

Self Help Groups and Its Impact on Economic Empowerment of Women - A Study of Mysore District

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Abstract

Abstract of the paper submitted for oral presentation in the international conference ERENCEON ASIAN SOCIAL PRODUCTION 2009 SINGAPORE TITLE OF THE PAPER Self –help Groups and its impact on Economic empowerment of women – A study of Mysore District Karnataka- India CHIKKARANGASWAMY. Research Scholar Institute of development studies University of Mysore, India Email: crswamy2003@yahoo.com Moblie No: 9448600800 ABSTRACT Currently self-help groups (SHGs) play a major role in poverty alleviation in rural India. Number of poor people in various part of the country are member of (SHGs) and actively engaged in savings and credit as well as in other activities (income, generation, natural resource management, literacy campaign, child care and nutrition etc..... the focus in savings and credit the SHGs is the most prominent element and offers a change to create some control over capital, albeit in very small amounts. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and Isolation. Almost all major donor agencies support SHGs in India in one from or other, and many success stories are documented describing how membership in SHGs changed the life of the particular individuals or group for the better, many NGOs in India are promoting the SHGs mechanism and slinking is to various other development interventions. Where as there is an ample evidence that the SHGs approach is an efficient and relevant effective tool for organizing and empowering the poor problem do arise with design, development and Introduction of programme as promote income-generating activities (IGAs) that will generate sufficient, sustainable and regular income. Functioning of SHGs In India SHGs are formed for a variety of purpose and by a variety of people. This paper focuses on SHGs formed by rural people mostly women) with an objective of improving their livelihood through collective savings an investment in income-generating activities. (NABARD 2008) captures this by defining SHGs as “small economically homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute an a common found be lent to its member as per the members decision”. Most of the SHGs in India have to 10-20 members. Who can be either only men, or only women, or only youth or mix of these as a wide range of government and non government. Agencies have promoted women’s SHGs or Sangha. And now they constitute about 90% of the total SHGs therefore most of issues . Which are discussed in this paper are particularly relevant for women, as Indian women do not generally have same opportunities to migrate for wage work, as men, due to social obligations and taboos . It is particularly important for women to improve their employment and income earning opportunities automatically poverty decreased SHGs rules and regulations of SHGs vary according to the preferences of the members and those facilitating their formation, a common characteristics features of the groups is that they meet regularly

(typically) once in a week or once in for night to mobilize savings from members decide to which members to be given a loan discuss joint activities (Rural Employment activities. Business activities). Study area Mysore district is one of the important districts in Karnataka states. There are seven taluks namely Hunusur, Nanjangud, H.D.Kote, K.R. Nagar, Piriapatana, and Mysore taluk. The total population of the district 2641027 number of self help groups (SHG) in Mysore district or 4250 (SHE groups in womens). The study aims to find out the impact of SHG on the economic empowerment of women in the district. Economic empowerment is one of eth objective of SHG formed in Mysore district. The study will be based on secondary and primary data secondary data available in the form reports in the department of women and child development and human development report to collect the primary data schedules will be prepared for collecting information from the members of SHG Thus study hopes to analyse the impact of SHG and the economic condition of the members of SHG in Mysore city.