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DOES WOMEN EMPOWER THROUGH SELF HELP GROUPS? A STUDY IN RANGA REDDY DISTRICT, TELANGANA, INDIA

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ABSTRACT

Self-help is the practice of bettering oneself without relying on the assistance of others. Women taking a part in SHGs have apparently generated extremely large influence upon the life pattern and style of the poor women and providing a great confidence within them at various levels of people and the society as a whole. Different groups of people are come together with the aim of identifying and solving their common problems by sharing among the group members. It is one of the more desirable and attractive scheme with the less effort. This is a method which is used to reduce the poverty and increase the women self-earning activities and monetary benefits in India. The purpose of the present study is to analyse whether the SHGs empower the women or not. The main objective the present paper is influence of SHGs on women empowerment in Saroor Nagar Mandal of Ranga Reddy District in Telangana. In this study a simple statistical tools employed for analyzing the data. On the basis of analysis, it is observed that the major findings of the study are the positive impact of SHGs on Women Empowerment.

KEYWORDS

Ranga Reddy district, self-help groups, statistical tools, Telangana, women empowerment.

INTRODUCTION

The concept of Self Help Groups is aimed at empowering poor women which help the family to come out of the poverty. It is an active multidimensional process to enable women to realise their identity, position and power in all spheres of life. It provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence the lives, beliefs, freedom from customs and practices. It is one of the most important tools in empowering women and establishment for getting better life of women on different social activities. The basic objective of SHG is that it acts as the platform for the members to provide space and support to each other. SHGs include a very poor people who do not have access to formal financial institutions. It teaches the members to coordinate and work in a group environment. Now a days, Self Help Groups (SHGs) representing as a financial intermediation. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies. SHG are seen to confer many benefits, both economic and social. SHGs allow women to increase their savings and access the loans which financial institutions are increasingly intend to lend. It is also being a community platform from which women become active in village activities and all. In early days before incorporating this programme, rural women were largely ignorable. But in recent years the most important emerging system called Self Help Group is a major breakthrough in increasing the status and position of women lives and removing rural poverty. Self help is the practice of bettering oneself without relying on the assistance of others. Women taking a part in SHGs have apparently generated extremely large influence upon the life pattern and style of the poor women and providing a great confidence within them at various levels of people and the society as a whole. Different groups of people are come together with the aim of identifying and solving their common problems by sharing among the group members. It is one of the more desirable and attractive scheme with the less effort. SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual Member's management capacity (Fernandez, 1995). Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life. According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process. Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

REVIEW OF LITERATURE

World Bank (1978) in its study found that volume of migration of women has been increasing more rapidly than that of males of the last several decades. It is also observed that employment among women from the lower middle class and poor socio-economic groups is more common than it is among the elite. The women labourers engaged in the unorganized segment suffer from disabilities and exploitation of much higher magnitude than those employed in organized sector. Nirmala (2004) in their study recommended that they should also be provided with institutional support, like training, marketing and information on available latest technology. They should also be strictly made to utilize the Self-Help Groups credits for productive purposes alone. Further, training, relating to the activity chosen should be imparted. Chitra Ramachandran (2005) conducted a study on 202 SHG leaders of Madurai district in Tamilnadu with a view to understanding the impact of micro-enterprises on the quality of life of the women which was measured in terms of their living standards. She observed that most of the women in micro-enterprises wanted to reduce poverty and to share their family responsibilities. The survey demonstrated that quality of life of the rural women had substantially increased the objective of the establishment of the micro-enterprises successfully. Gangaiah (2006) in their study opined that the emerging changes in the values and attitudes of the members of the Self-help groups are a clear manifestation of socio-economic empowerment intervention yielding relatively quicker results. The socio-economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities. Ganesamurthy (2007) in his study stated that majority of the women continues to be confined to micro, small-scale enterprises in spite of efforts made toward economic empowerment of women. Tanomyee Banerjee (2009) in his study found that women income has been increased after joining SHGs. This resulted in increase in food as well as non-food expenditure and also resulted in increased monthly savings. Jothi (2010) opined that SHG plays a pivotal role in improving

the both social and economic lives of the members, bring them more respect both domestically and socially. The sample respondents after joining SHGs have become very active by becoming full employed in varied activities and thereby earning more. He concluded that the self-help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well.

OBJECTIVES OF THE STUDY

The broad objective of this study is to understand and analyze the impact of Self Help Groups on Women Empowerment in order to know whether the programme empowering the women or not in various areas in Saroor Nagar Mandal, Ranga Reddy District in the state of Telangana.

