



Theoretical frame work for self help groups and women empowerment

*¹ Rajashekhhar B Naronakar, ² Dr. SP Melkeri

¹ Ph.D., Research Scholar, Department of Women Studies, Karnataka, India

² Guide and Professor, Department of Psychology, Gulbarga University, Kalaburagi, Karnataka, India

Abstract

In most developing countries, gender inequality is a major obstacle to meeting the Millennium Development Goals targets. In reality, achieving the goals will not be feasible without closing the gaps between women and men in terms of capacities, access to resources and opportunities, and vulnerability to violence and conflict (United Nations Industrial Development Organization, 2009) (UNIDO). Self help groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms.

Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group-organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these weaknesses, hence there are needs for SHGs which is specific terms are as under.

Keywords: women empowerment, uplift the living conditions of the poor women

Introduction

In most developing countries, gender inequality is a major obstacle to meeting the Millennium Development Goals targets. In reality, achieving the goals will not be feasible without closing the gaps between women and men in terms of capacities, access to resources and opportunities, and vulnerability to violence and conflict (United Nations Industrial Development Organization, 2009) ^[1] (UNIDO).

The fact that five of the eight Millennium Development Goals (MDGs) concern health and education signals the importance of welfare in development. The empowerments of women become a powerful agency to improve welfare and human development. It is argued that empowering women improves the well-being of the household and leads to better outcomes for children (Chambers Robert 2003) ^[2] (Journal of Extension (5) Self help groups (SHGs) and women's groups in particular, represent a form of intervention that is a radical departure from most current programmes. They are effective strategy for poverty alleviation, human development and social empowerment. They offer grassroots participatory implementation that is demand driven by, "beneficiaries" who, in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal (ibid-Yunus Muhammad, What is Microcredit?, Grameen banking for the poor, (2007) ^[3] (GE-IJMR)

SHGs are novel and innovative organizational setup in India

for the women up liftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support. SHGs become more or less a part and parcel of the society.

Concept of Self Help Group

The concept of self help groups had its origin in the co-operative philosophy and the cooperators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.

1. To save small amount of money regularly.
2. To mutually agree to contribute a common fund.
3. To meet their emergency needs.
4. To have collective decision making.

5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank.

Self help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solitarily and joint responsibility. Self help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community.

A self help group is defined as a *"self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose."* Self help group have been able to mobilize small savings either on weekly or monthly basis from persons who were not expected to have any savings. They have been able to effectively recycle the resources generated among the members for meeting the productive and emergent credit needs of members of the group.

Need and Importance of Self Help Group

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Self help groups plays an important role in differentiating between consumer credit and production credit, analyzing the credit system for its implication and changes in economy, culture and social position of the target groups, providing easy access to credit and facilitating group-organization for effective control, ensuring repayments and continuity through group dynamics; setting visible norms for interest rates, repayment schedules, gestation period, extension, writing of bad debts; and assisting group members in getting access to the formal credit institutions. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

The rural poor are in-capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor is not weak in socio-economic term but also lacks access to the knowledge and information, which are the most important components of today's development process. However, in a group, they are empowered to overcome many of these

weaknesses, hence there are needs for SHGs which is specific terms are as under:

- To mobilize the resources of the individual members for their collective economic development.
- To uplift the living conditions of the poor.
- To create a habit of savings, utilization of local resources.
- To mobilize individual skills for group's interest.
- To create awareness about right.
- To assist the members financial at the time of need.
- Entrepreneurship development.
- To identify problems, analyzing and finding solutions in the groups.
- To act as a media for socio-economic development of village.
- To develop linkage with institution of NGOs.
- To organize training for skill development.
- To help in recovery of loans.
- To gain mutual understanding, develop trust and self-confidence.
- To build up teamwork.
- To develop leadership qualities.
- To use it as an effective delivery channel for rural credit.

Characteristics of SHGs

The important characteristics of self help groups are as follows

1. They usually create a common fund by contributing their small savings on a regular basis.
2. The groups evolve a flexible system of operations often with the help of the non-governmental organizations (NGOs) and manage their common pooled resource in a democratic manner.
3. Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs.
4. Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security.
5. The amounts loaned are small, frequent and for short duration.
6. Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders.
7. At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed.
8. Defaulters are rare due to group pressure and intimate knowledge of the end use of the credit as also the borrower's economic resources.

