

Empowerment Of Lambani Women Throug SHGS

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Women are an integral part of social economy and substantial growth of any nation is possible only when women also considered as equal partners with men. However, in most developing countries and in India, women have a low socio and economic status. Women's are half of the world's population but this biggest group was still kept away from the benefits of social and economic development. This shows empowerment of women is inevitable to harness the women labors in the overall of economic development. So, women empowerment is the process of enabling an individual to behave, think, and take action in a self-governing way. The 9th Five-year plan of India implemented women's component plan through which minimum 30 per cent of funds are earmarked for women- specific sector's and relevant programmes. Similarly, Tenth Five-year plan stratagised strengthening of SHGs and community based programmes for empowerment of women through increasing economic benefits among rural women's. Women empowerment should include "Social empowerment" viaeliminating existing disparities, discriminations, inequalities,towards access to minimum needs in society."Economic empowerment" was promotion ofemployment through various income generation works. "Social justice" through removing different types of inequalitysthrough the strength of democratic government, which leads to a great change in the mindset of society.

Self Help Groups (SHG) are playing important role in Karnataka towards empowering women.Even after 72 years of Indian independence Lambani women are still one of the most powerless and marginalized sections of Indian society. They are still a neglected lot despite the assurance given in the constitutions and commitment towards women empowerment. Lambani women's the poor receiving little education low medical attention lower value for their work, etc. Since the Lambani culture has a long traditional history of people of the community with respect to social and economic sectors. Though this community has awareness about business activities agricultural works and other tribal commercial functions

still these people are very much backward in their social life. Women of this community are very knowledge full in respect of all their social roles based on the present level of awareness of women's of other community this study aimed to put light on social and economic status of Lambani women in the 21st century.

OBJECTIVES:

1. Understand Lambani women empowerment through SHGS in Chikmagalur city.
2. Awareness about SHGS among Lambani women in various tandas of Chikmagalur district.
3. Weather award Lambani women's know about the importance of SHGS.
4. Number of SHGS functioning in Lambanitandas of Chikmagalur districts.
5. Statistics of women's who are active in SHGS and different availed by SHGS.
6. Importance of SHGS in social Economic empowerment of Lambani women's in Chikmagalur districts.
7. Explore the impact of SHGs on Lambani women empowerment.

STATEMENT OF THE PROBLEM:

- ❖ Lambani women's are discriminated in their own community with respect to men.
- ❖ Because of tribal nature of the community women's are backward in their educational level.
- ❖ Various traditional practices have driven women of this community towards superstitions beliefs.
- ❖ Because of all above reasons Lambani women's are backward in their social, economic and political life.

FINDINGS OF THE STUDY:

1. Respondents opined that, the meeting of the SHG were arranged weekly.
2. Respondents were living Below Poverty Line. More number of the respondent's families were coming under the annual income group of Rs 100001 -200000 and majority of them were to be medium level of family life. There is no much effort to save for their future.
3. Respondents are satisfied with help of Self Help Groups.

4. Respondents are educated and illiterate. Among them the majority 65 (54.2 percent) of them attained education from Primary, high school to degree level.

5. The majority 98 (81.67 per cent) of them facing the problem Casteism invariably sanction 97 (80.83%) distribution and repayment installment were poor 96 (98.00%) the SHG members were supported to visit the bank and the SHG representatives and the bank officials were not respecting the SHG members 88 (73.33 %) and sometimes ill-treating. As far as their level of satisfaction is considered that the majority 79 (65.83) and 73 (60.83) of them expressed their feeling that the SHG members not satisfied with the attitudes of the Animators and representatives due to their bias such as non-ensured loan sanction and bias towards their relatives and friends.

SUGGESTIONS:

1. Government should be give more importance to Lambani women's education through functional literacy centers.
2. Sincere efforts still required for Lambani women's development in the sphere of education, health, sanitation, food security, resource mobilization, etc.
3. The banks should advance adequate credit to the SHGs after making proper assessment of the credit needs of the members through which the members can solve their problems and make professional improvement.
4. The procedure of the banks in sanctioning credit to the SHGs should be simpler and unnecessary delay of any sort should be eliminated.
5. There is no proper place to conduct weekly meetings and concern authority should concentrate on this aspects.
6. A radio club should be formed in each village and people should be encouraged to come and listen to some programmes that spread awareness about government schemes.
7. Marketing facilities for the sale of products of SHG may be created by conducting periodical exhibition- cum-sale at taluk and district level.
8. The creation of Lambani women SHGs must be free from political motivation and bias.

9. Banker has to inform the SHG about the new plans.
10. Formalities may be simplified by Banks.
11. Government should export of goods which are produced by the group members.

CONCLUSION:

Though SHGS were able to attain above said benefits for the Lambani women, still there are some drawbacks in the functioning of the SHGS like burden of meeting new pressure reinforcement of traditional gender roles lack of knowledge of the market and potential profitability, loans used only for consumption purpose rather than productive lack of marketing capacity of their products at the right time and spending more money beyond their capacity etc. The present research work concludes that there is a vast scope for the development of the SHGS though the standard of living of SHGS members has been improved and also self-confidence has been instilled in the minds of the women SHG members.

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