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- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**WOMEN EMPOWERMENT THROUGH MICROFINANCE
(A STUDY OF S.K.D.R.D.P IN SHIVAMOGGA DISTRICT)**

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ABSTRACT

The present paper provides a platform to understand the Women Empowerment through Microfinance A Study of S.K.D.R.D.P In Shivamogga District The Indian Economy facing several Problems under that Social and Economic problems are important especially in rural areas Microfinance Institutions will go a long way in finding solutions for the needy through SHGs importance of entrepreneurship in economic growth has consistently been Emphasis is in the Literature on economic development, it is even more prevalent and relevant for developing country like India., Micro credit has now emerged as a financial strategy to reach the urban and rural poor and is emerging as a movement as the global level over the past two decades member in the SHGs their families below poverty line the land less and access to formal credit institutions the informal credit institutions include money lenders, landlords, traders and. The study was intended to know the developmental activities undertaken in rural areas. The analysis made with the help of different programmes in the rural development and the analysis and the interpretation made by using suitable statistical tools and techniques in order to arrive a accurate information about the best practices in SKDRDP programmes in the present scenario. It concentrating on the opportunities and issues in the field of SKDRDP programmes. At the end, it makes an attempt to offer suggestions to enhance rural entrepreneurship.

KEYWORDS

S.K.D.R.D.P, NGO, SHGs, women empowerment, microfinance.

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1. INTRODUCTION

Women constitute around half of the total world population. Women is identified as a mother, a wife, daughter-in-law or daughter but she is not identified as an independent person.

Om Prakash Ray

The status of women remained unchanged for centuries and Manus Dharma Shastra was the code of the Hindus, according to Manu, should be kept under control and vigil of the father during her childhood, husband during her adulthood. Women first need opportunities for their own development, only then can they really play an effective role in the development of the Nation and our society. Finance is the lubricant, which oils the wheels of development so to do any kind of activities need finance but doing entrepreneurial activities and self-Sustain need Microfinance. Microfinance program in India is growing rapidly and receiving increasing attention from the financial institutions, Nongovernmental institution and the government as an instrument that can transform lives of the poor. Microfinance is considered as a development tool to alleviate poverty of nation. The Shri Kshethra Dharmasthala Rural Development are spread across Karnataka in Shivamogga district start from the year 2007-2008. Micro Finance Programs target women with the explicit goal of empowering them Microfinance program are important Institutional devices for empowering women in order alleviate poverty. Under that SHGs could be one of the major initiatives for Women Empowerment is a process that allows one to gain knowledge, power skill sets and attitude needed to cope with the changing world the circumstances in which one lives. Women empowerment takes in the fields of Economics, Education, Social, Cultural, Psychology and Politics. It represents Economic Independence, self-reliance, self-confidence, leadership, Respect, Recognition Political, Legal awareness making women as self-sustain.

2. LITERATURE REVIEW

Sandhya C., R. Hiremani Naik and Anuradha T. S (April 15, 2013) made a study on “**Social Security for women and Microfinance An Empirical study of Shivamogga District**” in their article they found that Government and Non-Government organizations try hard do provide social security to their citizens with different schemes. In India MFIs took initiatives to provide this to the people through SHGs linkage programme. The study area awareness level education increased among the SHGs members this has become the reason for their children’s education. MFIs should take initiatives for the women through tie up with NGOs, Universities and it should make compulsory for the SHGs members.

R. Thippa Reddy and K.B. Dhananjaya (March1, 20013) made a study on “**Women Empowerment through SHGs Production and Marketing Activities: A case study of Davanagere District**”, in their article they found that the SHG play crucial role in rural and areas by manufacturing and selling the products. Marketing the products made by SHGs is an important and Difficult one as the products have to be sold through the rural marketing concept to the rural people themselves. Marketing those products in the urban area is much difficult. The SHG will have to Emphasize on the quality and affordable price to enhance the sales. Therefore, SHG rural consumer and evolve appropriate communication strategy and market promotion.

Dr. N. Gangisetey made a study on “**Women Empowerment –Role of Microfinance (An empirical study conducted in Madanapalle rural area SHG’s)**”, in his article he found that Microfinance is a banking activity which provides financial assistance loans to Unemployment or individuals and groups as whole. A majority of Microfinance programs target women with explicit goal of empowering them. The study is conducted in Madanapalle rural area Chittoor district of Andhra Pradesh.

3. STATEMENT OF THE PROBLEM

Most of the earlier study pointed that about SHG’s, Microfinance, women empowerment but time changes till today the same problem faced by women only few women’s are empowered but difficultly to identified about dimensions of women Empowerment. Government rules regulation changes. Women empowerment has been taken place with Microfinance. In S.K.D.R.D.P SHGs are formed but Maintenance is difficult delay in sanctioning loan, not proper utilization of loan amount

How women's are undergone entrepreneurial activities what types of difficulties they are faced most of the study restricted only collect the information from only SHG's member but this study focus not only women's SHGs members it collect opinions of officials this was helps to identified the gap and actual problems. Hence the research has made an attempt to probe in the problem and meet the objectives set for.

