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EMPOWERMENT OF WOMEN THROUGH MICRO FINANCE: A CASE STUDY OF DADAPEER WOMEN SHG ANNIGERI

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ABSTRACT

Employment gives economic status to women and economic status improves the overall position of women. But poor women in rural areas are not able to get regular and gainful employment and have no source for self employment. To address such helpless condition of rural women SBLP [self help bank linkage programme] model was introduced to provided a platform for women's group action and over all development. Microfinance through SHGs has emerged as a vibrant industry to extend financial support for under taking income generating activity to the vulnerable poor section of society. Many studies have evidence that SHGs have empowered women, after joining SHG they have come out from the shells and proved them self as a successful entrepreneur and working for individual, family and social benefits .The present paper throw light on, one such vibrant SHG, which has successfully gained better life for its members and travelling on the path of women empowerment.

Keywords: Empowerment, Women, Micro Finance, Dadapeer, SGH Annigeri.

INTRODUCTION

According to World Bank report India is home for almost one third of the words poor and majority of them are women. Women are discriminated from cradle to grave and even before birth. Feminine poverty is mainly because of her low economic status. She is often given the role of home maker even though she possesses skill. Her work is not measured in financial terms. Because of low income she has very low socio economic status compared to men. As majority of women in rural areas lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development must be paid attention to. So, the NABARD has introduced SBLP model to achieve financial inclusion of poor women and poverty reduction. There is increasing recognition that economically empowering women is essential both to realize women's rights and to achieve broader development goals.



Economically empowering women is a win-win project that can benefit not only women, but society more broadly. It promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and increasing efficiency. Women who are economically empowered contribute more to their families, societies and national economies. It has been shown that women invest extra income in their children, and family welfare.

OBJECTIVES OF THE STUDY

The study has taken with following objectives.

- To evaluate the empowerment of women after joining Dadapeer Women SHG.
- To observe the vibrant feature of Dadapeer Women SHG.
- To study the income generating activities under taken by Dadapeer Women SHG.

Keeping above cited objectives in mind the following indicators are chosen to know the level of empowerment.

INDICATORS INVOLVED IN MEASURING WOMEN EMPOWERMENT-

➤ Economic Indicators

- Control over recourses and assets held by the member.
- Participation in decision making in house.
- Independent use of credit and income.
- Independent saving account.
- Purchasing of materials, gold, etc independently.
- Independent decision making.

➤ Social Indicators

- Independent movement., Expressing views freely.
- Free discussion with officials, bankers, NGOs and others.

➤ Political Indicators

- . Participation in election campaign, Member of political party.

➤ Protest Against Social Evils

- . Abuses of fellow members by their husbands,. Alcoholic use by husband / father & sons.
- Drinking water and sanitation problems,.,. Exploitation in work places.

The present paper throws light on the vibrant features of Dadapeer Women SHG operating in Annigeri village of Dharwad district, which has made use of micro credit for the income generating activities and achieved success in it. The paper presents the success story of Dadapeer Women SHG. For the purpose of present study, primary data is collected from personal interview and discussion method. Personal interview and discussion underwent with all the members of the group and with concerned bank officials.

Name of the SHG - DADA PEER WOMEN SELF HELP GROUP

Year of establishment – 2005, Total Number of Members – 15

Location of the SHG – Annigeri village, Dharwad District, Bank – Canara Bank (under SBLP)

Table – 1. General Information of the Members

SL. No.	Age	Marital Status	Literacy	Family Type (N/J)	Occupation of Father/Husband	Family income/ p.m	Land Holding	Religion
1	40	Married	-No-	-N-	Agri. labour	Rs.3500/-	-No-	Muslim
2	36	Married	-No-	-N-	Coolie	Rs.2000/-	-No-	Muslim
3	42	Married	-No-	-N-	Agri. labour	Rs.3200/-	-No-	Hindu
4	35	Married	-No-	-N-	Agri. labour	Rs.3800/-	-No-	Muslim
5	28	Married	-No-	-N-	Agri. labour	Rs.3000/-	-No-	Muslim
6	30	Married	-No-	-N-	Painter	Rs.5000/-	-No-	Muslim
7	25	Married	-No-	-N-	Carpenter	Rs.4500/-	-No-	Muslim
8	60	Widow	-No-	-J-	Agri. labour	Rs5000/-	-No-	Muslim
9	58	Married	-No-	-J-	Construction labour	Rs.3500/-	-No-	Muslim
10	24	Married	-No-	-N-	Domestic labour	Rs.2000/-	-No-	Muslim
11	43	Widow	-No-	-N-	Agri. labour	Rs.3500/-	-No-	Muslim
12	28	Married	-No-	-N-	Petty business	Rs.4500/-	-No-	Muslim
13	25	Married	-Yes-	-N-	Private Job	Rs.5000/-	-No-	Hindu
14	38	Married	-No-	-N-	Agri. labour	Rs.2000/-	-No-	Muslim
15	40	Married	No-	-N-	Construction labour	Rs.3500/-	-No-	Muslim

Source: Primary Data N= Nuclear J=Joint

From the above table it is clear that all the members are married and majority of them live in nuclear families. And the group members are of age between 25 to 60 years. It indicates that women’s join the group to

financially support the family. As their husbands are engaged in petty jobs and earn very low income they are forced to adjust finance to run the family. The group has both Muslim and Hindu members, it shows that in the formation of group religion played no role.

