





**ROLE OF SELF HELP GROUPS IN EMPOWERING WOMEN –  
A STUDY OF MAHABUBNAGAR DISTRICT  
IN TELANGANA STATE**

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**ABSTRACT**

Empowerment of Self Help Groups were rural poor who have volunteered to organise themselves into a group for eradication of poverty for the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation will keep in view the following broad guidelines. Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor irrigation, and in the case of disabled persons, this number may be a minimum of five. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loans sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a particularly decision making process. The Self Help Group programme enhanced the general knowledge and awareness and improved the bargaining capacity of the rural women. This research article to be discussed about the Self Help Groups in Empowering Women of Mahabubnagar District.

**Key Words:** Women Empowerment, Self Help Groups (SHG), Rural Development, Micro Credit, Savings, Employment

**Statement of the Problem**

*“ To awaken the people, it is the women who must be awakened.  
Once she is on move, the family moves, the village moves, the nation  
moves”*

**-- Pandit Jawaharlal Nehru**

According to the 2019 Human Development Report there are 2.7 billion people living in poverty, of whom almost 50 percent are in South Asia. Seventy percent of the poor and female in situation is getting worse, with the number of rural women living in absolute poverty rising by 50 percent as opposed to 30 percent for men over the last two decades. Women, who produced 50 percent food world wide receive only 10 percent of the incomes. Women’s access to ownership of resources is negligible. Even when the

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women own the property, it's control and its use is exercise by the male number of the family. Even if the national indices of development show a rise, the fruits of these developments do not trickle down in equal measure to men and women. Some times, women are victimized by the achievement of so called development specially in the wake of technological progress which makes their skills redundant. The phenomenon of feminization of poverty has been clearly appearing in all the developing countries. India is no exception being a third world country characterized by poverty and unemployment. The Economic Survey 2010-2011 states that, 75 percent of rural population and 54.4 percent of urban population did not have adequate purchasing power to buy food conforming to nutritional adequacy norms. Poverty is not gender neutral and it is gender biased. The official country report for India presented at the Fourth World Conference on women has stated that the women among the extremely poor is disproportionately large and also added that intra-household inequalities are significant. Therefore, it has emphasized the necessity of a special attention for poor women. The causes of women's poverty stem not only from the poverty conditions of the family but also from their subordinate position within the family, the community and the wider economic and political spheres. Moreover, women from low income groups face gender specific causes of disempowerment. Still, the attainment of economic independence by women is identified as a necessary condition for their economic liberation and social participation.

### **Women empowerment**

Women empowerment through self help group constitutes emerging and fast growing trend towards socio economic development of the nation. Self help groups (SHGs) are one of the innovative and much needed schemes both at home and outside and wages are low as compared to males. Further, they are either compelled to work within the confines of the household and if they are working outside they are generally engaged in low paid field activities which to little to enhance their self-esteem and socioeconomic status. Given such a bleak scenario where the status of women in rural areas is even poorer owing to low levels of literacy and other development indicators, the concept of self help groups as a mechanism for poverty alleviation and women empowerment has gained a great deal of attention over the last two decades.

The United Nations Development Fund for Women (UNDFW) includes the following factors in defining women empowerment.

- i) Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- ii) Developing sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.

Women empowerment is a process, by which women gain greater control over material and intellectual resources which will assist them to increase their self reliance and enhance them to assert their independent rights and challenges the ideology of patriarchy and the gender-based discrimination against women. In India from the Firth

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year plan (1974 – 78) onwards there has been a marked shift in the approach to women's issues from welfare to development. In recent years the empowerment of women has been recognised as the central issue in determining status of women.

The National Commission for Women was set up in 1990 to safeguard the rights of women. The 73rd and 74th amendments (1993) to the constitution of India to provide 33 percent reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision making at the local levels. Empowering women is a significant factor for the national development and poverty reduction. Empowerment of women has been recognised as the key route for the development of any society. This is more true in case of agrarian societies where women, have often been neglected and their productive potential has remained untapped. Hence several programmes have been introduced by the central and state governments by recognizing that women empowerment is one of the best strategies for poverty alleviation and for achieving gender equality. One of the powerful approaches to women empowerment is the formation of self-help groups (SHGs) SHG is an effective tool for poverty alleviation and women empowerment in India to accelerate the women entrepreneurship, women's self employment and women empowerment. This concept was successfully implemented in Bangladesh. Self help groups are considered as one of the most significant tools in participation approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. Women participation in self help groups have obviously created great impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as member of the facility members of the community and the society as whole. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole through collective action the development. Empowering women is not just for meeting their economic need but also more holistic social development the SHGs empower women and train them to take active part in socio-economic progress of the nation.

