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**WOMEN EMPOWERMENT THROUGH SHG's - A CASE STUDY NALGONDA DISTRICT**

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**ABSTRACT**

*Women's empowerment has been visible in present days as a present study focusing to determine the status of rural women empowerment through self-help groups. The objective of the study is to know the reasons to joining in self-help groups. The only way paved for the rural women to come out the clutches is empowerment the majority of women in India lives in villages and usually suffered from poverty, illiteracy, unemployment inability etc. making the deprived in the family and society. The government of India has considered Self-help groups as the change to identify improve the predominant factors and resources of women empowerment at root level. The study was conducted on a sample of 100 women members of self-help groups in rural areas of Nalgonda Districts. The data collection was done with the help of structured questionnaire to understand the level of empowerment among rural women through SHG's one sample test has used to analyse the data. The results of the study revealed that self-help groups have played an important role in empowering the rural women in Nalgonda Dist.*

**KEYWORDS**

self help groups, economic empowerment, women empowerment, beneficiary satisfaction level.

**JEL CODES**

I30, P25, R51.

**1. INTRODUCTION**

The rural and urban women in India live in practical isolation, deprived from the rights which they hold the experience cultural and impediments in their day-to-day life, unable to access even the most basic services such as education, health credit, and proper shelter and quality food and so on. The rural and women in different areas and levels for bring the improvement in their socio-economic condition is women empowerment which can uplift the status of underprivileged women in the country. The empowered woman in a family act as an indicator for the socio- economic growth of the family help for the growth and development of the country. Rural women empowerment in India is heavily dependent on many different variables that mainly include economic status, educational status and social status.

Empowerment through SHGs is a multifaceted process, which encompasses many aspects such as enhancing awareness, increasing access to power resources by mobilization and organization of women into groups. The SHGs are groups of about 10 to 20 people who come forward with an aim of eradicating poverty and social development through their own contribution. Formation of SHG can provide a strong weapon and a correct intervening agency to reequip the rural women in general. It is a most potent tool against human deprivation and mainly intends to build human capital. SHGs have become a ladder for the poor women to go up not only economically but also socially, politically, mentally and psychologically. With this mindset, women must be empowered through SHG as its motive is to mutual help which gives them vigor to address the socio-economic problems and thus imparts gender equality by eliminating all types of discriminations against women

**2. REVIEW OF LITERATURE**

Rajeshwari M. Shettar (2015) the study shows the scenario of women empowerment seem to be comparatively poor in the attainment of income employment and education.

A.Jyothi, Dr.P.Ammani, (2018)The study was conducted on a sample of 800 women members of Self Help Groups, in the rural areas of Nalgonda and Mahabubnagar Districts. Multistage convenience sampling method had been used. The data collection was done with the help of a standardized questionnaire to understand the level of economic empowerment among rural women through SHG's. Paired Sample Statistics, Paired sample test, One Sample test had used to analyze the data. The results of the study revealed that SHG's had played an important role in Empowering rural women economically.

Maurya, R (2011). Researchers have found that women are more likely to put earned income to good use than their husbands, because they have the best perspective on the needs of the family. Indeed, the first step for poor women on the path out of poverty cycle is economic security.

Gurubasappa et al (2012) in their paper reported that participation of women in SHG enables them to become economically empowered which is first step towards overall empowerment of women. SHG is a tool to remove poverty and improve the women entrepreneurship and financial support in India and also view SHG as the more attractive scheme with less effort.

Sahu Lopamudra and Singh Suresh K. (2012) are of opinion that Women empowerment is an essential precondition for elimination of poverty.

Narang Uma (2012) remarked that SHGs have shown a way to women empowerment and poverty alleviation. Further he highlighted that the genuine empowerment is achievable only when a woman has augmented access to financial resources, more confidence, self-inspiration, more potency, more identification in the family and society.

