

# Empowerment of Rural Women Through The Canara Bank Self- Employment Training Institute

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*Abstract— Women constitute nearly half of the total population of India, and it is very essential to employ this resource in the interest of the nation in general, and her family in particular. The declaration of 2001, as the ‘Women’s Empowerment Year’ by the Government of India justifies the study. Studies about the agencies and institutions engaged exclusively in the development and empowerment of rural women through self-employment and training are lacking. The present study focuses on the programs and activities of the Canara Bank Self-Employment Training Institute for rural women (CBSETIRW), in empowering rural women in the area of its operation. Descriptive method is used. The information obtained through different sources collected was processed, tabulated, analysed and interpreted in the form of tables and percentage charts.*

*Index Terms- Women, Empowerment, Canara Bank, Self Help Groups.*

## I. INTRODUCTION

India is projected to be the fastest growing economy till 2050 and India’s share of global gross domestic product is seen to rise from 6.5% in 2005 to 8.8% in 2020. The eleventh five-year plan envisages the real income of the average Indian to double in ten years which needs to be applauded. But this would necessitate a greater co-ordination between all sectors and all groups of people across the country. But, although women constitute nearly half of the total population of India, they are subject to various social and economic injustice and there is gross inequalities in terms of, Child sex ratio-914/1000 male; Sex ratio-943/1000; Literacy- 82.85 male and 65.46 among, female, Employment of women in organized sector is less than 8 %. Similarly there are inequalities between women in urban and rural areas. Malnutrition-children in rural areas is 50%, urban area 38% and higher among girls which is 48.9%. Rural Female literacy rate is 58% while for the rural male it is 78%. Women employment- urban areas-13.9%, female 29.9%.

The social injustice on women can be addressed not only by addressing women’s issues but also by comprehensive efforts in which communities develop through sustainable and integrated programs that impact everyone. The Canara bank sponsored Canara bank centenary rural development trust is playing a pivotal role in enhancing the quality of life of rural people especially women.

## II. MEANING OF EMPOWERMENT AND NEED FOR THE STUDY

Empowerment may be examined from two dimensions ie. Objective and subjective dimension. The objective dimension refers to the external sources of empowerment such as education, training, economic independence, political privileges etc. The subjective dimension refers to the internal experience of being empowered, that is expressed through the feelings of self-confidence, self-reliance, self-respect, self-assertion etc. The declaration of 2001, as the ‘Women’s Empowerment Year’ by the Government of India justifies the study.

‘Empowerment’ is about helping everyone to be their best.

## III. RESEARCH ISSUES

Review of literature reveals that studies about the agencies and institutions engaged exclusively in the development and empowerment of rural women through self-employment and training are lacking. The present study (on which the paper is based) mainly focuses on the programs and activities of the Canara Bank Self-Employment Training Institute for rural women (CBSETIRW), in empowering rural women in the area of its operation.

IV. OBJECTIVES OF THE STUDY

- To analyze the socio-economic implications of the various programs undertaken by the ‘Rural Women Self-employment training institute’ (RWSETI) in empowering rural women.
- To analyze the effectiveness of the programs of this institution to enhance small savings and micro credit through formation of Self Help Group

V. RESEARCH METHODOLOGY

Descriptive method, appropriate techniques like Random sampling, interview, questionnaire, discussions with the management and the trainees, visit to the Self Help Groups and discussions about Micro-Credit accessibility and assessment of women who are gainfully employed after the training are the strengths of the study results. The information obtained through different sources collected was processed, tabulated, analysed and interpreted in the form of tables and percentage charts.

VI. SCOPE OF THE STUDY

Due to time constraint the study makes exclusive references to the activities of Canara Bank Self employment Training Institute for Rural Women at Harohalli, Bangalore Rural district.

125 respondents from 10 self help groups have been taken as the sample size. Another 240 respondents drawn from agriculture, products, service, general and government entrepreneur development programs are taken for sample size to analyse the impact of training. The paper is based on the results of this study.

