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ABSTRACT

At present, it is hard to find any Village in India without single Self Help Group. Also from last three decades, villages have witnessed more and more number of people joining self-help groups. The intention may be for social or economic empowerment than political empowerment. When it comes to saving, many Women Self Help groups are focusing only on pooling the saving from members and few are keen on venturing into income generating activities. The current micro study is conceptual based on the facilitation done by SKDRDP, a prominent NGO who promoted lakhs of SHGs and JLGs throughout Karnataka. This article narrates the success stories of few Women Self Help group members who have started income generating activities with the help (funding, training, guidance) of SKDRDP. Based on the secondary information provided by Project Officers, especially agricultural officer of Belgaum Project Office, the current study tries to present the fact. The study area confined to Belgaum District, Karnataka only and the IGAs started recently (within last five years) were considered for present research.

KEYWORDS

self help group, income generating activities.

INTRODUCTION

Since old times, women have been treated as second-rate citizens. The situation was more or less same everywhere. Women have been relegated to secondary roles despite the fact that they numerically constitute about half the population in the world today. This has caused immense loss to their self-esteem and dignity.

In the beginning, women enjoyed a respectable position in society on par with men. They actively participated in social and religious affairs. Indian has seen a lot of growth and it is in a position of power. We-men and women- must act decisively to capture this opportunity. We need to think big and develop in the fields of education, infrastructure, industry and financial services.

For around two centuries, social reformers and missionaries in India have endeavoured to bring women out of the confines.

Despite the constitutional safeguards, empowerment of women continues to be "fragile and inadequate" in the country. Women should get equal share in physical wealth and resources. They should also get equal opportunities in generating new ideas. The ground reality remained different from what the constitution had provided to women.

REVIEW OF LITERATURE

1. Alber Ahekan and Emmanuel Boon (2011) in their article entitled "Non-timber Forest Farming and Empowerment of rural women in Ghana" published in Environ Dev Sustain have focused on forest product based income generating activities. With an intention to examine the potential contribution of non-timber forest products in improving livelihood thereby reduction in poverty of women in Ghana, their study was undertaken in two districts of Western region, Ghana. The study explored the contribution of non-timber farming contribution to total annual income, health and food security and acquisition of assets by women. Statistical tools like Pearson Correlation and ANOVA used and it was concluded that non-timber farming has empowered them with sustainable development of women. In the study area honey, nuts, fruits, bush meat, mushrooms, medicinal plants and snails were major produces.
2. M Jeyarathnam and S Kamalaveni (2013) in their paper entitled " Empowerment of Women through Microfinance-A Study in Nilgiri District, Tamil Nadu published in Independent Business Review focused on economically backward districts Nilgiri's four blocks. Out of 748 SHGs promoted by REPCO was selected randomly for study purpose. Among them 721 were considered for final analysis. Using subscales of Social, economic, Psychological scales an overall empowerment was calculated. Statistical test like "F" and "T" tests were used to test the influence of personal variables and microfinance variables influence on empowerment.
3. Mula G and Sarker S C (2013) in their research article entitled " Impact of Microfinance on Women Empowerment: An Economic Analysis from Eastern India" published in African Journal of Agricultural Research had focused on impact of Microfinance on Empowerment of Women in the study area. By taking a sample size of 144 from 12 blocks of Cooch Behar District of West Bengal, paired t-test was used for assessment. Being one of the backward District in west Bengal, the ethnic practice of the study area is that female members work is primarily restricted to household work and assumes secondary role in economic aspects. Multi-stage sampling was used in choosing sample. Variables like income, assets, employment, investment, consumption and savings were considered and the same was classified into three categories. It was concluded by their research that there is a positive change in their lifestyle and sustainable growth is witnessed.

OBJECTIVES OF THE STUDY

1. To identify the potentiality to take up agriculture based IGAs.
2. To narrate the success stories of women SHG members who are into IGAs.

RESEARCH METHODOLOGY

STATEMENT OF THE PROBLEM: Majority of the self-help groups are women run and most of them restricted themselves for just pooling of money. Among them few of them have showed interest to start income generating activities to support their family. In this context, a micro study is undertaken to know the success of IGAs taken by women members of SHGs, which are promoted and facilitated by NGO, SKDRDP.

