



## A Study on Women Empowerment through SHG – Bank Linkage Programme with Special Reference to Ballari District, Karnataka

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### ABSTRACT

The present socio economic status of women in India is very despondent. In this context, NABARD came ahead to launch Self Help Group (SHG) and bank linkage programme in 1992. These programmes have become a very effective tool of uplifting the socio economic status of rural poor women. There are adequate facts across the globe to show, how the SHG and bank linkage programme through its functioning can provide productive employment opportunities, safe credit facilities, saving opportunities and thereby can eradicate poverty. SHGs-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” (Shivakumar and Prabhakaran, 2012) As for this study we have collected the both primary and secondary data. The primary data collected through questioner and interview schedule and secondary data collected through various research papers, articles, and websites. This study attempt to prove with the aim of optimistic impact on women empowerment in Ballari district Karnataka through self help groups.

**Keywords:** *Women Empowerment, Self Help Group (SHG), Bank Linkage Programme and Poverty alleviation.*

### 1. INTRODUCTION

The Self-Help Group Bank Linkage Programme (SBLP) started as a pilot programme in the year 1992. This Programme was started on the basis of the recommendation of S K Kalia Committee. The program aims to facilitate the flow of bank credits to SHGs. The SHG - Bank Linkage Programme is a major plank of the strategy for delivering financial services to the poor in a sustainable manner. Self Help

Group (SHGs) as small credit cooperatives is playing a vital role for all poor and all women in rural India. As it is well known universal truth which Aristotle said, “Man is a social animal”. Since his birth man generally does not live alone. His insight of the world is based on his face to face interaction with his family members, friends and members of his community.

Self Help Group by mobilizing women around thrift and credit activities have resulted in economic self reliance there by changing their social attitude and status in the family and society Self Help Group has emerged as a key programming strategy for most of the women development activities (Alam and Mohammed, 2012).

SHGs-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” (Shivakumar and Prabhakaran, 2012)

### 2. STATEMENT OF THE PROBLEM

According previous studies Ballari district is one of the backward districts of Hadrabad – Karnataka, Socially and economically as well as educationally backward district as overall literacy rate is also significantly lower than the other district compare to other district of Karnataka. Thus the SHGs-Bank Linkage programme in this particular area has a very elevated outlook through providing self employment opportunity to the poor women for their empowerment. So the present study is focuses on impact of SHG-Bank linkage programme on economic empowerment of women and also to know the income generating activities carried out by the group members of SHG for economic empowerment.

### 3. OBJECTIVES OF THE STUDY

- To know the income generating activities carried out by the group members of SHG for economic empowerment.
- To examine the impact of SHG-Bank linkage programme on economic empowerment of women in study area.

### 4. Methodology and Data collection

The study follows descriptive research method. The main objective of the study is describing the role played by SHGs-Bank Linkage programme in women empowerment by providing them financial protection.

#### 4.1 Data Collection

This study is mainly based on Primary data and as well as Secondary data. Primary data is collected from the women members of the selected SHGs with the help of questionnaire through survey method using personal interview schedule. The secondary data is collected with the help of Books, Magazines, Newspapers, Research Articles, Research Journals, E-Journals, etc.

#### 4.2 Sampling and Sample Size:

The study is conducted in Ballari District of Karnataka through field survey to get an insight of the benefits and challenges faced by women in SHGs. A sample of 35 SHGs from 7 taluka's has been selected from Ballari District, and five SHGs from each Taluka has been randomly selected. And information has been collected from 150 women respondents from the selected study area. Hence the study is based on multi stage sampling.

#### 4.3 Tools and Techniques:

The data collected for the selected 35 SHGs are represented and interpreted through statistical tables and used percentage method for analysing the data.

### 5. ANALYSIS AND INTERPRETATION

**Table 5.1: Analysis about the Age Group of the Respondents**

Age Group (in years)	Number of Respondents	Percentage (%)
Below 20	10	6.66
20-30	44	29.33
30-40	54	36.00
40-50	38	25.33
Above 50	4	2.66
<b>TOTAL</b>	<b>150</b>	<b>100</b>

From the above table it is clear that majority 36.00% of the respondents are from the age group of 30-40, followed by 29.33% in the age group of 20-30 and 25.33 percent in the age group of 40-50. However it can be noticed from the table that SHGs-Bank Linkage programme is not aware of women members in the age group of below 20 and above 50. It anxious that SHGs-Bank Linkage programme is unable to intention the senior women. And women are economically insecure.

**Table- 5.2: Analysis about the Marital Status of the Women Respondent**

Marital Status	Number of Respondents	Percentage (%)
Married	114	76
Unmarried	27	18
Widow	6	4
Divorced	3	2
<b>TOTAL</b>	<b>150</b>	<b>100</b>

From the above table it is evident that SHGs Bank Linkage programmes are playing vital role in the direction of economic improvement of married women. Majority of the respondents 76% are married and 18.00 percent of the respondents are yet to get married. And 4 % of the respondents belong to widow and reaming 2% is divorced women.