VII. PROGRAMMES AND ACTIVITIES OF THE CANARA BANK SELF EMPLOYMENT TRAINING INSTITUTE FOR RURAL WOMEN(CBSETIRW)

Entrepreneurship Development Programs- General and Government sponsored EDP; Farm women training cell to provide the necessary technical and marketing skills to the farming community; Mobile sales van -Nammura Sante ;

‘Business incubator’ (common facility centre) & Follow up services; Mahila arogya shushrusha yojana(mashu)

Programs and assistance for self-help groups- Canutsav or canbazar – for SHG members to display their products,

Financial infrastructure to self-help groups; Improving of home and environment hygiene, by construction of 100 rural ‘SHUCHI’(clean) toilets to active SHGs/its members

VIII. ANALYSIS OF VARIOUS ENTREPRENEURIAL TRAINING PROGRAMMES CONDUCTED BY THE INSTITUTE

Table-1 Agriculture- EDP –Random sampling of Beneficiaries

| Candidates | Category                  | Age group | Family income  | Education               |
|------------|---------------------------|-----------|----------------|-------------------------|
| 70         | SC<br>ST<br>OBC<br>Others | 18-25=09  | <12000=54      | 7 <sup>th</sup> std=55  |
|            |                           | 26-35=31  | 12001-24000=16 | 10 <sup>th</sup> std=14 |
|            |                           | 36-40=10  | 24001-50000=0  | PUC=01                  |
|            |                           | Others=20 | >50000=0       | Graduation=0            |

Table-2 Product EDP-Random sampling of Beneficiaries

| Candidates | Category                   | Age group | Family income | Education |
|------------|----------------------------|-----------|---------------|-----------|
|            | SC/<br>ST<br>OBC<br>Others |           |               |           |

|    |                |               |                        |                             |
|----|----------------|---------------|------------------------|-----------------------------|
| 50 | 25<br>06<br>19 | 18-<br>25=10  | <12000<br>=35          | 7 <sup>th</sup> std=24      |
|    |                | 26-<br>35=23  | 12001-<br>24000=<br>15 | 10 <sup>th</sup> std=2<br>0 |
|    |                | 36-<br>40=10  | 24001-<br>50000=<br>0  | PUC=05                      |
|    |                | Others<br>=07 | >50000<br>=0           | Graduati<br>on=1            |

|  |               |                        |                         |
|--|---------------|------------------------|-------------------------|
|  | 26-<br>35=16  | 12001-<br>24000=<br>07 | 10 <sup>th</sup> std=17 |
|  | 36-<br>40=06  | 24001-<br>50000=<br>0  | PUC=04                  |
|  | Others<br>=07 | >50000<br>=0           | Graduatio<br>n=01       |

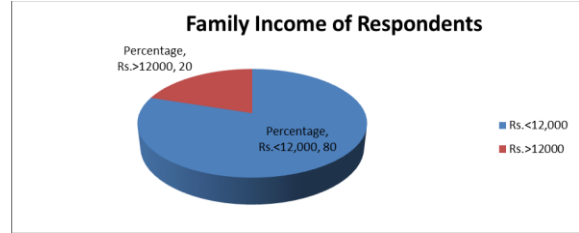
Table-3 Service EDP –Random sampling of Beneficiaries

| Candidates | Category<br>SC /<br>ST<br>OBC<br>Others | Age<br>group | Family<br>income       | Education               |
|------------|---|--------------|------------------------|-------------------------|
| 80         | 27<br>28<br>25                          | 18-<br>25=60 | <12000<br>=68          | 7th std=0               |
|            |   | 26-<br>35=20 | 12001-<br>24000=<br>10 | 10 <sup>th</sup> std=65 |
|            |   | 36-<br>40=0  | 24001-<br>50000=<br>0  | PUC=12                  |
|            |   | Others<br>=0 | >50000<br>=02          | Graduatio<br>n=02       |
|            |   |              |                        | JOC=01                  |

Table-4 General-EDP-Random sampling of Beneficiaries

| Candidates | Category<br>SC/S<br>T<br>OBC<br>Others | Age<br>group | Family<br>income | Education     |
|------------|--|--------------|------------------|---------------|
| 40         | 07<br>15<br>18                         | 18-<br>25=11 | <12000<br>=33    | 7th<br>std=18 |