The Features of Self Help Groups

According to D'souza the SHGs are basically small informal groups, characterized by voluntary memberships, a democratic and consultative structure of governance, economic participation of members, autonomy, education and training and concerns for the poor. Apart from a number of things, the members do as a group, they pool their savings and lend within the group to meet the credit needs of the members.

Creation of a common fund by regular contribution of members and insurance of loan with minimum documents and often without any security are, in fact, the key features of SHGs.

Fund generation in the initial stages may be substantially low in these groups. Such funds though meager, will be supplemented by external resources mainly, loans from banks or grants given by NGOs, which promote them. SHGs offer to members preliminary banking services characterized by cost effectiveness, flexibility and freedom from defaults. Assessment of the credit needs of members is done periodically at group meetings. The claims for credit are settle within the group by consensus. In case of any surplus, the amount is deposited in the bank or post offices

Functions of SHGs

The important functions of SHG are the following

1. Enabling members to become self-reliant and self-dependent.
2. Providing a forum for members for discussing their social and economic problems.
3. Enhancing the social status of members by virtue of their being members of the group.
4. Providing a platform for members for exchange of idea.
5. Developing and encouraging the decision making capacity of members.
6. Fostering a spirit of mutual help and cooperation among members.
7. Instilling in members a sense of strength and confidence which they need for solving their problems.
8. Providing organizational strength to members.
9. Providing literacy and increasing general awareness among members,
10. Promoting numerically and equipping the poor with basic skills required for understanding monetary transactions.

Thus the SHGs function on the principle of the five 'p's.

1. Propagator of voluntarism
2. Practioner of mutual help
3. Provider of timely emergency loan
4. Promoter of thrift and savings, and
5. Purveyor of credit.

Table 1

S. No	Name of the course	Duration
1	Beauty parlour	One month
2	Dress designing	One month
3	Baking and caking	One month
4	Candle chalk making	15days
5	Washing powder, Neel.Nailpolish	15days
6	Phenile/liquid soaps	15days
7	Tomato sauce, Jam Jelly processing	15days
8	Ayurvedic shampoo and cosmetic	15days

Linkage between Banks and SHGs

NABARD continues to provide 100 percent refinance to banks at an interest rate of 6.5 percent per annum. Other support measures provided include facilitating training of the bank officials and the field staff of the NGOs. The federation of NGOs/SHGs and other related institutions through financial

assistance, faculty support and the like. As many as 550 NGOs are participating in the programme. Women SHGs constituted about 94 percent of the total groups linked. On the whole, the programme benefited 5.60 lakh rural poor families in 280 districts.

The southern region continues to dominate the linkage programmes with share of 65 percent followed by the western (11 percent), the estern (11 percent), the central (10 percent) and the northern regions 8 percent. Andhra Pradesh, Karnataka and Tamil Nadu states has taken the lead in promoting the SHGs and in establishing the bank SHG linkage, the bank linkage is generally established after the successful functioning of individual groups for about six months to a year. The concept of the SHGs has not been as successful in the north-east and some of the eastern states. Area specific programme need to be formulated to meet the varying socio-cultural practices.

After successful experimentation in couvery - Grameen Bank, Mysore (Karnataka) in association with an experienced NGO, namely MYRADA, more and more RRBs are involving themselves as SHGs. Some government agencies like Zillah Panchayat have also taken initiatives to promote SHGs and such efforts are supported by the NABARD through assistance in organizing training programmes for the staff.

Notwithstanding 100 percent refinance from the NABARD, commercial banks perceive this activity as unprofitable. Hence, only regional rural banks and cooperative banks take up such financing. The RBI has been preventing upon the commercial bank to formulate their respective policies on micro credit and promotion of SHG. The NABARD has been organizing the SHGs workshop involving bankers and development personnel to accelerate the process of SHG bank linkage.

The RBI issued a circular dated July 24, 1991, to the commercial banks advising them to participate actively in the pilot support for linking self help groups with banks. The NABARD, after consultation with a few interested banks and voluntary agencies, issued a set of guidelines on February 26, 1992, which, while being adequately comprehensive were kept flexible enough to enable participate banks and field level bankers to involve and to contribute to strengthening the project concept and strategy. When the pilot project was initiated by the NABARD, the self help groups model was adopted and was called as an Indian model, later, in the early nineties, the NABARD called it the SHG-Bank linkage model. The SHG-Bank linkage programme was show to take off, but has been speeding along since 1999. But it grew rapidly over the years reaching 1,079091 SHGs in 2003-04 in India, of these about 1.6 millions are linked to banks.