Table – 2. Loan Matrix of SHG

Sl. No.	Year	Purpose of loan taken	Amount	Rate of interest	Mode of repayment(Monthly)	Status	Name of the Bank
1	2005	Productive	Rs.25,000/-	2%	Rs.1100/00	Paid	Canara Bank
2	2006	Productive	Rs.85,000/-	2%	Rs.1500/00	Paid	Canara Bank
3	2007	Productive	Rs.2,00,000/-	2%	Rs.2000/00	Paid	Canara Bank
4	2008	Productive	Rs.3,00,000/-	2%	Rs.3000/00	Paid	Canara Bank
5	2009	Productive	Rs.3,00,000/-	2%	Rs.3000/00	Paid	Canara Bank
6	2011	Productive	Rs.3,00,000/-	2%	Rs.3000/00	Paid	Canara Bank
7	2012	Productive	Rs.3,00,000/-	2%	Rs.3000/00	Paid	Canara Bank

Source: Primary Data

The above table shows loan matrix of SHG members collected from Canara Bank. It is clear from the above table that credit taking and repayment is regular and on time. The Canara Bank is satisfied with their performance and transaction. All the members of the group obtain credit on rotational and priority basis, and repay credit on time without fail. The unique feature of the group is the members use the credit for mentioned purposes only. And the repayment is done with earned income.

Table–3. Income Generating Activities Under Taken By SHG Members

Sl.No.	Production activity under taken	Amount of investment	Returns per month	Marketing strategy.
1	Kirana Shop	Rs.40,000/-	Rs.4000-	Direct to customer
2	Pepsi dealership	Rs.60,000/-	Rs.6000/-	Direct to customer
3	Fruit Seller	Rs.5,000/-	Rs.1200/-	Direct to customer
4	Tailoring Shop	Rs.10,000/-	Rs.2500-	Direct to customer
5	Catering	Rs15,000/-	Rs.3000/-	Direct to customer
6	Sheep Cattling	Rs.25,000	Rs.1500/-	-
7	Food items	Rs.5,000/-	Rs.1500/-	Direct to customer
8	Agriculture	Rs.25,000/-	Rs.3,000/-	-
9	Agriculture	Rs.20,000/-	Rs.2,800/-	-
10	Snacks items	Rs.10,000/-	Rs.2,800-	-
11	Dairy	Rs.40,000/-	Rs,5,000/-	Direct to customer
12	Food items	Rs.5,000/-	Rs.1,000/-	Direct to customer
13	House wife (Domestic purpose.)	-	-	-
14	Bangle business	Rs.5,000/-	Rs.1500/-	Direct to customer
15	Petty Cloth Business.	Rs.15,000/-.	Rs.5,000/-	Direct to customer

Source: Primary Data

The above table shows that all the members have used loan for productive purpose and Income Generating Activity. And all have earned profit from the IGAs conducted by them. All are engaged in such a activity which is nearby home or at their home, this has helped them to manage IGAs along with their household responsibilities.

Table-4. Status of Members Before and After Joining SHG

SI No	Type of work engaged[p/m]		Wage Earned [per day]		Days Of Work [p/m]	
	Before	After	Before	After	Before	After
1	No	Self.emp	No	150	No	30
2	No	Self.emp	No	100	No	30
3	Agri.lab	Self.emp	80-100	140	15-20	30
4	Agri.lab	Self.emp	80-100	150	20-25	30
5	Agri.lab	Self.emp	80-100	180	20-25	30
6	Agri.lab	Self.emp	80-100	200	20-25	30
7	Agri.lab	Self.emp	80-100	120	20-25	30
8	Agri.lab	Self.emp	80-100	150	20-25	28-30
9	Agri.lab	Self.emp	80-100	130	20-25	28-30
10	Agri.lab	Self.emp	80-100	170	20-25	30
11	Agri.lab	Self.emp	80-100	100	20-25	30
12	Agri.lab	Self.emp	80-100	110	20-25	30
13	No	No	No	No	No	-
14	Agri.lab	Self.emp	80-100	120	20-25	30
15	Agri.lab	Self.emp	80-100	140	20-25	30

Source: Primary Data

From the above table it is clear that, the members were working as agricultural labour before joining group and they have started their own economic activity after joining SHG. All the members of the group are

engaged in one or the other IGA with obtained credit. Because of this their income has increased and they got regular work.