RESEARCH METHODOLOGY

Sampling design: A multi stage sampling procedure was adopted. Ranga Reddy district was selected based on the number of SHGs in the state of Telangana. In the second stage, saroor nagar mandal was selected among the (no. of mandals) mandals as the groups are more compared to other Mandals in the district. In the third stage, five villages were selected out of (no. of villages) namely Meerpet, Jillelaguda, Saroor Nagar and Jelpalli. The SHGs were selected randomly in 5 villages and 10 SHGs from each village.

Sources of data and Data collection: For the present study both primary and the secondary source used for data collection. Primary data was collected through well structured questionnaire and the secondary data from the past records of the groups, published books and so on.

Selection of the respondents: SHGs in Meerpet, Jillelaguda, Saroor Nagar and Jelpalli were chosen for the study, 10 SHGs were identified from each village, and 5 members from each group were selected randomly and total of 200 sample respondents were chosen for the study and distributed questionnaire, only 150 were responded among the total. Groups formed in the last 15 years were studied. Members of the groups were interviewed with pre tested and well structured questionnaire schedule.

Analysis of data: Descriptive statistical analysis such as percentages, chi-square, graphs and the relevant statistical techniques were adopted wherever necessary.

DATA ANALYSIS AND RESULTS AND DISCUSSION

TABLE 1: AGE OF THE RESPONDENT

Age	Percentage	Respondents
25-30	12.00	18
31-35	26.67	40
36-40	22.00	33
41-50	34.67	52
> 50	4.67	7
Total	100.00	150.00

Source: Primary data

Table 1, shows the distribution of sample respondents by age. It is found that 34% of the respondents are in the age of 41-50 years followed by 26.67% respondents are in the age of 31-35 years, 22% respondents are in the age of 36-40 years and 12% in the age group more than 50 years and only 4.67% under the age group 25-30 years. The majority of women in SHG are found to be relatively middle aged.

TABLE 2: EDUCATION LEVEL OF THE RESPONDENT

Education level	Percentage	Respondents
Illiterate	62.00	93
SSC	26.67	40
Inter	4.00	6
Degree	6.67	10
Above PG	0.67	1
Total	100.00	150.00

Source: Primary data

Table 2, refers to the distribution of sample respondents by their education level. It is observed that 62% of respondents are illiterates. 26.67% with bellow SSC, 4% with inter 6.67% with degree, only 0.67% with PG and above. Most of the respondents are illiterates.

TABLE 3: SOCIAL STATUS OF THE RESPONDENTS

Category	Percentage	Respondents
SC	16.00	24
ST	22.00	33
BC	45.33	68
OC	12.67	19
Others	4.00	6
Total	100.00	150.00

Source: Primary data

Table 3, refers to the distribution of sample respondents and their social status. It is revealed that 45.33% of the respondents are drawn from backward caste followed by 22% scheduled tribes, 16% scheduled caste and 12.67% from socially advanced castes. Only 4% other than the above castes. Thus, most of the respondents are drawn from backward communities.

TABLE 4: FAMILY SIZE OF THE RESPONDENTS

Family size	Percentage	Respondents
2	4.00	6
3	23.33	35
4	32.67	49
5	16.00	24
Above 6	24.00	36
TOTAL	100.00	150.00

Source: Primary data

Table 4, refers to the distribution of sample respondents by their family size. It is observed that 32.67% of respondents are having family size as 4 followed by 24% are more than six members and 23% and 16% respondents are having three and 5 members respectively. Only 4% of the group members having the family size two. Thus, the family size of the most of the respondents is four.

TABLE 5: STATUS OF THE HOUSE

Status	Percentage	Respondents
Own	66.00	99
Rent	34.00	51
Total	100.00	150.00

Source: Primary data

Table 5, refers to the distribution of sample respondents and their status of house. It is revealed that 66% of the respondents having own houses and only 34% are living in rented houses.

TABLE 6

Occupation	Occupation Before Joining SHGs		Occupation After Joining SHGs	
	Percentage	Respondents	Percentage	Respondents
Caste based	14.67	22	10	15
Coolly	22.67	34	16	24
Self-Employment	4.67	7	18	27
Employee	2	3	10	15
Business	12.67	19	24.67	37
Others	43.33	65	21.33	32
Total	100.00	150	100.00	150

Source: Primary data

Table 6, refers to the distribution of sample respondents by their occupation before and after join SHGs. It is observed that most of the respondents are occupied other than caste based and others before and after join groups. Only 5% of respondents are involved in self employed. Where in some members has started business after joined in SHGs.

