries which accounts for 25.33 per cent have repaid their loans to the extent of Rs. 2000, nearly 16 per cent have paid Rs.10000. At least 12 per cent of them have also paid Rs. 14000 and Rs.15000. A few of them have paid their loan portion i.e. 4 per cent and 5.33 per cent have been paid their loans Rs.18000 and Rs.40000.

Thus, the beneficiaries of SHGs are also repaid their loans by acquiring more livelihood and income levels.

TABLE-8:OVERDUE ON THE LOANS OF BENEFICIARIES UNDER SHGs

| Name of the village | 2000.0 0 | 4000.0 0 | 5000.0 0 | 6000.0 0 | 8000.0 0 | 10000.0 0 | 14000.0 0 | Total |
|---------------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|-------|
| Alagudu | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 6 |
| BGGrama | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 6 |
| Channahalli | 0 | 0 | 4 | 0 | 0 | 2 | 0 | 6 |
| Hosur | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Hunsur | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 1 | 0 | 0 | 0 | 0 | 0 | 2 | 3 |
| Kumaranaika | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Mudrahalli | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 |
| Nallilur | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 5 |
| Naripura | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 8 | 2 | 0 | 0 | 0 | 2 | 0 | 12 |
| Siddayanapura | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Sowsale | 2 | 0 | 0 | 1 | 0 | 0 | 0 | 3 |
| Vatalu | 0 | 0 | 5 | 3 | 0 | 0 | 0 | 8 |
| Vijayapura | 2 | 0 | 0 | 0 | 2 | 0 | 0 | 4 |

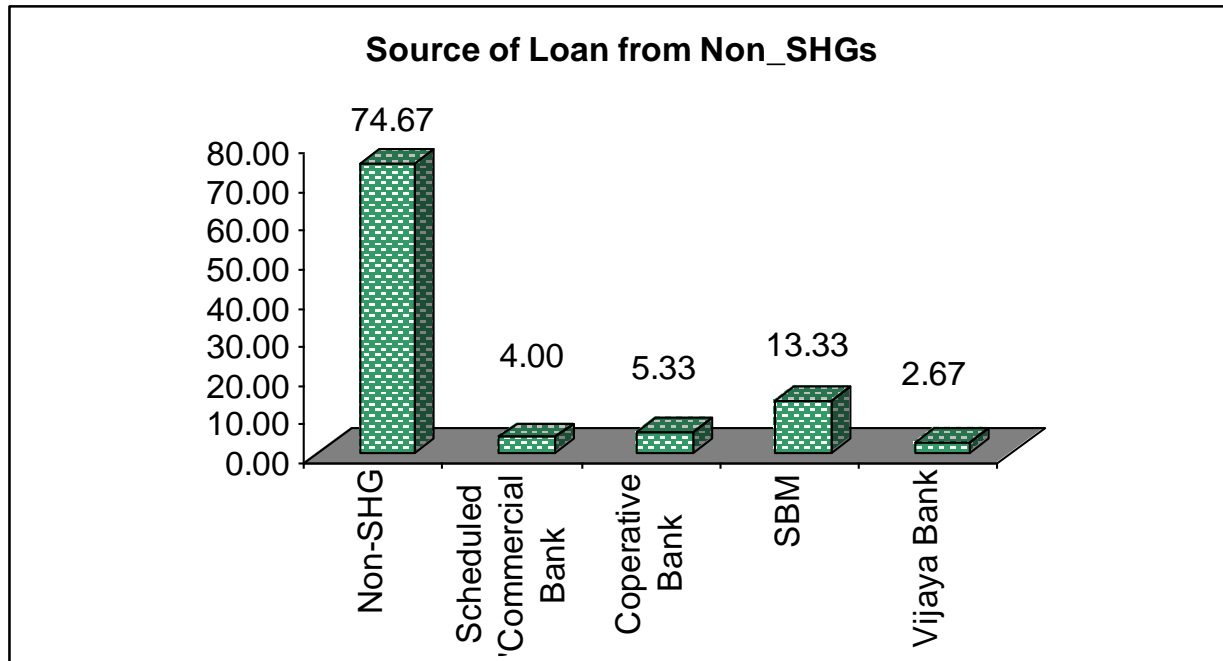
| | | | | | | | | |
|--------------|-------|------|-------|-------|------|-------|-------|--------|
| Yakanur | 1 | 0 | 6 | 0 | 0 | 0 | 0 | 7 |
| Yechenahalli | 0 | 0 | 0 | 0 | 1 | 2 | 0 | 3 |
| Total | 19 | 5 | 15 | 10 | 5 | 11 | 10 | 75 |
| Percent | 25.33 | 6.67 | 20.00 | 13.33 | 6.67 | 14.67 | 13.33 | 100.00 |