4. OBJECTIVES OF THE STUDY

1. To analyze the role of Microfinance in providing social security for women in the study area.
2. To study the determinants of women empowerment along with the issues and problems connected with S.K.D.R.D.P.
3. To examine socio- economic status of SHGs members.
4. To measure the role Self Help groups and Microfinance programs towards women empowerment.
5. To elicit the problems and remedial measures about production, marketing opportunities, training and development of selected Self Help Groups.

5. HYPOTHESIS OF THE STUDY

H₀: There is no difference in socio – economic status of women before and after joining the Self Help groups.

H_a: There is a difference in socio – economic status of women before and after joining the Self Help groups

6. SCOPE OF THE STUDY

The study covered S.K.D.R.D.P including SHGs activities, Microfinance, women empowerment with special reference to shivamogga District. This District consists of seven taluks viz., Shivamogga, Bhasravathi, Thirthahalli, Hosanagara, Sagara, Shikaripura, Sorabha.

7. SOURCE OF DATA – SAMPLING DESIGN

The study is based both primary and secondary data

- **Primary Data:** The Primary data were collected from the beneficiaries of Self Help groups. Data has been collected from 100 individual SHG members by using a structured questionnaires and also collected the opinions of the officials of S.K.D.R.D.P with interview method to collect the data.
- **Secondary Data:** The secondary data was collected from various sources like books, journals, articles, periodicals, research working papers, magazines leading newspapers, publications of the, SKDRDP in Shivamogga district. Online official websites.
- **Sampling Design:** The Shivamogga District consists of seven taluks such as shivamogga, Bhadravathi, Thirthahalli, Hosanagara, Sagara, Shikaripura, Sorabha. total number of Sample size is 100 respondents.

8. CONCEPTS OF SHGS, MICROFINANCE, WOMEN EMPOWERMENT

❖ **NGOs Voluntary agencies to organize small group of 10-20 poor people based on homogeneous social economic factor.**

Through regular savings of the members SHGs should build up their fund to be supplemented by some contributions from NGOs.

NGOs should train the SHG members for maintaining the accounts in savings lending and repayments.

SHGs should start lending operations out if the group funds to their members.

❖ **Microfinance it refers to loan savings, Insurance transfer service and other financial products targeted low income clients it covers.**

Micro credit: It is a small amount of money lent to a client by a bank or other institutions.

Micro savings: These are deposit services that allow once to save small amounts of money for future use.

❖ **Women empowerment is empowering the women to take their own decisions for their personal dependent.**

Women empowerment means to let women survive and let them live life with dignity, humanity, respect, self-esteem and self-reliance. Women empowerment means overall development of a women or making of women in self-sustain.

9. S.K.D.R.D.P

Shri. Veerendra Heggade, one of the prime areas of concern has always been the youth and their future. Realizing that rural youth were falling into despondency due to lack of employment opportunities, he is in his own inimitable way, set to work. Educated rural youth have always tended to migrate to urban cities, as the rural areas are primarily agrarian and do not offer them too many job opportunities.

In 1982, Shri Heggade started the first **Rural Development and Self-Employment Training Institute (RUDSETI)** at Ujire.

TABLE 1: TOTAL NO OF SHGS, WOMEN MEMBERS, SAVINGS IN SHIVAMOGGA DISTRICT (Amounts in Crores)

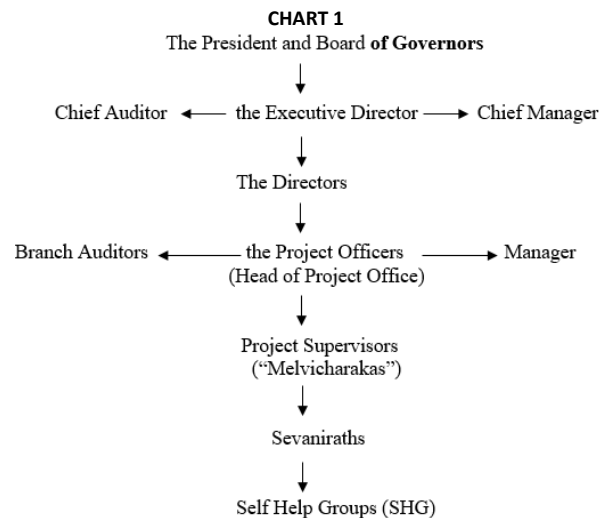
Particulars	No. of Respondents	Percentage
Age		
Below 20	05	10
21-30	20	40
31-40	40	80
Above 41	35	70
Total	100	200
Marital Status		
Married	143	80
Unmarried	40	20
Widow	17	
Total	50	100
Educational Level		
Illiterate	22	44
Up to SSLC	48	96
PUC	20	40
Graduation	10	20
Total	100	200
Occupation of the Respondents		
Agriculture	28	56
House Wife	52	104
Own Business	05	10
Government employee	04	08
Coolie	11	22
Total	100	200