Table-5. Income and Savings of Members Before and After Joining SHG

SL.NO.	Income [p/m]		Saving [p/m]	
	Before	After	Before	After
1	-	Rs.4000-	No	400
2	-	Rs.6000/-	No	400
3	600	Rs.2000/-	No	160
4	800	Rs.2500-	No	400
5	700	Rs.3000/-	No	200
6	700	Rs.2500/-	No	160
7	1000	Rs.3500/-	No	120
8	900	Rs.3,000/-	No	200
9	950	Rs.2,800/-	No	200
10	950	Rs.2,800-	No	200
11	900	Rs,5,000/-	No	400
12	950	Rs.1,000/-	No	100
13	-	-	No	100
14	800	Rs.1500/-	No	120
15	1000	Rs.5,000/-	No	400

Source: Primary Data, * Total members= 15

The table no.5 shows that income and savings of the members has increased. They got safe place for their saving which they didn't get before. Formal financial assistance from the bank has helped them in increasing their income and saving. Increase in individual income of the members is the result of their investment of credit in IGA or due to taking up self-employment.

Table-6. Involvement of Members in Household Decisions

Type Of Decisions	Before		After	
	Yes	No	Yes	No
Type of crop	03	12	14	02
Selling of agric produce	05	10	14	01
Land leased in and out	01	14	15	00
Buy land & other assets	02	13	15	00
Family planning	00	15	15	00
Marriage of children	07	08	15	00
House repair/Renovation	09	06	14	01
Financial matters	01	14	15	00
Purchasing assets	05	10	14	01
Purchasing of gold	06	09	15	00

Source: primary data , * Total members= 15

The table shows that involvement of members in the household decision has changed significantly. In majority of household decisions she is taking part means it is a clear indication of empowerment, which women's have achieved after joining the group.

Table-7. Social Changes

Independent visit to	Before		After	
	Yes	No	Yes	No
Market for Buying/Selling	03	12	14	02
Govt office at local	05	10	14	01
Banks	01	14	15	00
Medical centre	02	13	15	00
Religious Place	00	15	15	00

Source: primary data, * Total members= 15

The above mentioned data's clearly shows that the women's were not free to mobilise independently before joining the group, but after joining group they frequently visit those place which they have never visited previously. All the members unanimously agree that their bargaining power and interaction with officials and with the public has improved a lot. They speak with confidence; it is the clear sign of social empowerment of women.

Table-8. Political Changes

Indicators	Before		After	
	Yes	No	Yes	No
Participation in election campaign	00	15	14	01
Members to political party	00	15	00	15
Contest to any election	00	15	00	15
Independent voting decision	00	15	12	03

Source: primary data, * Total members= 15

Contribution of SHG towards political empowerment can also be observed. Women are free to exercise their right to vote independently and they participate in election campaign. But as per contesting in election concern we observe no changes.

Special Traits of Dadapeer SHG

- The strength of the SHG is strong unity among members though they are from different religion. The meetings are held regular and all members attend meetings and take unanimous decisions, very less space for difference of opinion among members.
- The members decided to adopt family planning measures, after joining group they are aware of the benefits of small family norms and underwent for family planning operation and birth control measures. All members borrowed loan from bank and used it for productive purpose for which repayment is 100%. This is the unique feature of the group that they have invested microcredit for IGA independently. They help each other in their work, the cooperation and coordination it is a necessary factor for the success of SHG concept.
- . Group has taken 5 acres of land for lease for one year with loan amount and collectively cultivated the land and grown cotton and chilly by using drainage water. After getting produce they marketed the product by their own and earned two lakhs of profit. For this achievement they have received award from Department of Agriculture Navalgund. They fight for collective interest of the group. Filed two cases of domestic violence at Annigeri police station.
- Active participation in training programme, melas, sales and exhibition. Their food products and handicrafts have good demand. They collectively undertake catering orders and share the profits. They

help each other in their family functions. . Though the members are illiterate they became well versed in book keeping, record maintaining and their employment and in spheres: banking, marketing.

- . The group is active in participating community development programmes, protests and campaign. Utilisation of credit for productive purpose and repayment of credit with obtained profit has made them economically independent and strong.

CONCLUSION

The creation of income generation through loan availed from banks has made significant impact on the overall economic status of the group members. Women were very active in group participation in saving money. SHG also provides self sustained independent life hence provides a healthy and comfortable life to women and her family. Financial assistance provided to group was properly utilized and led them to the path of empowerment. Dadapeer Women SHG operating in Angier village of Dharwad district is a perfect example for the success of both SHG Model and Microfinance Programme.

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