SAMPLE SIZE: A very sample size of four cases were taken to study the success of IGAs by these women SHG members.

DATA COLLECTION METHODS: Both primary and secondary sources are used to collect data. Primary data is collected by interacting with women. Through unstructured interview, researcher tried to elicit more information, which is recorded in the present study.

BELGAUM DISTRICT- GLANCE

According to the 2011 Census, while 82.3 percent of women in rural India are engaged in agricultural activity or household industry, only 28.83 percent of them are cultivators. Moreover, almost 60% of women are outside the labour force and do not participate in any gainful economic activity, which is among the highest in the world. These numbers taken together are an indication of the limited economic opportunity available to women in the country, and bring into sharp focus issue of gender equality, women's empowerment and livelihood creation. Women's participation in the workforce is reflective of a country's economic strength, thus making it a pertinent indicator.

The Belgaum district has been divided into three broad physical divisions. Malnad region Semi malnad Maidan region. The Belgaum district is drained by three principal rivers namely the Krishna in the north, the Ghataprabha in the centre and the Malaprabha in the south. The Belgaum district is endowed with rich agricultural resources like Cotton, Sugarcane, Oil Seeds, Tobacco, abundant forest wealth, stock of limestone and other mineral resources like bauxite, china clay, fine clay, and Kankar besides congenial climatic conditions, adequate skilled and unskilled labour and enthusiastic entrepreneurs roadways and railways have also helped the development of industries various financial institutions and the Department of Industries and Commerce (D.I.C) are providing financial assistance for the setting up expanding and modernizing of industries and also for trade receipt and export promotion.

Belgaum is the fifth largest city in the state of Karnataka, enormous sugarcane cultivation and sugar production is observed in the District. The major Mineral available in Belgaum district are Bauxite, Lime Stone, Dolomites, Quartzite and Aluminous Laterites. Apart from that Building Stone, Ordinary Clay and Grey Granite C are readily available in this district. With 10 taluks in the District, the potential MSME business areas are worth mentioning. Infrastructure development focused industries like fabrication, heavy structural Engineering works, electrical and Civil Engineering Enterprises have good demand in the district and also Hotels, Motels, Hospitals, Residential Schools, Agri. Farms, and Agro-based activities like Milking, sheep rearing etc. have good scope in the district.

SKDRDP IN BELGAUM

In the district of Belgaum, SKDRDP, which operates in all the Districts of Karnataka is working towards women empowerment and environment has today inspired and transformed into the great success stories of Self Help Groups. The SHGs promoted by SKDRDP saw immense potential in the idea of SHGs, which were operating informally but were pretty active in conducting activities and mobilizing community. Due to the enthusiasm of its members and associates, SKDRDP focusing more on Women Empowerment in order to focus the energies of all these SHGs under one formal unit.

In the District, there are ten taluks and for the purpose of management, SKDRDP is operating as two divisions.