Monthly Income of Family		
Below Rs.5000	05	10
Rs.5001to 10,000	45	90
Rs.10,001 to 15000	40	80
Rs. Above 15000	10	20
Total	100	200
Reason for joining SHGs		
Promote Savings habit	40	80
Easy availability of credit	42	82
To meet house hold expenses	13	26
To do Entrepreneurial activity	05	10
Total	100	200
Regular SHGs Meeting Attendance		
Present	85	170
Absent	15	30
Total	100	200
Microfinance loan Amount		
Less than Rs.50000	06	12
Rs.50001-100000	20	40
Rs.100001-150000	27	54
Above 150001	47	94
Total	100	200
Purpose of Microfinance Loan taken		
To meet Household expenses	50	100
To do Self Employment	05	10
Agricultural activity	25	50
To Children's education	10	20
Construction of house	10	20
Total	100	200
Problem facing in repayment of Microfinance Loan		
Yes	25	50
No	75	150
Total	100	200
Benefits taken from Programme offered by SKDRDP		
Pragathi Bandu	20	40
Sampoorna Suraksha	40	80
MicroInsurance	10	20
Jnanavikasa	20	40
Gelathi	05	10
Siri	05	10
Total	100	200
Participated Income generating activities		
Tailoring	25	50
Animal Husbandry	25	50
Home made products	05	10
Agricultural producing	26	52
Beauty parlor	04	08
Poultry	10	20
Dairy	05	10
Total	100	200
Social Empowerment		
Yes	95	190
No	05	10
Total	100	200
Economic Empowerment		
Yes	90	180
No	10	20
Total	100	200
Political Empowerment		
Yes	20	40
No	80	160
Total	100	200
Educational Empowerment		
Yes	80	160
No	20	40
Total	100	200
Technical Empowerment		
Yes	10	20
No	90	180
Total	100	200

TABLE 2: SUMMARY

Total SHGs	Women Members	Savings	Loan outstanding
19,975	1,66,303	89.95	550.57

The day to day administration of SKDRDP is managed by an Executive Committee consisting of following:



10. ANALYSIS AND INTERPRETATION OF DATA

From the below table 80 % of the respondents their age group between 31 to 40 it clears that most of young women's are interested to make groups, 80% of the Respondents are married those who are interested to make a groups, 96% of respondents are studied up to S.S.L.C in rural area their educational level only this much they are less interested to study higher education The table value X^2 for 1 degree of freedom at 5% level of significance is 3.841 The calculated value of X^2 is 3.94. The calculated value of X^2 is much Higher than the table value and Hence we reject the null hypothesis and strongly agreed that There is a difference in socio – economic status of women before and after joining the Self Help groups.

11. FINDINGS

- The study shows that women's are joining SHGs because of savings, easy access credit and to meet household expenses.
- Respondents are taken individual microfinance loan maximum up to Rs.200000.
- Conducting meeting weekly with savings of Rs.10
- Less members are attending training program organized by under S.K.D.R.P
- Most of the respondents are not interested in self-employment program, Income generating group activates they misuse funds for provide these ty of activities.
- The study reveals that only few group members are engaged in Animal husbandry, Tailoring, Making home products like pickles, Papad, Bakery items, beauty parlor, Dairy, Poultry.
- There is a marketing problem and difficulty in giving advertisement product limited only local area and personal selling.
- Most of them are states that high charged rate of interest and problem while re payment of Microfinance loan
- From the study group members after joining the SHGs they are Socially, Economically, Empowered but still politically, technically not empowered.

12. SUGGESTIONS

- To organize several programs for encourage to group members to do entrepreneurial activities and income generating activities.
- There is strict supervision required for misuse the Microfinance loan amount by SHGs members.
- To provide good marketing facility to rural SHGs to appoint any marketing agency for selling and promoting their products.
- To reduce the rate of interest for charging Microfinance loan and extend time period to repayment of loan.
- To continue the program of Sampoorana suraksha, Jnana vikasa, Prgathi bandu, Gelathi these are help full to rural women for getting knowledge about health, standard of living, sustainability.
- To encourage rural women for politically empowered and technical knowledge to given for further survival.

CONCLUSION

The Formation of SHGs and Microfinance will enhance their socio economic status in society with the help of Microfinance women get small loan for business and its given them an independent means of generating wealth and becoming self-reliant in a society.

Microfinance has contributed considerably for the empowerment of women. They are highly empowered in their family. However, their empowerment in the community, government authorities and economic aspect is only medium Microfinance program are important institutional devices for empowering women in order to alleviate poverty. The Importance of women to economic Development of India was first recognized during the country's struggle for Independence, women owned business has the potential to make significant contributions to job creation and economic growth and economic empowerment of women changes the balance of power because its allow half the world's population to contemplate higher goals than basic survival. S.K.D.R.D.P is not only working towards rural development but also enriching our country's customs and tradition.

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