



## Self Help Groups (SHGs) and Women Empowerment: A Case Study of Ballari District

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**Abstract:** In the development paradigm, Microfinance has evolved as a need-based programme for empowerment and alleviation of poverty to the so far neglected target groups (women, poor, deprived, etc) and Microfinance has become one of the most effective interventions for economic empowerment of the poor. The experience across India and other countries has shown a robust potential of Microfinance to integrate with the development issues thereby significantly impacting the lives of poor. This paper reviews that performance and empowerment of women in Ballari District through the Self Help Groups (SHGs). The literature on Self Help Group (SHG) and micro finance is relatively one of the youngest Hence SHG and micro finance may be said at a recent movement and it is the youngest field of research. In the development paradigm, Microfinance has evolved as a need-based programme for empowerment and alleviation of poverty to the so far neglected target groups (women, poor, deprived etc.) and Microfinance has become one of the most effective interventions for empowerment of the poor.

**Key words:** Microfinance, equity, social justice

### Introduction

About 29 crore people in India live below the poverty line with the per capita income of less than one dollar per day. Since independence, policy makers and practitioners have been trying to improve the lives of these poor and fight against poverty. This got reflected in the successive five-year plans, which had the objectives of 'growth with equity and 'social justice'. The planners, however, realized that rapid growth did not bring about 'trickle down' effect, particularly so in rural areas. This realization led to the restructuring of institutions and schematic lending to facilitate better accessibility of credit for the underprivileged. Thus, initiatives in this

regard were taken by building an institutional framework through nationalization of banks and creation of regional rural banks.

The government sponsored several programmes and projects to bring the excluded poor into the mainstream "development". These programmes could not completely target the vulnerable poor. And many now believe that government assistance to the poor often creates dependency and disincentives that make matters worse, not better. Moreover, despite decades of aid, communities and families appear to be increasingly fractured, offering a fragile foundation on which to build (Morduch, 1999). Amid the distressed news,