TABLE 7

Expenditure	Expenditure Before joining SHG		Expenditure After joining SHG	
	Percentage	Respondents	Percentage	Respondents
1000-2000	54.67	82	34	51
2001-3000	13.33	20	24.67	37
3001-4000	6.67	10	12	18
4001-5000	20.67	31	16	24
Above 5000	4.67	7	13.33	20
Total	100.00	150	100.00	150

Source: Primary data

Table 7, refers to the distribution of sample respondents by monthly expenditure. It is observed that before joining in SHGs, 54.67% of respondents were incurring Rs.1000 to 2000 followed by 20.67% of respondents between Rs.4001 to 5000, 13.33% of respondents incurring between Rs. 2001 to 3000, 6.67% of respondents between Rs 3001 to 4000 and only 4.67% of the respondents incurring above Rs. 5000. After joining in SHGs, 34% of were incurring Rs.1000 to 2000 followed by 24.67% of respondents incurring between Rs. 2001 to 3000, 16% of respondents between Rs.4001 to 5000, 13.33% of the respondents incurring above Rs. 5000 and only 12% of respondents between Rs 3001 to 4000. Thus the most of the respondents decreased their expenditure for month.

TABLE 8

Income	Income Before Joining SHG		Income after Joining SHG	
	Percentage	Respondents	Percentage	Respondents
1000-3000	40	60	32.67	49
3001-5000	12	18	18.67	28
5001-7000	30.67	46	11.33	17
Above 7000	17.33	26	37.33	56
TOTAL	100	150	100	150

Source: Primary data

Table 8, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 40% of respondents were got Rs.1000 to 3000 followed by 30.67% of respondents got between Rs.5001 to 7000, 17.33% of respondents got above Rs.7000 and only 12% of respondents got between Rs 3000 to 5000. After joining in SHGs, 56% of respondents are getting monthly income above Rs 7000 followed by 49% of respondents are getting between Rs 1000 to 3000, 28% of respondents are getting between Rs 3001 to 5000 and only 17% of respondents are getting between 5001 to 7000. Thus the most of the respondents increased their income for month.

TABLE 9: SAVINGS OF THE RESPONDENT PER MONTH

Saving	Percentage	Respondents
100-500	44.67	67
501-1000	40.67	61
1001-1500	6.67	10
1501-2000	6.00	9
Above 2000	2.00	3
Total	100.00	150.00

Source: Primary data

Table 9, refers to the distribution of sample respondents by savings per month. It is observed that 44.67% of respondents are saving between Rs.100 to 500 and 40.67% of respondents are between Rs 501 to 1000. Only 2% of the respondents above Rs.2000 per month. Thus, most of the respondents are saving Rs.100 to 500.

TABLE 10: PERFORMANCE OF THE SHG

Performance	Percentage	Respondents
Excellent	36.00	54
Good	56.00	84
Ok	8.00	12
Not good	0.00	0
Total	100.00	150.00

Source: Primary data

Table 10, refers to the distribution of sample respondents by performance of the SHG. It is observed that 56% of respondents are feeling that good and only 8% of the respondents are feeling as ok. Thus, overall performance of the groups is good.

TABLE 11: PERSONAL ACCEPTANCE OF THE RESPONDENT

Acceptance	Percentage	Respondents
Increased self confidence	38.67	58
Increased leadership qualities	16.00	24
Recognition in society	14.00	22
Increased relationship	19.33	29
Change in language	6.00	9
Others	6.00	8
Total	100.00	150.00

Source: Primary data

Table 11, refers to the distribution of sample respondents by personal acceptance. It is observed that 38.67% of respondents are increased self confidence and 16% of respondents are increased leadership qualities and only 6% of respondents change in language. Most of the Self Help Group members are increased self confidence.

TABLE 12: AWARENESS ABOUT THE GOVERNMENT SCHEMES FOR WOMEN

Awareness	Percentage	Respondents
Yes	83.33	125
No	16.67	25
Total	100.00	150.00

Source: Primary data

Table 12, refers to the distribution of sample respondents by awareness about the government schemes for women. It is observed that 83.33% of respondents are aware about the government schemes for women and only 16.67% of respondents are not aware of the government schemes for women. Most of the Self Help Group members are aware about government schemes for women.

TABLE 13: SUPPORT FROM THE FAMILY MEMBERS

Support	Percentage	Respondents
Yes	89.33	134
No	10.67	16
Total	100.00	150.00

Source: Primary data

Table 13, refers to the distribution of sample respondents by the support from the family members. It is observed that 89.33% of respondents are getting support from the family members, and only 10.67% of respondents are not getting support from the family members. Most of the Self Help Group members are getting support from the family members.

