

WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS (SHG'S): A STUDY OF SIRIPURAM VILLAGE IN TELANGANA STATE

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Abstract: The empowerment approach was first clearly articulated in 1985 by Development alternatives with women for a New Era (DWAN). This term received prominence in early nineties in Western Countries. In India the Central Government in its welfare programmes shifted the concept of development to empowerment only in the Ninth Plan (1997-2002) and observed the year 2001 as 'Women Empowerment Year'. Women's development in recent years emphasizes on providing equal opportunities to women by removing gender bias; empowering women and creating self-reliance among them. According to Gurumoorthy(2000), Self Help Groups undertake entrepreneurial activities at smaller level with minimum capital requirements. The women have successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial self-discipline. SHGs have the potential to ignite the socio economic revolution in rural India. According to the studies of Sathyasundaram (2003), the SHG -Bank linkage programme has helped the weaker sections, enhanced the saving habit, improved the repayment percentage, increased employment opportunities, enhanced self-confidence of the members and made members more assertive in facing social evils. The objective of this paper is to study of socio-economic empowerment of rural women through SHG in Siripuram village of Telangana state.

Keywords: Women Empowerment, Self-Help Group (SHG), thrift, development

Introduction: In Telangana state, the women have taken up self-help movement through savings and bank linkage program as a strategy for development and empowerment. The state of Telangana in the last couple of years focusing on women development and facilitating the Self Help Groups (SHGs) by means of orientation called ad Society for Elimination of Rural Poverty (SERP). The SHGs are also popularly called DWACRA group and it has become popular after the DWACRA group.

The purpose around which SHG is initially formed is to collect resource and manage by promoting a social cause. SHGs are formed to poster savings and credit. A group of 15-20 individuals become members and pool their savings on a regular basis to form a collective fund.

The main objective of the SHG program is to providing access to credit to overcome the poverty and women empowerment.

Women are the vital component of the Human resources and their empowerment in economic, social and political aspects will trigger the part of the socio-economic development of the country. Emphasize the investment on women capabilities and empowering them to achieve their choices and opportunities will definitely contribute to economic development.

Review of Literature: The review of literature indicates that there is an increase in the awareness levels of women after joining the SHGs particularly to enroll the girl-child in a school and adopting small family norms when compared with the status of before joining the groups.

The increased role of women in the decision-making process at the house-level reflects there enhanced articulation, sustainable number of women playing important roles in the domestic activities such as fetching drinking water, maintenance of sanitation and some sort of economic independency in procuring the household items etc indicates the degree of social development (Rao.V.D, 2004)

Gurumoorthy (2000) in his study argued that Self Help Groups undertake entrepreneurial activities at smaller level with minimum capital requirements. The women have successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial self-discipline. SHGs have the potential to ignite the socio economic revolution in rural India.

Sathyasundaram (2003) in his study indicates that SHG- Bank linkage programme has helped the weaker sections, enhanced the saving habit, improved the repayment percentage, increased employment opportunities, enhanced self-confidence of the members and made members more assertive in facing social evils.

The growth and progress of SHGs was discussed by SU 2007 and suggested that the provision of productive and consumption credit to the SHG members is an appropriate financing tool for including the poor households in development process.

Ramachandran and Bala Krishnan 2008 in their study have revealed that after joining SHG, the poor women have improved their socio-economic conditions and SHGs have served the cause of women empowerment.

Sudharshan 2011 in his study on impact of women SHGs in the economic development of Andhra Pradesh revealed that functioning of women SHGs reduced the debt burden in rural areas and also infers that number of working days of the respondents increased substantially after joining the SHGs.

In view of the above discussion, the present paper is focused on the women empowerment through SHGs in Siripuram Village of Telangana state.

Objectives of the study: The objective of this paper is to study the SHGs in Siripuram village of Telangana state and to understand the social development and level of empowerment obtained by the women associated with SHGs.

Methodology: Nalgonda district of Telangana state is selected for the sample study. Siripuram village is selected on the basis of number of SHGs functioning in the village and based on the structure of society. On the basis of economic condition of the village where 40% of the families belongs to weaver's community producing bedsheets, sarees through individually owned handlooms.

Sample: total population consisted of 108 SHGs out of these, 10 SHGs were selected as sample and from all the 10 SHGs, 50 members were interviewed as a sample in the present study.

An interview schedule was formulated and used for interviewing the SHG group members. Various issues like access to credit, kind of challenges faced by the women in mobilizing the group members and collecting the savings and pattern of utilization of thrift and level of social empowerment attained by the women members associated with SHG were investigated.