According to Baud, Isa (1992) 'having an income' regardless of its ultimate use and destination does, undeniably, affect the life situation and perceived situation of many wage-employed women. It is also felt that women working for wages manifest a greater bargaining power, which at times may even extend to the domestic front.

**3. OBJECTIVES OF THE STUDY**

1. To study the reasons impacting for joining rural women in SHG Members.
2. To study the satisfaction level of change in economic empowerment of women after joining in SHG's

**4. RESEARCH METHODOLOGY**

**HYPOTHESIS**

**Ho1:** There is no significant difference between the reasons impacting for joining in SHG’s

**Ho2:** There is no significant difference between Age, Social Status, Educational Level and satisfaction level changes in economic empowerment women after joining in SHG’s

For the research work SHG’s beneficiaries were selected in rural area of the Nalgonda district. The data was tabulated and analyzed by using the SPSS 26.0.

**PRIMARY DATA**

Primary data was collected through interview and structure questionnaire of SHG’s women.

**SECONDARY DATA**

Secondary data was gathered from various government sources like Journals, Magazines, websites etc.

**SAMPLE SIZE**

A sample of 100 rural women was selected from the Nalgonda district.

**5. RESULTS OF THE STUDY**

**TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS**

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years.	41	41.0	41.0	41.0
	26 - 35 years	29	29.0	29.0	70.0
	36 – 45 years.	10	10.0	10.0	80.0
	Above 45 years	20	20.0	20.0	100.0
	Total	100	100.0	100.0	
Social Status		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SC	37	37.0	37.0	37.0
	ST	28	28.0	28.0	65.0
	BC	17	17.0	17.0	82.0
	OC	18	18.0	18.0	100.0
	Total	100	100.0	100.0	
Educational Level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	12	12.0	12.0	12.0
	Can Sign	5	5.0	5.0	17.0
	Up to SSC	15	15.0	15.0	32.0
	Intermediate	26	26.0	26.0	58.0
	Degree	42	42.0	42.0	100.0
	Total	100	100.0	100.0	

The above table-1 reveals that out of 100 respondents of age group 18-25 Years respondents were 41(41%), 26-35 years respondents were 29(29%), 36-45 Years respondents were 10(10%) and above 45 Years respondents were 20(20%). The social status of SC respondents was 37(37%), ST respondents were 28(28%), BC respondents were 17(17%), and OC respondents were 18(18%). The educational qualification of Illiterate respondents 12(12%), Can Sign respondents were 5(5%), Up to SSC respondents were 15(15%), intermediate respondents were 26(26%), Degree respondents were 42(42%).

**TABLE 2: INDEPENDENT DESCRIPTIVE SAMPLE TEST OF REASONS FOR JOINING IN SHG’S**

One-Sample Descriptive Statistics				
	N	Mean	Std. Deviation	Std. Error Mean
Financial autonomy	100	3.73	.952	.095
Purchasing of assets	100	3.51	.969	.097
Creation of savings	100	3.34	.924	.092
Freedom of spending money	100	3.45	1.149	.115
External exposure and social status	100	3.88	.902	.090

The above table-2 indicates the descriptive statistic of respondent’s reasons for joining in the SHG’s. It is observed that the mean of reasons for joining in SHG’s the economic empowerment factor External exposure and social status mean value is 3.88 is maximum when compared with other factors and standard deviation of reasons for joining in SHG’s the economic empowerment factor SD value 0.902 is minimum when compared to the other factors. It indicates all the categories of joining in SHG’s are consistently varying with almost similar averages.

Ho1: There is no significant difference between the reasons impacting for joining in SHG’s.