Overdue on the loans of beneficiaries under SHGs are presented in table -8. Majority of the beneficiaries are in the over due on their loans. Nearly 25.33 per cent of them have to pay to extend of Rs. 2000 which is followed by 14.67 per cent with loan amount of Rs.10000, 13.33 per cent of them are in Rs.6000 and the same proportion of them are also with a loan amount of Rs 14000. Nearly 20 per cent of the beneficiaries are in the loan over due to the banks accounts for Rs.5000. This indicates that large number of beneficiaries is to be paid their dues to the banks. Therefore there is a need of the progress of beneficiaries and SHGs in the villages of T.Narasipura.

TABLE-9:SOURCE OF LOAN FROM NON- SHGS IN T.NARASIPURA TALUK

| Name of the village | Non-SHG | Scheduled 'Commercial Bank | Cooperative Bank | SBM | Vijaya Bank | Total |
|---------------------|---------|----------------------------|------------------|-------|-------------|--------|
| Augudu | 4 | 0 | 0 | 2 | 0 | 6 |
| BGGrama | 4 | 0 | 0 | 2 | 0 | 6 |
| Channahalli | 6 | 0 | 0 | 0 | 0 | 6 |
| Hosur | 0 | 0 | 2 | 0 | 0 | 2 |
| Hunsur | 5 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 3 | 0 | 0 | 0 | 0 | 3 |
| Kumaranaika | 1 | 0 | 0 | 0 | 0 | 1 |
| Mudrahalli | 2 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 4 | 0 | 0 | 1 | 0 | 5 |
| Naripura | 1 | 0 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 7 | 2 | 0 | 1 | 2 | 12 |
| Siddayanapura | 0 | 0 | 0 | 1 | 0 | 1 |
| Sowsale | 0 | 1 | 2 | 0 | 0 | 3 |
| Vatalu | 8 | 0 | 0 | 0 | 0 | 8 |
| Vijayapura | 4 | 0 | 0 | 0 | 0 | 4 |
| Yakanur | 4 | 0 | 0 | 3 | 0 | 7 |
| Yechenahalli | 3 | 0 | 0 | 0 | 0 | 3 |
| Total | 56 | 3 | 4 | 10 | 2 | 75 |
| Percent | 74.67 | 4.00 | 5.33 | 13.33 | 2.67 | 100.00 |



Sources of loans form Non-SHGs and other banking institutions are presented in table-9. A maximum number of beneficiaries' i.e 74.67 per cent them have a source of loans from Non-'SHGs and other banks. A few of them have a source of Scheduled Commercial Banks that is 4 per cent, another source like cooperative bank with 5.33 per cent of beneficiaries, and a few of them are with State Bank of Mysore i.e. 13.33 per cent and only 2.67 per cent by Vijaya Bank. Therefore, the SHG beneficiaries are also having other non SHG sources of loans for their progress in terms of production and employment and income generation.

