

**MINOR RESEARCH PROJECT IN COMMERCE**

**UGC SANCTION NO: MRP (H) – 969/10-11/KABA045/UGC-SWRO**

**PROJECT TITLED:**

**“IMPACT OF WOMEN EMPOWERMENT  
THROUGH SELF-HELP GROUPS: A MICRO  
LEVEL STUDY IN RURAL KARNATAKA”**

**(A Study in Kolar District of Karnataka)**

**EXECUTIVE SUMMARY**

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## **Executive Summary**

“No, these women needed opportunity, not charity – They want chance, not bleeding hearts” – Prof. Mohammed Yunus

Women in our country are often looked down to be the helpless, needy for support, often being ignored in terms of their basic development and exposure to external world unlike men in the society at large. This phenomenon is typical to our country India, where most of the literature authors and social scientists often refer to the status of women being dependent; on father during childhood, on husband during youth and middle age and on son during old age. As a fact also when looked upon by several social scientists, it has also been observed that, when women folks are educated and trained appropriately, the upliftment is not restricted to only the person trained but the light is spread to the whole family followed by the society at large.

Hence, this Research study has been focused towards the empowerment of women through this most common, very highly effective, recently popularized and realized, concept of Self-Help Groups. The study was conducted in Kolar district of Karnataka State. As this particular region has a profile which is surrounded by various neglected issues as highlighted by ‘District Census Hand-book’ (2011) reports on this area having a favorable population structure with a geographical issue being drought driven, a constituency having the backward population on the higher side and the most important a higher number of women Self-Help Groups present. After independence the Government of India mainly adopted the welfare oriented approaches as for as women’s issues are concerned. Development of women and children is at the core of nation’s human resources development efforts. The National Perspective plan for women (NPP) advocating a holistic approach for social and economic development of women.

### **Design of the Study:**

The research study begins with a background discussion about the way in which women folks are treated in India, later examines the unemployment and poverty in rural areas and why low-income persons seek self-employment as a viable option towards building social and human capital to work towards poverty alleviation. It furthers by examining the profile of the study area with reference to the history, geography, culture, population composition and economic status of the region. The highlight of the introduction being the draught effect of the region. It moves on

to a discussion of a qualitative analysis the impact of SHGs on individual members, family, and community life, changes in skills, knowledge, and attitudes, successful outcomes, and the development of human and social capital. Utilizing these findings, effectiveness of Women SHGs in the promotion of self-development is discussed, suggesting that socializing for a development purpose is a viable option for poverty alleviation, and community's economic and sustainable development.

### **Review:**

This research study examines the Effectiveness of Women SHGs in the promotion of independence and self-development in Kolar district of Karnataka State, specifically, the development of social and human capital through institutional development to work towards poverty alleviation. The growing commercialization of rural economy, increasing dependence of agriculture on external inputs, mobilizations of savings towards construction and the growing education have opened up new vistas for the group-based development in India. Sustainable development of Women Self-help groups in the study area are undergoing remarkable changes with the influence of various governmental schemes and also training imparted to them towards their economic life improvement. The Government in different plan documents advocates the women's issues and has tried to create an environment, in which women's issues can be reflected and articulated, not only by the Government but by voluntary agencies. Some of the important policy guiding documents include, the nation of Action for women (NPA) adopted in 1976 The National Perspective Plan for women (NPP, 1988-2000) adopted by a fourteen members committee, advocating a holistic approach for social and economic development of women.

### **Objectives:**

The project has the following objectives.

1. To study the growth of women self help groups in rural Karnataka
2. To discuss the various Government policies and schemes available to boost the morale of such groups.
3. To find the possibility of new ideas that could help the formation of such groups.
4. To project the problem areas that hinders the growth of such groups.
5. To study and analyze the feasibility of the new innovations.

**Data Collection Method:**

The research study has been carried out on an empirical basis. The data for the study were collected through, both Primary and Secondary sources. The Primary Data Source being, structured questions based interview method from 18 villages, belonging to Mulbagal, Malur and Kolar taluks of Kolar District. The Secondary data sources have been reports from planning commission, The Ministry of Women and Child Development, Department of Women and Child Development – Government of Karnataka, National commission for women, Magazines, Newspapers and online sources of various ministry and NGO web-sites.

**Sampling Design and Tools Used:**

The data was collected by interviewing respondents from Women Self-Help Groups in Kolar District of Karnataka State, the administrative officers and village heads. A structured questionnaire based data collection, was effected from members of Women Self-Help Groups, Treasurers and heads of the groups on a convenience basis. An interview schedule was created on a pre-test, having employed pilot test methodology. The sample sizes considered for the study consist of questionnaires collected from 345 members. The data was analyzed using statistical tools such as: ratios, percentages, standard deviation, chi-square test and T-test. There was extensive use of SPSS package for analysis of data.

**Major Findings and Conclusion:**

During the conduct of the study, it was duly observed that in-spite of the bureaucratic involvement being a very tedious procedure for groups to realize the schemes provided by the Government, it has come as a boon to the groups bonding and development. Where this hindrance has been utilized as a positive factor for the groups to come closer and help each other. It has also been observed that the Self-Help Groups have developed a confidence in the women folks to handle their personal problem and societal problems in a better way. This factor indeed brought a lot of motivation and self-respect at the family level as well as the society to the women folks in this area. It was also observed that the bureaucratic procedures being intricate and lengthy is justified, as it was observed that the culture prevalent in the rural areas of the study, most of the time forces the scheme implementation authorities to implement the procedure in the respective manner.

To conclude, it was a fruitful experience towards observing the Women Self-Help Groups steadily progressing towards getting exposure to the various intricate realities of the external world unlike their male counter parts and taking effective steps towards self development and also lending a hand to help every other woman folk develop and upgrade themselves on a constructive note.