Chart-1 Family Income of Respondents

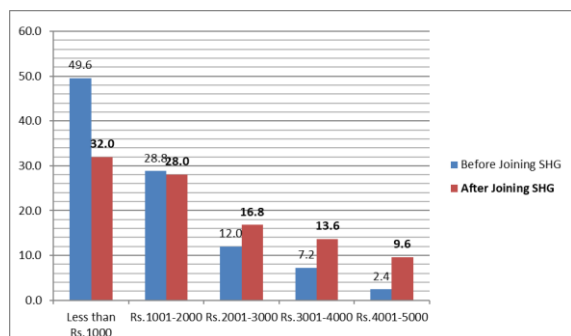


ANALYSIS OF DATA OF SELF-HELP GROUPS

The data of Self-Help groups may be analysed as below:

MONTHLY INCOME OF RESPONDENTS-Table-5 &Chart-2

| Monthly Income of Respondents |                       |      |                   |      |
|-------------------------------|-----------------------|------|-------------------|------|
| Income Level (Rs.)            | Number of Respondents |      |                   |      |
|                               | Before Joining SHG    | %    | After Joining SHG | %    |
| Less than 1000                | 62                    | 49.6 | 40                | 32   |
| 1000-2000                     | 36                    | 28.8 | 35                | 28   |
| 2000-3000                     | 15                    | 12   | 21                | 16.8 |
| 3000-4000                     | 9                     | 7.2  | 17                | 13.6 |
| 4000-5000                     | 3                     | 2.4  | 12                | 9.6  |
| Total                         | 125                   | 100  | 125               | 100  |



**REASONS FOR JOINING SHGS**

|                             | Total no. of Respondents-125 | % of Respondents |
|-----------------------------|------------------------------|------------------|
| Encouraged savings          | 120                          | 96               |
| Improved access to credit   | 108                          | 86.4             |
| Source of income generation | 107                          | 85.6             |
| Improved status in family   | 103                          | 82               |

**MONTHLY SAVING PATTERN OF SHG MEMBERS**

| Monthly savings pattern of SHG members |                       |      |                   |      |
|--|-----------------------|------|-------------------|------|
| Savings Level(Rs.)                     | Number of Respondents |      |                   |      |
|  | Before Joining SHG    | %    | After Joining SHG | %    |
| Less than 100                          | 50                    | 40   | 27                | 21.6 |
| 100-200                                | 35                    | 28   | 40                | 32   |
| 200-300                                | 28                    | 22.4 | 38                | 30.4 |
| Above 300                              | 12                    | 9.6  | 20                | 16   |
| Total                                  | 125                   | 100  | 125               | 100  |

The study reveals that, the institute has done a commendable job in empowering rural women in the study area

**Strengths:**

It is an exclusive training institute committed for Empowerment and Development of rural women in the study area;

Keeps track of the ex-trainees by providing follow-up service; Has enhanced the health and hygiene of rural women through MANSHU and construction of toilets; Highest representation has been given to OBC,SC/ST and BPL category who are the most socio-economically the vulnerable section; By encouraging and preparing for self-employment,it has facilitated rural women to take up jobs in organized sector. Has enabled women self-help groups for direct access to savings and credit at the doorstep; By providing assistance in the form of, Revolving fund, Bank credit and subsidy, the centre seeks to integrate women in the economy by providing increasing opportunities for self-employment; There has been a marked increase in income, savings and expenditure of the beneficiaries; The SHGs have graduated from producing simple products such as pickles, papads and small home usage items into micro-enterprises as an effective tool to economic and social empowerment of the members.

**Weakness:**

Lack of adequate loans and revolving funds to SHGs; Lack of capacity building in book keeping, vocational skills, marketing, health, education and gender issues to the trainees; Lack of providing inputs at the appropriate time to the group members; Lack of government subsidy and marketing support for especially farm products; The SHGs have ceased to exist after 2-3 years of their inception

**Opportunities:**

Sensitize members about women issues and the need for gender equality; To educate members about their rights and duties and involve them to educate other women in the village; To incorporate environmental awareness programs in solid waste management, water conservation, benefits of organic farming and others, as part of the training agenda; To lay emphasis on higher rate of investment in women preferred industries and occupations; Provide adequate knowledge to women entrepreneurs regarding identifying viable projects, credit facility, marketing and training.

**Challenges:**

To achieve, empowerment and Sustainable development of the vulnerable section and also to involve them in environmental management is both a threat and a challenge to the institute.

## CONCLUSION

Thus the institute has enabled the rural women to be self-employed and realize their empowerment dreams.

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