CASE STUDY & SUCCESS STORIES FROM BELGAUM DISTRICT

1. Smt Kavitha Bamane, resident of Sambhar Galli, Nippani is member of Shradha Self Help Group from last five years with ten member group. Almost all the members of the group is involved in one or the other income generating activities. To have financial self-sufficiency, Smt Kavitha started Sandals manufacturing unit and for the same she has taken Rs. 10000/- for the first time as seed fund from the SHG. Last year she has taken the loan amount for one year and the income generated from the business was used to repay the loan. In order to develop her business, she has taken the second phase loan amounting to Rs25000/- from the SHG. By selling each pair, she is earning Rs.250/- to 500/- which has increased her income and till date there is no one in her SHG who had debt and there is no problem or issues among group members. As of now as per the supervisor's report a total of Rs 70000/- is distributed to Smt Kavitha. She is confident of expanding her business in the coming years after reaping the benefit from SHG.
2. Smt Kasturi Vishnu Laate is a role model for the farmers from Chikkodi area as she is very keen on short-term agricultural produces. If you look at the typical agricultural produces from Chikkodi farming community, it includes Sugar Cane, Maize, Jowar, ground nut. Because of drought, they were not able to focus on the regular crops and are facing difficulties in sustainable livelihood. Being a member Sri Bhagyalakshmi Pragati Bandhu Group, she owns 2.5 acres of agricultural land in which cultivates Sugar cane in 1 acre, Soya bean in half acre, 10 guntas for Maize and 4 guntas is utilised for Onion and Garlic. Apart from she is into Dairy farming with Buffalo grazing and from which the earning is Rs16000/-. She got very good yield from a type of Legumes which is very popular during winter season (In Kannada it is called Avarekayi). Just from a waste land of 4 guntas by spending Rs 2000/-, with 3-4 times plucking of legumes, she earned around Rs.30000/- in the last season (with an average price of Rs30-40 per Kg). With timely support and facilitation by SKDRDP Project Office, she used Polythene Water tanks for drip irrigation, which further reduces the maintenance cost. Smt Laate is very happy with her timely decision and unstinted support from SKDRDP.
3. With water sources deep down the earth were exhausted and no proper rainfall for the last three years, farmers at Nagarala Village were founding it difficult to supply water for their crop and prone to financial problems. Here is one success story to share with from Smt Savita Mahadeva Laate. Being a member Sri Bhagyalakshmi Pragati Bandhu Group. She owns 2 acres of farming land in the village. Her individuals saving is Rs 2100/- in the group and the group has accumulated savings of Rs140000/-. She has taken the amount as loan and it was used to purchase fertilisers, Buffaloes and Cow purchasing, Drip irrigation and small farm equipment purchasing. With the first round funding of Rs10000/-, she has planted 30 Chikku, 30 Mango sapling were planted in 15 guntas. Without looking for manure from outside, she has utilised cattle dung. By purchasing water from others, she has watered the plants. Currently the farm is planted with 200 saplings of Drum sticks and in between Chillies, ground nut, legume, Tomato, Brinjal, Ridge gourd, Potato, Onion and Peas is grown by investing Rs. 6000/- which has earned Rs 45000/- and in remaining 1 acre by spending Rs 4000/-for Maize, she was able to get just a grass worth of Rs20000/-. As she was fed up with Maize, her focus was shifted to vegetables, which includes Potato, Onion, Radish, and Turnip, Beans, Methi and other green leaves. Just by spending Rs. 15/- for turnip was able to get Rs. 6000/-, with Rs 4000/- for Tomato earned her Rs10000/-. With her good experience, Smt Laate is keen on suggesting others about usage of organic farming for good yield and for all her growth; she owes her respect to SKDRDP for all facilitation. At present, she is having full confidence of leading income generating activities and she feels that she is empowered.
4. Usually green grass, mixture of dry cake were given for cattle as fodder. Here is the achievement of one woman by name Smt Sangeetha. To increase the yield of mulching cow, Smt Sangeetha Punde of Akkola used new method of growing Ajola and feeding the cattle's. In her 5 acres of farming land, half acre is used for grass cultivation for fodder purpose. Total of 5 members in the family, they are grazing nine Cows. By dairy farming they were unable to get good profit as the maintenance cost was too high and the income was just Rs. 480/-. Being a member of Vaibhava Lakshmi Self Help Group, she got Rs. 35,000/- from the group in which she utilised Rs.25, 000/- for agricultural developmental activities and Rs. 1000/- was used for grass cultivation. With the training from SKDRDP, she is confident of leading comfortable life and is running sustainable livelihood.

MAJOR FINDINGS

1. With the facilitation by SKDRDP in the form of training, funding and guidance, Women SHG members are taking up IGAs and are doing well.
2. Dairy farming and vegetables farming is most common type of IGAs observed in the study area.
3. Apart from conventional farming, women are taking up modern and advanced farming areas which will yield them sustainable livelihood rather than seasonal.

CONCLUSION

With limited and restricted access to funds for supporting the livelihood, well known NGO, SKDRDP that operates in entire Karnataka as well as neighbour Kasargodu District of Kerala is really committed to rural development and thereby steadily bringing economic revolution, especially through formation of Self Help Groups and Joint Liability Groups. Not just pooling of money, but by showing the arena and facilitating the rural women to take up income generating activities and to earn decent which will lead to sustainable livelihood is strongly witnessed by the above success stories in Belgaum district. The micro study agrees that the potentiality of taking up agricultural based IGAs is very strong.

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