Women Empowerment as a concept was introduced at the third International Women's Conference at Nairobi in 1985. The Conference defined – 'Women Empowerment as a redistribution of social power and control of resources in favour of women's control over resources in turn include control both over societal resources like education, employment, and political power and household resources like income, property, health, nutrition and decision making. An important means of Women's Empowerment is economic independence through group activity, if a woman is economically versatile. She can never claim an equal status with men.

As long as she is dependent on others, she is treated as a slave at service of the provider and this very often aggravates her subjectivity to exploitation by the male domination. The same feelings is reflected in the words of Jawaharlal Nehru when he opines— 'freedom depends on economic conditions even more free and self-earning she

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will have to depend on her husband or some one else and dependants are never free. This economic independence is an essential aspect of woman empowerment.

Working in family based occupations. These women were also developing skills in certain economical social activities. Thus augmenting the human capital formation of Indias development economy. The present socio economic situation particular in South Asia and African economics offers very difficult living conditions of the majority population and in particular woman are to put to work at too early age in order to support and supplement the meager family income. One of the major consequences of the process of industrialization and urbanization is growing population of the urban poor in the cities which has not access to the basic facilities of life. They has been shifted decline in the employment rate of woman in organised sector but extensively engaged in the unorganized sector.

Rural women in India constitute a significant portion of the total population of the country and their backwardness is one of the major handicaps in the path of country progress. In the rural society characterized by deep-rooted, age-old sex discrimination, economic oppression and social stratification woman have occupied a place much below the men. Not only in Indian society. It is inferior position of woman can be seen in all the countries in particularly third world country's which is socially. Economically backward, seen in all the countries but the degree of subordination very according to the level of development on the one hand and the ownership of means of production on the other.

### **Present Scenario of Rural Women in Telangana**

Women play a key role in the society that is no generation of the people without the existence of woman. They are the pillars of the society. But social status of woman is being neglected from centuries she has always subordinated to men. The status and dependency of woman in any society is closely connected with their economic position. Therefore, the economic dependence is the main cause for the inferior place of woman in the society. The Economic contribution of woman is related to their status and role in the family and in the society. If woman is economically a parasite, she can never claim on equal status with men.

About more than 70 percent of working woman are agricultural labourers and cultivators. Hence, specific efforts have to be made not only to increase efforts have to be made not only to increase employment opportunities for women labourers, but also to reach house wives and unpaid female family workers with training, credit and other information and support services for productive self employment. In order to benefit that rural women in various fields like social, educational, health, economic and political etc. to integrate them in to the process of development a constant effort was need in various levels that is Central Government, State Governments, Planning Commissions and Governmental Organisations, etc. through various programmes.



The Government of India have introduced several poverty alleviating programmes for improving the economic condition of rural poor in general rural women in particular. IRDP (Integrated Rural Development Programme) is one such largest programme for providing direct assistance to the rural poor including rural women. IRDP is one of the major poverty alleviating programmes (undertaken by the Govt. of India) which follows both employment and income approaches to alleviate the poverty among the rural people. It was started in the year 1978-79 later on extended to all the blocks in the country from 2<sup>nd</sup> October, 1980. The main aim of this programme is to help the identified rural poor families to cross the poverty line by providing subsidy and term credit from the financial institutions and to provide livelihood to the poorest of the poor with the productive resources.

The main target group of this programme consists of small and marginal farmers, agricultural labourers, rural artisans etc. IRDP has introduced several schemes to improve the conditions of the rural poor, but the achievements are far from the goal.

### **Need and Significance of the study**

Ever since independence a number of innovative programmes and policies were implemented for the upliftment of women. There has been a perceptible shift from viewing women from orthodox non-participative to active participative and critical agents for socio-economic and political development. The state government has taken up the issue of women's employment as one of the main agenda items to tackle rural poverty through social mobilization through self help groups (SHG) movement. Our state is the pioneer state to introduce self help groups to achieve self sufficiency and empower social transformation among the rural women. In view of the above it was felt that there is a need for critical examination of the strategies adopted by the Government and to assess the what extent the aims and objectives of the SHGs beneficiaries and also to review the scheme and to suggest policy measures to improve the functioning of SHGs.

### **Area of the study:**

The study was conducted in six villages of Manaboobnagar district of Telangana State. The villages are: 1) Parwathapur, (2) Vishwanthpur of Kondurg Mandal, (3) Mogiligidda, (4) Kandivanam of Farooq Nagar Mandal, (5) Divitipally and (6) Jamisthapur of Mahabubnagar Mandal.