**TABLE 3: INDEPENDENT ONE SAMPLE TEST OF REASONS FOR JOINING IN SHG’S**

One-Sample Test						
	Test Value = 0					
	t	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Financial autonomy	39.184	99	.000	3.730	3.54	3.92
Purchasing of assets	36.217	99	.000	3.510	3.32	3.70
Creation of savings	36.165	99	.000	3.340	3.16	3.52
Freedom of spending money	30.020	99	.000	3.450	3.22	3.68
External exposure and social status	43.012	99	.000	3.880	3.70	4.06

From the above table-3 the significance of reasons financial autonomy, purchasing of assets, creation of savings, freedom of spending money and External exposure and social status for joining SHG’s in Nalgonda district economic empowerment of women t value is 39.184, 36.217,36.165,30.020 and 43.012, p value is 0.000 less than 0.05 significant level, we reject the null hypothesis that the sample mean is equal to the hypothesized population mean and conclude that there is a significant difference of joining SHG’s.

**TABLE 4: ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly Dissatisfied	8	8.0	8.0	8.0
	Dissatisfied	5	5.0	5.0	13.0
	Neutral	20	20.0	20.0	33.0
	Satisfied	55	55.0	55.0	88.0
	Highly Satisfied	12	12.0	12.0	100.0
Total		100	100.0	100.0	

From the above table-4 the level of change in your Economic Empowerment through SHG out of 100 respondents Highly satisfaction respondents are 12 (12%), Satisfied respondents are 55(55%), Neutral respondents are 20(20%), Dissatisfied respondents are 5(5%) and highly dissatisfied respondents are 8(8%). It concludes the majority respondents are satisfied chain economic empowerment through SHG's

Ho2: there is no significant difference between Age, Social Status, Educational Level and satisfaction level changes in economic empowerment women after joining in SHG's

**TABLE 5: AGE AND ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S**

Analysis of Variance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	40.134	3	13.378	19.393	.000
Within Groups	66.226	96	.690		
Total	106.360	99			

From the above table-5 the significance of rural women satisfaction towards the level of change in economic empowerment through SHG's F value is 19.393, p value is 0.000 is  $p < 0.05$ , we reject the null hypothesis that the sample mean is not equal to the hypothesized population mean and conclude that there is a satisfaction amongst age and rural women change in economic empowerment.

**TABLE 6: SOCIAL STATUS AND ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S**

Analysis of Variance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	13.254	3	4.418	4.556	.005
Within Groups	93.106	96	.970		
Total	106.360	99			

From the above table-6 the significance of rural women satisfaction towards the level of change in economic empowerment through SHG's F value is 4.556, p value is 0.005 is  $p < 0.05$ , we reject the null hypothesis that the sample mean is not equal to the hypothesized population mean and conclude that there is a satisfaction amongst social status and rural women change in economic empowerment.

**TABLE 7: EDUCATION LEVEL AND ARE YOU SATISFIED WITH THE LEVEL OF CHANGE IN YOUR ECONOMIC EMPOWERMENT THROUGH SHG'S**

Analysis of Variance					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	14.323	4	3.581	3.696	.008
Within Groups	92.037	95	.969		
Total	106.360	99			

From the above table-7 the significance of rural women satisfaction towards the level of change in economic empowerment through SHG's F value is 3.696, p value is 0.008 is  $p < 0.05$ , we reject the null hypothesis that the sample mean is not equal to the hypothesized population mean and conclude that there is a satisfaction amongst Education level and rural women change in economic empowerment.

**6. FINDINGS**

1. The study reveals that age group majority of respondents 18 Yrs-25 Years were 29%
2. The study reveals that social status majority of respondents SC were 37%
3. The study reveals that educational qualification level majority of respondents Degree were 42%
4. The independent one sample test shows there are a significant difference the reasons for joking in SHG's
5. The analysis of variance shows the satisfaction level of age, educational level, social status there is a change in economic empowerment through SHG's

**7. CONCLUSION**

Self Help Groups playing a vital role in empowering the women economically and the factor which has major contribution savings and income is making the women to get access to the other factors. The analysis also shows that the women availing Self-help groups are very much satisfied towards the level of change in their economic empowerment.

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