TABLE 14: PROBLEMS IN THE SHG

Problems	Percentage	Respondents
Yes	12.67	19
No	87.33	131
Total	100.00	150.00

Source: Primary data

Table 14, refers to the distribution of sample respondents to know the problems in SHGs. It is observed that 87.33% of respondents told that no problems facing in groups and only 12.67% told facing problems in groups. Therefore, overall groups are running very smoothly.

TABLE 15: REASONS FOR JOIN IN SHG

Reason	Percentage	Respondents
Increase the savings	37.33	56
Get the group benefits	26.67	40
Suitable for women	21.33	32
To get loans	12.00	18
Because of my friend	0.67	1
Others	2.00	3
Total	100.00	150.00

Source: Primary data

Table 15, refers to the distribution of sample respondents by reasons for join in SHG. It is observed that 37.33% of respondents are to Increase the savings, 26.67% of respondents are to get the group benefits and only 0.67% of respondents are Because of their friends. Thus, most of the respondents are joined to increase the savings.

TABLE 16: UTILISATION OF LOANS TAKEN FROM THE SHG

Utilisation	Percentage	Respondents
For personal	26.00	39
Children education	25.33	38
For Personal savings	8.00	12
Business	33.33	50
Production	0.67	1
Others	6.67	10
Total	100.00	150.00

Source: Primary data

Table 16, refers to the distribution of sample respondents by utilisation of loans taken from the SHG. It is observed that 33.33% of respondents are utilizing for business, 26% of respondents are utilizing for their personal, 25.33% of respondents are utilizing for Children education and only 0.67% for Production. Thus, most of the respondents for satisfying their business activities.

TABLE 17: PARTICIPATION IN WELFARE ACTIVITIES

Participation	Percentage	Respondents
Yes	39.33	59
No	60.67	91
Total	100.00	150.00

Source: Primary data

Table 17, refers to the distribution of sample respondents by participation in welfare activities. It is observed that 60.67% of respondents are not participating in welfare activities and only 39.33% of respondents are participating in welfare activities.

CHI-SQUARE CALCULATIONS

TABLE 18: CHI-SQUARE FOR THE DEMOGRAPHIC FACTORS AND THE OTHERS

Factor	Calc. Value	Table value	d.f	Results of 5% level	Null Hypothesis
Age	42.2	9.488	4	Significant	Rejected
Education	196.2	9.488	4	Significant	Rejected
Caste	72.87	9.488	4	Significant	Rejected
Family size	34.47	9.488	4	Significant	Rejected
Nature of house	15.36	3.841	1	Significant	Rejected
Profession	101.36	11.070	5	Significant	Rejected
Expenditure	25.67	9.488	4	Significant	Rejected
Income	26.27	7.185	3	Significant	Rejected
Savings	130	9.488	4	Significant	Rejected
Performance	52.32	7.185	3	Significant	Rejected
Awareness	66.67	3.841	1	Significant	Rejected
Problems	83.63	3.841	1	Significant	Rejected
Reasons	93.76	11.07	5	Significant	Rejected

Source: Computed

MAJOR FINDINGS OF THE STUDY

- The majority of women in Self Help Groups are found to be relatively middle age people.
- 62% of respondents are illiterates, 27% of respondents are studied secondary level education.
- Most of the respondents are drawn from backward class communities.
- Most of the respondents having the family size 4.
- Only 34% of the respondents living in rented houses.
- There more changes in occupations of the respondents before and after joining groups.
- Before joining in SHGs, 55% of respondents were expending between Rs. 1000 to Rs. 2000 and after joining in SHGs, only 34%.
- Before joining in SHGs, 40% of respondents were got Rs. 1000 to Rs. 3000 and after joining in SHGs, the average income levels of the respondents are slightly increased.
- The most of the respondents are saving only Rs. 100.
- Most of the respondents are said that the performance of the SHGs were excellent.
- 39% of the respondents are stated that increased self confidence.
- 83% of the respondents are aware about the society and the govt. Schemes for women.
- The most of the respondents taking support from the family members.
- Most of the respondents are joined in SHGs to increase the savings.
- Most of them are investing their money in business after getting loan.
- Only 40% of the respondents are participating in welfare activities.

CONCLUSION

SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. The women empowerment through SHGs in the Saroor Nagar Mandal of Ranga Reddy District in Telangana. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it for further development in their business activities. It is also found that the SHGs created confidence for social, economic self-reliance among the group's members. It develops the awareness programmes and schemes, loan policies etc. However, there is a positive impact of Self Help Groups on Women empowerment in Saroor Nagar Mandal, Rangareddy district, Telangana.

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