TABLE -10:AMOUNT OF LOAN RECEIVED FROM NON

| Name of the village | 20000.00 | 30000.00 | 40000.00 | 50000.00 | 150000.00 | Total |
|---------------------|----------|----------|----------|----------|-----------|-------|
| Augudu | 4 | 0 | 0 | 2 | 0 | 6 |
| BGGrama | 4 | 0 | 1 | 1 | 0 | 6 |
| Channahalli | 6 | 0 | 0 | 0 | 0 | 6 |
| Hosur | 0 | 0 | 0 | 2 | 0 | 2 |
| Hunsur | 5 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 3 | 0 | 0 | 0 | 0 | 3 |
| Kumaranaika | 1 | 0 | 0 | 0 | 0 | 1 |

| | | | | | | |
|-----------------|-------|------|------|-------|------|--------|
| Mudrahalli | 2 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 4 | 0 | 0 | 1 | 0 | 5 |
| Naripura | 1 | 0 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 7 | 2 | 0 | 3 | 0 | 12 |
| Siddayanapura | 0 | 1 | 0 | 0 | 0 | 1 |
| Sowsale | 1 | 0 | 0 | 0 | 2 | 3 |
| Vatalu | 8 | 0 | 0 | 0 | 0 | 8 |
| Vijayapura | 4 | 0 | 0 | 0 | 0 | 4 |
| Yakanur | 4 | 0 | 2 | 1 | 0 | 7 |
| Yechenahalli | 3 | 0 | 0 | 0 | 0 | 3 |
| Total | 57 | 3 | 3 | 10 | 2 | 75 |
| Percent | 76.00 | 4.00 | 4.00 | 13.33 | 2.67 | 100.00 |

The amount of loan received from non SHGs by the beneficiaries is presented in table -10. A maximum number of i.e 76 per cent of them have received a loan amount of Rs. 20000, only 4 per cent of the beneficiaries have also been received an amount of Rs.30000 and the same proportion of them also received the loan of Rs. 40000 and about 13.33 per cent of them have attained the loans from non SHGs which accounts for 50000. At least 2.67 per cent of them got loans of Rs.150000. The magnitude of loan amount of non SHGs is higher than that of SHGs in T.Narasipura.

TABLE -11: PURPOSE OF LOAN THE BENEFICIARIES OBTAINED

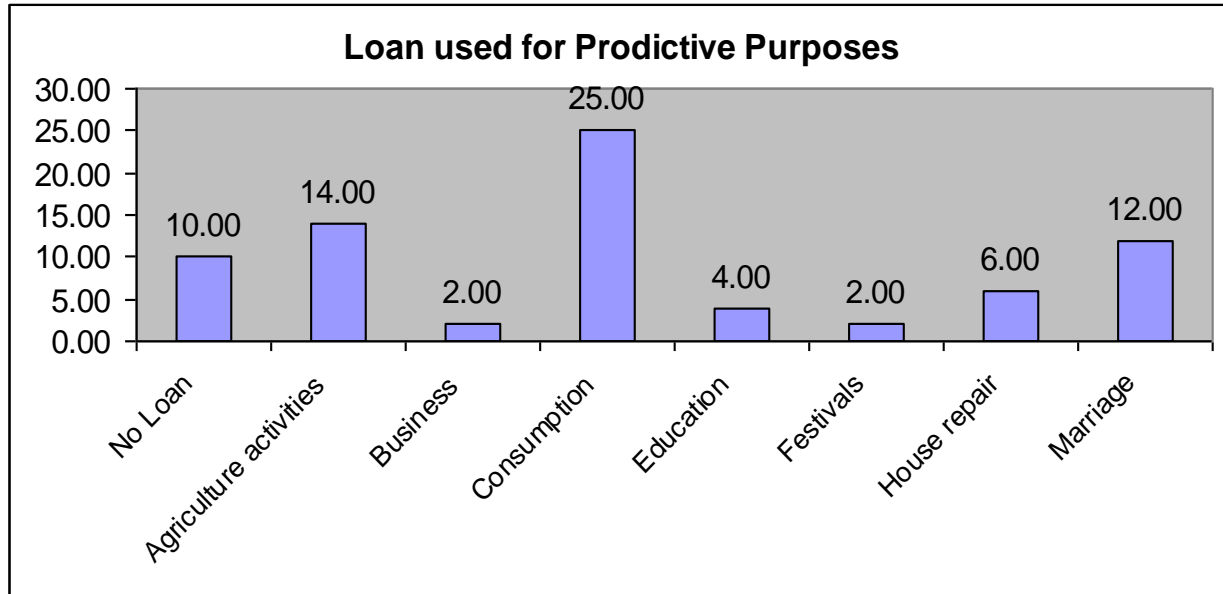
| Name of the village | No Loan | Agriculture | Cycle works | Construction | Consumption | Daily expenditure | Total |
|---------------------|---------|-------------|-------------|--------------|-------------|-------------------|-------|
| Augudu | 4 | 0 | 0 | 0 | 2 | 0 | 6 |
| BGGrama | 4 | 0 | 1 | 0 | 0 | 1 | 6 |
| Channahalli | 6 | 0 | 0 | 0 | 0 | 0 | 6 |
| Hosur | 0 | 2 | 0 | 0 | 0 | 0 | 2 |