The intention behind the study of the implementation of the women empowerment programmes at gross root level. It is a Six Mandals in Mahabubnagar District of Telangana State, It is selected to the purpose of the study of woman empowerment. The area is one of the rural developing semi-urban area in Mahabubnagar District. The present inquiry confines to the DWCRA groups which are involved in economic and social activity to generate employment and income.

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### **Self Help Groups (SHGs) in Telangana State.**

All the development agencies channelised various poverty alleviation programmes and promoted several thrift and credit groups in Telangana. These groups membership is varied from group to group and the size and decision making process and group action directed towards the social service. These groups attitudinal orientation methods and systems are so designed to mobilise on a large scale for social service including economic sphere in thrift and credit activities. The strategy is synthesized in the form of SHG Bank linkage programme. For this purpose, a comprehensive training strategy for personnel of NGOs was designed to manage the SHG to secure the objectives of the programme. The district administration in Telangana is promote thrift and credit groups under DWCRA and the present SGSY at combined state of Andhra Pradesh, a UNDP Project at grassroots level in the districts of Ananthapur, Mahbubnagar, Kurnool, Adilabad, Chittoor, Srikakulam and Vijayanagaram. The purpose of these projects is to improve the capacities of community based micro-system and their synthesis with other local common interest groups. The SHG concept of NABARD is to create a linkage between SHG and banks. This facilitated the SH groups to expand their economic activity.

After emergency of Telangana, The Government of Telangana has taken-up the theme of women's empowerment as one of the important strategy to tackle the socio-economic conditions of the rural poor. The rural poor women were taken up the savings as a mass movement by the Self Help Groups (SHGs). They have chosen this path as a carrier for their destiny. The state government has taken up the development as an agenda for the upliftment of the rural women through out the state where majority of Women are saving one rupee a day. The state government is consciously making an effort go assist SHGs by providing revolving fund under various programmes. The District Rural Development Agency of different districts in their Social-economic surveys indicated that the self help scheme has helped the rural women to earn additionally for a month ranging from 1500-2900 rupees depending on the economic activities taken up by the SHG members. The majority of the rural women were benefited by taken up the initiatives in improving their socio-economic status by participating in government programmes for their family welfare improves their educational status. The members of the SH group they have improved a lot on environment, health, sanitation and clean drinking water, majority of them are not only creating awareness on environment and nutritional value not only improved their living standards they are educating and promoting the awareness their respective localities. Now, all of them are enjoying fruits of different economic policies.

Special programmes have been designed for training and capacity building of the SHGS. The training programmes are meant for skill development and awareness generation programmes for the members of SH groups. The SH group members were taken out for exposure of SH members for supervising, guiding and for better packaging and to develop marketing skills among the SH members. They were exposed to the best

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and relevant technologies displayed at TTDCS (Training and Technology Development Centres) in all districts. The information about their functioning is obtained on a quarterly basis for monitoring' and Evaluation. Well-known agencies like ORG - Marg are associated for evaluation and monitoring of SHGS and to suggest measures for sustainable growth.

The DWCRA bazaars (Market-outlets) are provided the marketing support to the SH groups these DWCRA bazaars are setup in all the districts. Training and Technology Development centres (TTDC) have been established in each district to introduce innovative technologies for the evaluative improvement of products made by the SH groups. The government of Telangana designed the SHGS to cover all the rural poor women under SHGS in the next 4-5years. It is also programmed to cover at least one woman from a BPL (Blow Poverty Line) family as a member of SHG in next two years. So far, all the habitations in the state have at least one SHGS.

The government released Rs.1,00,000 as revolving fund to each SH group for running a viable economic activity. This is in addition to the government of India grant. All the SH groups comes under the "Self Help Linking Scheme" of NABARD. Due to this massive self-help movement, there is a perceptible improvement in the socio-economic status of the rural women. Due to the constant efforts of the government, women have become very active, assertive and are concerned with the issues relating to them and their surroundings.

Under Swarna Jayanthi Gram Swarozgar Yojana (SSGY), the beneficiaries known as Swarozgaries. They can be either individuals or groups. It lays emphasis on the group approach, under which the rural poor are Organised into self help groups. In either case, the list of below poverty line (BPL) households identified through BPL census self-help groups broadly go through three sage of evolution.

1. Group formation
2. Capital formation through the revolving. fund at ""skill"" development
3. Taking up economic activity for income generation

The poor may organise themselves, into small groups upto 20 persons, known as self-help groups (SHGS) to inculcate the habit of thrift and credit operations among themselves. All members of the group should belong to families below poverty line. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group.

SHG is a group of rural poor who have volunteered to organise themselves into a group for eradication of poverty for the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation will keep in view the following broad guidelines. Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor

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