Evolution of Self Help Groups in India

In India, soon after independence, there has been an aggressive effort on the part of the government, which was concerned with improving the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal of rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the

society is an unparalleled achievement of the Indian banking system. The main emphasis is the spread of the banking network and introductions of new instruments and credit packages and programmes were to make the financial system responsive to the credit the weaker sections in the society. Comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural labourers and other small borrowers falling below poverty line.

Consequently, by the implementation of several poverty alleviation programmes, the number of people below the poverty line has declined from 272.7 million in 1984-85 to 210.8 million in 1989-90, In 1991-2000, which constitutes over 21 percent of the population. The number of operational holdings is expected to have crossed the 100 millions mark with more than 80 percent being small and marginal holdings. The institutional credit system needs to meet the challenges of delivering credit to an ever-increasing number of rural people who need greater access to formal credit. It may have to reinforce its own structure at the grass root level and also have to devise new ways of reaching out of the rural poor.¹³

As a result, the experience of implementation of the above discussed poverty alleviation programmers lead to the introduction of the Integrated Rural Development Programme (IRDP) on 2nd October, 1980 with the specific objective of raising the poor rural families above the poverty line. Such families considered credit support from banks as an important input in taking up economic and gainful activities.

Initiatives by NABARD

NABARD has been playing the role of propagator and facilitator by providing conducive policy environment, training and capacity building besides extending financial support for the healthy growth of the SHG linkage programme over the years, various steps taken in this regard may be enumerated as under :-

1. Conceptualization and introduction of pilot programme in February 1992 for linking 500 SHGs with banks after consultations with Reserve Bank of India, Banks and NGOs.
2. Introduction of bulk lending scheme in 1993 for encouraging the NGOs which were keen to try group approach and other financial services delivery innovations in the rural areas.
3. Developing a conducive policy framework through provision of opening savings bank accounts in the names of SHGs (through they are informal groups), relaxation of collateral norms, simple documentation and delegation of all credit decisions and terms to SHGs.
 - Training and awareness building among the stakeholders.

- Provision of capacity building support of NGOs/SHGs/Banks.
- Mainstreaming the SHG linkage programme as part of corporate planning and normal business activity of banks in 1996 and internalizing, training, monitoring and review mechanism.
- Encouraging banks (RRBs and DCCBs) for promotion of SHGs.
- Financial support to NGOs for promotion of SHGs.
- Encouraging rural individual volunteers in promotion and nurturing of SHGs.
- Close monitoring.
- Dissemination through seminars, workshops, occasional papers and print media.
- Constitution of High Powered Task to look into the aspects of policy and regulation of microfinance and suggest policy, legal regulatory measures for smooth and unhindered growth of microfinance sector.
- Setting up a microfinance development fund in NABARD for meeting the promotional costs of up-scaling the microfinance interventions. The funds has since been redesigned as microfinance development and equity fund.
- Initiating the credit rating of the microfinance institutions through accredited credit rating agencies of India by meeting 75 percent of the cost of the rating as grant. This is done to enable the microfinance institution to approach banks for commercial borrowing and extending micro-credit to the poor.¹⁴

Refinance Assistance Provided by NABARD

Self Help Group is a visible organized setup to disburse microcredit to the rural women and encourage them in entrepreneurial activities. SHGs and micro-credit are the solutions to speed up the socio-economic development of poor women. NABARD has been working as a catalyst in promoting and linking more and more SHGs to the banking system. A Microfinance Development Fund has been constituted in NABARD. This would be utilized for scaling up the SHG-linkage programme and supporting other microcredit initiatives. Special emphasis is provided for building the capacities of the poor with particular emphasis on vulnerable sections including women, scheduled castes and scheduled tribes. The refinance assistance provided by NABARD with regard to microcredit presented in Table No. 1 reveals that commercial banks, regional rural banks have developed linkage to 4,61,478 SHGs as on 31.3.2002. The cumulative credit disbursed by them is Rs. 545.46 crores as on 31.03.2002. The amount of refinance provided so far is Rs. 395.73 crores.