| | | | | | | | |
|-----------------|-------|------|------|------|---|------|-----|
| Hunsur | 5 | 0 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 3 | 0 | 0 | 0 | 0 | 0 | 3 |
| Kumaranaika | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Mudrahalli | 2 | 0 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 4 | 1 | 0 | 0 | 0 | 0 | 5 |
| Naripura | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 7 | 2 | 1 | 2 | 0 | 0 | 12 |
| Siddayanapura | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Sowsale | 0 | 0 | 2 | 0 | 0 | 1 | 3 |
| Vatalu | 8 | 0 | 0 | 0 | 0 | 0 | 8 |
| Vijaypura | 4 | 0 | 0 | 0 | 0 | 0 | 4 |
| Yakanur | 6 | 0 | 0 | 0 | 1 | 0 | 7 |
| Yechenahalli | 3 | 0 | 0 | 0 | 0 | 0 | 3 |
| Total | 58 | 5 | 5 | 2 | 3 | 2 | 75 |
| Percent | 77.33 | 6.67 | 6.67 | 2.67 | 4 | 2.67 | 100 |

The purpose of loan of the beneficiaries constitutes for agriculture, cycle shop, Construction, consumption, daily expenditure etc. A maximum number of Beneficiaries that are 77.33 per cent have not availed for any purpose. Only 6.67 per cent have used loans for agriculture, and the same proportion of them used for Cycle shop, only 2.67 per cent of them used the loan for construction and also the same proportion of them used for daily expenditure and at least 4 per cent them used the loans for personal consumption. Thus, non SHGs loans also server the purpose for production, consumption, employment and income generation.

TABLE-12:THE LOAN AMOUNT USED FOR PRODUCTIVE ACTIVITIES

| Name of the village | No Loan | Agriculture activities | Business | Consumption | Education | Festivals | House repair | Marriage | Total |
|---------------------|---------|------------------------|----------|-------------|-----------|-----------|--------------|----------|-------|
| Augudu | 0 | 0 | 0 | 3 | 0 | 0 | 0 | 3 | 6 |
| BGGrama | 0 | 0 | 1 | 3 | 0 | 0 | 0 | 2 | 6 |
| Channahalli | 0 | 2 | 0 | 0 | 1 | 0 | 1 | 2 | 6 |
| Hosur | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Hunsur | 0 | 0 | 0 | 2 | 0 | 1 | 0 | 2 | 5 |
| Ketahalli | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Kumaranaika | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Mudrahalli | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Nallilur | 1 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 5 |
| Naripura | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 6 | 5 | 0 | 0 | 1 | 0 | 0 | 0 | 12 |
| Siddayanapura | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Sowsale | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 0 | 3 |
| Vatalu | 0 | 0 | 0 | 5 | 0 | 0 | 2 | 1 | 8 |
| Vijayapura | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 1 | 4 |
| Yakanur | 0 | 0 | 0 | 4 | 2 | 0 | 0 | 1 | 7 |
| Yechenahalli | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 0 | 3 |
| Total | 10 | 14 | 2 | 25 | 4 | 2 | 6 | 12 | 75 |
| Percent | 13.33 | 18.67 | 2.67 | 33.33 | 5.33 | 2.67 | 8 | 16 | 100 |