**Table- 5.3: Analysis about the Impact of SHGs-Bank Linkage Programme on Income Level of the Respondent**

Estimation	Number of Respondents	Percentage (%)
Yes	108	72
Not Aware	42	30
<b>TOTAL</b>	<b>150</b>	<b>100</b>

The above table reveals that SHGs have brought much improvement in the income level of the respondents. Majority 72% of the respondents are replied that they have enjoyed increase in their income level after joining SHGs. However 30% percent of respondents revealed that they are waiting to realize the impact of SHG-Bank Linkage programme on their income level.

**Table- 5.4: Analysis about the Monthly Saving of the Respondents**

Particulars	< 500	500-1000	1000-2000	2000-3000	3000-4000	>4000	Total	Percentage (%)
Before joining SHG	89 59.33%	23 15.33%	15 10%	12 8%	7 4.67%	4 2.67%	150	100
After joining SHG	28 18.67%	18 12%	52 34.67%	26 17.33%	11 7.33%	15 10%	150	100

From the above table it is clear that after joining SHGs the range of the amount savings of women is increasing as it is comparing to before joining SHGs. 15.34% of the respondents before joining SHGs saving the amount in the range between 2000 to above 4000 and 34.66% of the respondents, after joining the SHGs saving for the same range. 38% of the respondent before joining SHGs saving the amount in range between 500 – 2000 and 70% of the respondents after joining the SHGs saving for the same range. The amount saving below 500 after joining SHG is decreased as they involved in the income generation activities and this shows the benefits for women joining SHGs. The majority of the women respondent's monthly savings increased as they joined SHGs.

**Table- 5.5: Analysis about Frequency of Taking Loan from SHG Account**

No of time taken loan from SHG account	No of Respondents	Percentage (%)
One time	39	26
Two time	62	41.33
Three time	34	22.67
Four Times	5	3.33
More than Four Times	3	2
None	7	4.67
<b>TOTAL</b>	<b>150</b>	<b>100</b>

The above table shows that 26% of the respondents are take loan for one time from the SHGs. Further 41.33%, 22.67%, 3.33%, and 2% of the respondents are taken loan for two times, three times and four times respectively. 4.67% of the respondents are not taken any loan from SHGs. Majority of the respondents are taken two times from SHGs.

**Table- 5.6: Analysis about the SHGs on the basis of Economic Activities**

Economic Activities	No of Respondents	Percentage (%)
Sewing machines	35	23.33
Kirana Shop	30	20
Embroidery Works	22	14.67
Pickles	10	6.67
Handlooms	17	11.33
Beautician	18	12
Sheep/ Goat	8	5.33
Marriage	10	6.67
<b>Total</b>	<b>150</b>	<b>100</b>

According to the above table, 23.33% of SHG members involved in Sewing machines work. And 20% beneficiaries have opted Kirana Shop as their key activity. The lowest percentage 5.33 % of SHGs has adopted Sheep/ Goat, The percentage of other activities are- weaving embroidery 14.67%, Handlooms product 11.33%, and Pickles 12%. Whereas 6.67 % respondents have taken loans for purpose of marriage for their daughters.

## 6. FINDING AND SUGGESTIONS

- The largely impact of SHG bank linkage programme on SHG member household reflects that the tendency of saving increases with the result of implementation of programme. Apart from that the house hold members also feels that funding for their small business and development of their small micro business.
- There is a significant change in socio economic condition of rural poor women resulted their living standard, capacity to work and status in society by and large have a movement towards positive path.



- The cultured unemployed women should also be encouraged to participate in the programme. And senior women should also be encouraged to participate in the programme and they get good knowledge of creation varied kind of belongings. However the area of their business and try to reach to local markets to their home making products.
- The Self Help Groups will provides credit Facilitates to the group members they will improve their socio-economic conditions in their Family.
- The group members can utilize the benefits of various government schemes so improve their standard living and they take own decision in their family. The government should provide suitable initiatives for the success of SHGs-Bank Linkage programme.
- The Banks will provide better connection to Self help groups in providing privileged amount of bank loan.

## 7. CONCLUSION:

The study demonstrate with the aim of the main reason for before and after self help group is not be get credit, and empowering rural poor women. After joining the self help group the women members are economically and socially empowered. The self help group is responsible for empowering women with the help of promoting self reliance, self dependent, self confident, and educating them to understand their fundamental rights. SHGs-Bank Linkage programme if implemented and utilize properly, and it will change the shape of rural poor women economy of India. Thus needed benefit of government scheme is until now to realize. Because the programme is to achieve a few kind of success in stipulations of income generation for the rural poor women in India.

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