Growth of microfinance in India**Table 2**

Years	No. of SHG	Bank loans	NABAR Drefinance (Rs. in crores)
1992-93	255	0.289	0.268
1993-94	620	0.650	0.450
1994-95	2112	2.440	2.303
1995-96	4757	6.058	5.661
1996-97	8598	11.840	10.650
1997-98	14317	23.760	21.380
1998-99	32995	57.070	52.060
1999-2000	114775	192.870	150.130
2000-2001	263825	480.870	250.620
2001-2002	461478	545.46	345.73

Source: Kurukshetra, April 2005

As per current growth rate by 2008, NABARD aims at linking one million SHGs involving 20 million poor households with the help of 4000 Non-government organizations and 1000 microfinance institutions.

Empowering of women for their social support

Given the widespread gender bias faced by women in various fields a view is emerging that schemes like micro finance can turn the situation in their favour as it makes them financially better. This enables them to realize their potential for a better career.

One study of SHG brought out some interesting facts. A longer association of members with their SHGs enables them to be more confident, financially more secure, in better control of their lives and in a stronger position vis-à-vis their family. Further, in case the women members continue to participate in SHGs for a longer period their economic self-reliance will be strengthened. Enthused by their performance, Government is taking initiatives for empowering them by adding new facet(s) to them activities.

The compulsions in favor of allowing men to use the amounts are many. In Muslim community where the system of purdah is practiced, the reluctance to participate directly in business is more apparent. The general practice is for women member to avail loans to invest in family business which is usually run by the husband/son/brother/male member of the family.

This fits the Indian ethos of family being the main social unit. While there is no doubt that uplifting women would help in uplifting the family, it is important to imbibe gender concepts in future programs so that women are not overtly burdened. At the time of field work, a few cases were heard where the tendency of the male member of the family was to withdraw his contribution to the household owing to an increase in the woman's increase in income. This needs to be tackled to ensure increase in family income.

The credit facilities of the SHGs seem to have become a source of borrowing for men, albeit indirectly. The amounts are invested in businesses by men who may not consider it necessary to share the information on profits and losses with the women. They, however, ensure that the interests on loans are given to the women at the right time.

Definitions and Explanations of Relevant Terms Empowerment

The concept of empowerment is of increasing interest to researchers, practitioners and particularly disadvantaged citizens of all nations. In some respects, empowerment is a new buzzword. As Edelman (2003) has noted in relation to language and the politics of human services, sometimes new language is used to describe the same old practices. Others believe that the empowerment language can actually lead to raised awareness (Rappaport, 2001). Regardless, a growing number of people are searching to understand the meaning of empowerment and ways it can be used to change their settings and lives.

Friedman (1992) defined empowerment in terms of "inclusion" and "exclusion" and central importance of "power" in a political sense, not merely limited to a particular development activity. The involvement of women's groups in development projects at the grassroots levels through direct involvement in the decision-making and implementation processes, not only empowers them, but also gives them the chance of contributing their own efforts to the mainstream of the development of their communities. Empowerment is conceptualized as a process through which members of self-help groups gain power at intrapersonal, interpersonal and political/community levels (Parsons, 2005; Gutierrez *et al*, 1998).

According to Wallenstein (2001), empowerment is a social-action process that promotes participation of people organizations, and communities towards the goals of increased individual and community control, political efficacy, improved quality of community life, and social justice. While Whitmore (2000) feels the concept of empowerment needs to be more clearly defined, she states that there are some common underlying assumptions: a) individuals are assumed to understand their own needs than anyone else and therefore should have the power both to define and act upon them; b) all personal knowledge and experience are valid and useful in coping effectively.

Kessey (2005) defines empowerment as a process of change by which individuals or groups, with little or no power, gain the power and ability to make choices that affect their lives.

The empowerment of women, also called gender empowerment, has become a significant topic of discussion in regards to development and economics. Entire nations, businesses, communities, and groups can benefit from the implementation of programmes and policies that adopt the notion of women's empowerment (Severine and Shahani, 2009). Empowerment is one of the main procedural concerns when addressing human rights and development. The Human Development and Capabilities Approach, The Millennium Development Goals and other credible approaches/goals point to empowerment and participation as a necessary step if a country is to overcome the obstacle associated with poverty and development (United Nations, 2008).

Most literature also associates empowerment with personal control. Rappaport (2002) point out that empowerment should mean, enhancing the possibilities for people to control their own lives (p.119). Cochran (2003) believes that people understand their own needs far better than anyone else and as a result should have the power both to define and act upon them. Kwapong (2008) added her view on empowerment as entailing the ability and freedom to make choices in the social, political, and economic arenas.