Results and Discussion:

Demographic description of SHG members: The demographic description of SHG members on various parameters were studied and presented in the below

Education level: Among the respondents, 40 (80 percent) were studied up to secondary school education, 4 (10 percent) studied up to 8th class, 3 (5 percent) educated up to graduation and the remaining 3 (5 percent) are illiterates.

Caste: Majority of the group members, 45 (90 percent) belong to BC followed by 5 (10 percent) belong to SC group.

Marital Status: The marital status of the respondents revealed that all the sample women members are married.

Family Type and Size: As many as 45 (90 percent) respondents sample women belongs to nuclear family and 5 (10 percent) are from joint family system.

The average family size of the respondents is found to be 5.

Primary Occupation: Most of the respondents 30 (60 percent) were weavers, 10 (20 percent) are

cultivators 5 (10 percent) each belongs to petty business and 5 (10 percent) are agricultural labourers.

Monthly income (individual): The individual monthly income of the sample women shows that 30 (60 percent) group members individual monthly income is Rs. 8,000 to Rs.10,000, 10 (20 percent) income is between Rs.5,000 and Rs.8,000 and the remaining 10 (20 percent) are having the income of Rs. <5,000

Family monthly income: Out of the 50, SHG members majority 40 (80 percent) members family income indicates Rs. >15,000 and the remaining 10 (20 percent) family monthly income is Rs.<10,000.

Social and Economic Indicators: The economic empowerment brought about by SHGs is studied by analyzing factors like savings, access to credibility.

Credit linkage to SHG: The thrift amount is a primary source of fund for SHG in Siripuram Village. This ranges from Rs. 3 lakhs to Rs.5 lakhs in six groups (60 percent) followed by 4 (40 percents) with Rs 5 lakhs to Rs. 8 lakhs. The interest rate for the thrift amount is found to be 2% in all the groups for internal lending.

Loans from Banks: The amount of loan ranges from Rs. 2 lakhs to Rs. 5 lakhs. The interest rate of bank loan is 0%. The pattern of utilization of bank loans availed by the sample SHG indicates that 3 SHG (60 percent) used for social needs such as children's education, health needs and other family purposes. The remaining 2 SHGs (40 percent) distributed equally among the group members and used for consumption purpose only.

Utilization of saving amount: The entire sample 10 SHGs in the village are using the saving amount for internal lending and sometimes distributed equally for consumption purposes. The group members revealed that there is no problem in collection of savings and mobilization of thrift amount. Almost all the members of SHG opined that due to non-availability of bank facility in undertaking the bank operations. The available bank facility is 5 KMs away from the village. Further the members of the sample groups also expressed that they are not having adequate awareness and training, required skills for undertaking income generating activities.

SHG and Women empowerment : Empowerment is defined as processes by which women take care and ownership of their lives through expansion of their choices in a society. SHG intermediated by micro-credit have shown to have positive effect on women. The access to credit placed an important role in reducing the vulnerability of poor women smoothing and empowering women by giving them control over assets and increased self-esteem and knowledge (Zaman 2001).

Women empowerment is critical to the socio-economic progress of the community. The SHG

concept of development intended to raise the income-level of income of poor households so as to enable organized participation by them in social development for economic self-reliance. The primary

trust was the formation of groups of 10-20 women from the poor household at the village level for the delivery of services and skills training and caste support for self-employment.

To assess the Empowerment of sample respondents

Caste	No. of members	Awareness	Participation	Mobility	Economic independence	Decision making at household	Self-perception
BC	45	20.4	22.18	19	18.7	27.4	44
SC	05	19.5	21.5	17.4	17.7	26.2	43.5

Empowerment scale was administered with different components such as awareness, participation, mobility, economic independence, decisions at households and self-perception.

Out of total 50 group members, there were 45 BC members and 5 SC members. There was a difference between SC and BC members on the empowerment component.

Level of Empowerment among sample respondents: The empowerment scores reveals that members are having high self-perception irrespective of caste, the decision-making of households were perceived more or less same, mobility and economic independence scores were found to be less in comparison of other components. The score on participation of the group members BC (22.18) SC (21.5) is higher than the awareness among BC (20.4) and SC (19.5) sample women.

Conclusion: The SHG program is providing access to credit and facilitating the level of women empowerment. The SHG women members with the help of savings and thrift are improving the economic condition by increasing their savings, borrowing capacity and expenditure on household activities such as freedom to use income for personal needs, having bank account and using the savings to purchase on anything for own needs. It is concluded that there is an incremental change in empowerment indicators among the women after joining SHG such as increased participation, respectful treatment from family members. However, the mobility and economic independence has to be improved when compared to other indicators among SHG women of Siripuram village.

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