The loan amount used for productive activities has been presented in table -12. 'The major portion of loan amount has been used for consumption purpose which accounts for 33.33 per cent which followed by 18.67 per cent for agricultural activities, and nearly 16 per cent of them used for social purpose like marriages, at least 8 per cent of them used for house construction and repair etc. About 5.33 per cent of them used for education and 2.67 of them used for festivals and business activities. Therefore, loan amount used for productive activities will enhance the employability and income generation.

TABLE -13: ANNUAL INCOME FROM THE UNIT OF ECONOMIC ACTIVITY

| Name of the village | No Income | 7000 | 7200 | 9200 | 10000 | 11000 | 12000 | 20000 | Total |
|---------------------|-----------|------|------|------|-------|-------|-------|-------|-------|
| | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Augudu | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| BGGrama | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| Channahalli | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| Hosur | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 2 |
| Hunsur | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Ketahalli | 0 | 1 | 0 | 0 | 0 | 0 | 2 | 0 | 3 |
| Kumaranaika | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Mudrahalli | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |

| | | | | | | | | | |
|-----------------|-------|------|---|---|------|------|---|---|-----|
| Nallilur | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Naripura | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Siddaramanahudi | 1 | 1 | 3 | 1 | 5 | 0 | 0 | 2 | 12 |
| Siddayanapura | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Sowsale | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 |
| Vatalu | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| Vijayapura | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| Yakanur | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| Yechenahalli | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| Total | 55 | 2 | 3 | 3 | 5 | 2 | 3 | 3 | 75 |
| Percent | 73.33 | 2.67 | 4 | 4 | 6.67 | 2.67 | 4 | 4 | 100 |

Annual income of economic activity of the beneficiaries of SHGs is presented in table-13. A majority of the beneficiaries are not having any income from such units i.e accounts for 73.33 per cent. Another remaining portion of the beneficiaries, nearly 6.67 per cent of them have received an income of Rs. 100000. Only 2.67 per cent of them attained the income of Rs.110000, and a few of them i.e 4 per cent have received an income of Rs.120000 and Rs. 200000 from their economic activities. Thus, a few of them have been receiving income from their economic activities.