Increasingly, empowerment is being understood as a process of change (Cornell Empowerment Groups, 2007). McClelland (2008) has suggested that in order for people to take power, they need to gain information about themselves and their environment and be willing to identify and work with others for change. In a similar vein, Whitmore (2000) defines empowerment as: an interactive process through which people experience personal and social change, enabling them to take action to achieve influence over the organizations and institutions which affect their lives and the communities in which they live (p.13).

Key Element of empowerment

Empowerment has become a popular term in women's development programmes. Key elements of empowerment were identified to include decision making power, ability to make choices, assertiveness, education, skill acquisition and increase in self image. Empowerment has both individual and group benefits (Chamberlin 1997: p).

Having decision-making power

No one can come independent unless he or she is given the opportunity to make important decisions about his or her life (ibid).

Assertiveness

Assertiveness refers to one's ability to clearly state what she wishes and to stand up for oneself. It is an important element of women's empowerment as it helps an individual to get what she wants. (Chamberlin 1997)

Health and well-being

Improved well-being is a concept related to the substantial differences between women and men in their access to sufficient nutrition, healthcare and reproductive facilities, and issues of fundamental safety and integrity of a person (ibid).

Growth and change that is never ending and self-initiated

Growth and change as elements of empowerment emphasize that empowerment is not a destination, but a journey; that no one reaches a final stage in which further growth and change is unnecessary (ibid).

Increasing women's positive self-image

As a person becomes more empowered, she begins to feel more confident and capable. This, in turn, leads to increased ability to manage one's life, resulting in more improved self-image. The negative perception of women that has been internalized also begins to change and may redefine it to convey positive qualities (Chamberlin 1997).

Measurement of Women's Empowerment

Empowerment is difficult to measure, and there is no agreed-upon method. Most definitions stress on an indicator of empowerment which is; a personal change in consciousness involving a movement towards control, self-confidence and the right to make decisions and determine choice (Woolcock Michael CIDA, 1997).

Women's empowerment can be measured through the Gender Empowerment Measure (GEM). The Gender Empowerment Measure shows women's participation in a given nation. both politically and economically. GEM is calculated by tracking the share of seats in parliament held by women; of female legislators, senior officials and managers; and of female professionals and technical workers; and the gender disparity in earned income, reflecting economic independence. It then ranks countries given this information. Other measures that take into account the importance of female participation and equality include: the Gender Parity Index and the Gender-related Development Index (GDI) (Severine and Shahani, 2009).

Methods of Women's Empowerment

UNIFEM and the UN Global Compact (2004) offer Women's Empowerment Methods in the hope that using them as a targeted "gender lens" inspires and intensifies the efforts to bring women in at all levels. Equality does mean business. Among these are education and training, enterprise development, supply chain and marketing practices, community leadership and engagement, advocacy and participation. In understanding these critical features and the dynamism of empowerment in self help groups, this section of the chapter is tailored along the major methods of women's empowerment especially with regard to right to land, education, skill training and the instigating factors of Women's empowerment among others.

1. Skill Training
2. Right to Land
3. Education
4. Participation
5. Micro-credit

One of the primary goals in the foundation of microfinance was women empowerment. Loans with low interest rates are given to women in development communities with the hope

that they can start business and provide for their families (Bateman, 2010). It should be said, however, that the success and efficiency of microcredit and microloans is controversial and constantly debated (Manjunatha S., The Usage of Social Networking Sites Among the College Students in India, *International Research Journal of Social Sciences*, 2(5), 15-21, (2013)^[8].

Innovations and Women's Empowerment through Self Help Groups

Manu of the current efforts towards empowering women and increasing their mobility and participation on economic, political and societal fronts see women's participation as the end product and the final objective, wherein women are the takers and the government, civil society, law, administration, media and other institutions are the givers. It is precisely for this reason that methods of interventions where the participation of women is an active and crucial part of the efforts towards empowerment have such a strong appeal. Herein, women participation becomes both the means as well as the final objective, which of course is then seen as an ongoing process (Umesh, Breaking barriers on way to development, Times of India 7 February 2008).

Self Help Group (SHG) models that have been introduced by certain NGOs have shown encouraging results in the empowerment of women, not only in economic terms but also in political and societal terms. SHGs pool the creative and financial resources of women to run profitable ventures or to meet the financial needs of its members in times of emergency (Kakkar, 2001).

The benefits of such model for women go beyond the obvious economic empowerment. Co-operatives such as these promote bonding among their members and indirectly train the members in life and business skills, including money-management, running organizations, understanding investment and confidence to run their own ventures. Besides this, such initiatives bring the community closer together and in encouraging participation of the men-folk too, promote empowerment of women on all fronts. (Manjunatha S., A Sociological Study on the Electronic News Media in Karnataka State, *International Journal of Management and Social Sciences Research (IJMSSR)*, 2(7), (2013)^[9].

Addressing Poverty through Self Help Groups

The World Development Report of 2001 that major reductions in all dimensions of poverty are indeed possible when the interaction of markets, state institutions, and civil societies can harness the forces of economic integration and technological changes to serve the interest of poor people and increase their share of society's prosperity. Actions are needed in three complementary areas: promoting economic opportunities for poor people through equitable growth and better access to markets and expanded assets; facilitating empowerment and removing social barriers that exclude women, ethnic and racial groups, and the socially disadvantaged; and enhancing security by preventing and managing economy-wide shocks and providing mechanisms to reduce the sources of vulnerability that the poor face (World Bank, 2001).

Poverty reduction strategies vary depending on country's macroeconomic, structural, and social policies and programme

to promote growth and reduce poverty, Nevertheless, all strategies should reflect the country's characteristics and should be participatory, with proper diagnostics, appropriate targets, and indicators and systems for monitoring and evaluating progress. The widely acclaimed strategy of promoting self-help groups (SHGs) of the poor has proved ideal in many countries for alleviating poverty and fostering rural development (Woolcock Michael J.V., Learning from failures in microfinance: What unsuccessful cases tell us about how group-based programmes work, *American Journal of Economics and Sociology*, (1999)^[10].

Objectives of the study

The study aims to achieve the following objectives:

1. To examine the nature of women's self help groups.
2. To identify strategies of empowering women through self help groups.
3. To assess the level to which women are empowered by participating in self help groups.
4. To examine the challenges impeding self help groups in empowering women.

Methodology Type of Study

The study is based on both primary and secondary data. This data has been collected from the books, journals, annual reports and relevant websites. Sample: Selected Districts that are consisting Karnataka are selected from the population. Sampling Method: Convince Sampling method, To find out the change in economic condition of SHG members. The limitations of formal financial sector in extending of the programme of micro credit with the objective of providing poor timely and hassle free credit without demanding any collateral. Empowering women particularly rural women is a very big challenge.

Income Generating Activities for Women SHGs

Considering the entrepreneurial environment, women's activities are very interesting as they offer a great source of knowledge and innovation. Strong social coherence allows them to maintain strong communication channels at all levels. Female led microenterprises tend to be associated with activities that provide part-time employment. They are small in size and have loose informal structure, require very little set up capital, and little or no formal education. Women SHGs should take up different income generating activities for socio-economic empowerment. Many of the business enterprises that women enterprises take up to generate income can be listed as under; Pickles. Agarbatti making, Candle making. Cane items Carpets. Animal Hausbandry. Mess, Middaqq meals, embroidery works, Stitching and supply school uniforms, Hosiery. Brick making. Fancy leather items, Basket weaving, woolen blanket weaving, handlooms, papad making.

Marketing women can take up in various districts of Hyderabad-Karnataka region

1. Bidar District is well known for Handcrafts (Bidri works), even exports are possible for the beautiful and unique handicrafts. Women can design the handicrafts and they can sell it to exporters to fetch a better price.

2. In Gulbarga District good quality of jawari and black gram are grown. So can think of papad making and even jawari roti can be exported.
 3. In Raichur District good quality jawari, cotton, paddy and black gram are grown, So, weaving, ready made garments, jawari roti with export orientation, etc. are advisable for women for of Raichur District.
 4. In Bellary District, women can think of business activities like jeans garment, rice preparations (like Idly Sooji) and the like.
 5. Rice preparations, papad making and the like agro based business activities can be considered for Koppal District.
10. Woolcock Michael JV. Learning from failures in microfinance: What unsuccessful cases tell us about how group-based programmes Work. American Journal of Economics and Sociology, 1999.

Conclusion

Today, in India the role of Self Help Groups in the rural development has attracted attention from all over the realm of social sciences. Hence, the study is placed to evaluate the SHGs important role in increasing rural development of Karnataka state. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save some amount of money and invest it in further development.

Women are an integral part of every economy. Social support and social capital through women empowerment all round development and harmonious growth of a nation would be possible only when women are considered as co-partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Women's SHGs have proven to be a key avenue from which women can be empowered.

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