**TABLE -14: SOCIAL MOBILITY AND FREEDOM OF THE BENEFICIARIES OF SHGS
IN T. NARASIPURA**

| Name of the village | Bu yin g | Sel lin g | Mo vee | Govt. Office | Ba nk | Hos pita l | Ker osia n | Cooki ng Oil | Pri ces | Soap,Hair Oils, Bangles | Condi ments |
|---------------------|----------|-----------|--------|--------------|-------|------------|------------|--------------|---------|-------------------------|-------------|
| Augudu | 6 | 6 | 3 | 6 | 6 | 6 | 3 | 6 | 6 | 6 | 3 |
| BGGrama | 5 | 4 | 3 | 5 | 5 | 5 | 6 | 6 | 6 | 6 | 4 |
| Channahalli | 3 | 1 | 0 | 3 | 3 | 3 | 4 | 5 | 3 | 5 | 3 |
| Hosur | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| Hunsur | 4 | 4 | 1 | 4 | 3 | 5 | 5 | 5 | 5 | 5 | 3 |
| Ketahalli | 3 | 3 | 3 | 3 | 3 | 0 | 3 | 3 | 3 | 3 | 3 |
| Kumaranaika | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Mudrahalli | 2 | 0 | 0 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 0 |
| Nallilur | 5 | 5 | 3 | 5 | 5 | 5 | 2 | 5 | 5 | 5 | 4 |
| Naripura | 1 | 0 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Siddaramanahudi | 10 | 10 | 10 | 10 | 10 | 10 | 11 | 11 | 11 | 11 | 11 |
| Siddayana pura | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Sowsale | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| Vatalu | 8 | 0 | 3 | 6 | 6 | 8 | 2 | 8 | 6 | 8 | 5 |
| Vijayapura | 4 | 1 | 1 | 4 | 3 | 4 | 4 | 4 | 4 | 4 | 0 |
| Yakanur | 7 | 0 | 0 | 5 | 6 | 7 | 2 | 7 | 7 | 7 | 5 |
| Yechenahalli | 3 | 0 | 0 | 0 | 0 | 3 | 2 | 3 | 2 | 3 | 2 |
| Total | 68 | 41 | 33 | 61 | 60 | 66 | 54 | 73 | 68 | 73 | 51 |
| Percent | 90.67 | 54.67 | 44 | 81.33 | 80 | 88 | 72 | 97.33 | 90.67 | 97.33 | 68 |

Social mobility, freedom of the beneficiaries of the SHGs are presented in table -14. The freedom and mobility in terms of buying, selling, attending government offices, banks, hospitals, shops, buying condiments etc is need of the women empowerment.. The beneficiaries have expressed that majority of them have freedom and mobility of buying things constitutes 90.67 per cent, selling things comprised of 54.67 per cent, seeing movie with 44 per cent, attending Govt office which accounts for 81.33 per cent, buying cooking oil, soap hair, oils, bangles comprised of 97.33 per cent., banks and hospital comprised of 80 per cent and 88 per cent respectively. Therefore, all the beneficiaries expressed that they have freedom and mobility according to their need and requirements of household. .

FINDINGS OF THE STUDY

- The meetings are held regularly. However, the attendance to these meetings needs to be improved.
- Eighty eight percent of the members borrowed loans from banks and repayment is 95 percent.
- Ninety percent of them make savings regularly.
- The financial status of households had improved due to improvements in access in a across to formal credit institutions, since SHGs are linked with banks.
- Access to credit has enabled women to undertake income generating activities.
- Additional family incomes to members range from Rs.1000 to 3000 per annum depending on the income generating activities.
- Increase in income has been spent on better nutrition on children and on the health care for the family.
- There are improvements in school enrolment, attendance toilet facilities and access to electricity and GAS.
- The political process picks momentum with the SHGs being federated and also establishing links with local –self government bodies. In fact, 10,000 SHG members were elected to the local bodies in 1997 elections.
- Increase in awareness levels about the society led to laying roads, planting trees, conserving environment, construction of water harvesting structures, donations to the victims of natural calamities, campaign against eradication of social evils like dowry, child marriages, crime against girls and women, untouchables, Aids and support to windows and destitute.

SUGGESTIONS

- The government and non-governmental organizations should motivate low income rural women to participate actively in Self-Help Group activities.

- The governmental agencies should act as liaison/bridge builders between the bankers and the beneficiaries of SHGs.
- Proper supervision in utilizing the credit facilities for need based activities.
- Rural depots may be setup to make available the inputs/raw materials required by the SHG members.
- The SHG programme must have well equipped rural administrators and field staff to effectively implement the schemes.
- Periodic upgradation of trade/ units/ business specific skills of the members of SHG will help them to become technically and commercially competent and socially self reliant.
- The habit of thrift must be cultivated by the members who show the motivated to self impose ceiling and their desires, save more out of their required profits and make sound investment for the expansion of the business,
- Beneficiaries must be periodically trained to home and upgrade their skills and management of their business.

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