



## Self-help groups – empowerment of rural women An empirical study in Mahaboobnagar dist.

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**Abstract:** *In India women constitute nearly 50 percent of total population. Majority of them, especially in the rural areas, depend upon agriculture for their livelihood, to be voiceless section through economic value is not attached to women's role. In bringing up the family, women contribution is very significant, in Indian agriculture sector. Since house hold health and nutrition are generally in the hands of women the empowerment of them is necessary for ensuring their own welfare. Real empowerment of women, the empowerment of them is necessary for ensuring their own welfare and also the well being of the entire house hold. Real empowerment of women would happen only by adding more value on their contribution to the family and the society. Women there fore is a powerful part of social and economic setup of the country. Women empowerment through self-help groups (SHGs) constitutes an emerging and fast growing trends toward social and economic development of the nation. Self help groups (SHGs) are one of the innovative and much needed. Schemes to accelerate the women's self employment and women empowerment. This concept was successfully implemented in Bangladesh and now in India. It has become the effective tool to improve the economic development of women. To Strengthen the Self Help Groups (SHGs) the government is providing all financial assistance. An attempt was made in two villages of Mahabubnagar dist. To study the effect of Self Help Groups for the development of rural women.*

### Introduction

Empowerment is relevant at the individual and collective level, and can be economic, social or political. The term can be used to characterise relationships within households or between poor people and other actors at the global level. There are important gender differences in the cases, forms, and consequences of empowerment. Hence, there are obviously many definitions of empowerment. <sup>1</sup>. Most difficulties focus on issues of giving power and control over decisions and reasons that determine the

quality of one's life. In broad sense, empowerment is the expansion of freedom of choice and action. It means increasing one's authority and control over the reasons and decisions that one's life. "Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence control, and hold accountable institutions that affect their lives" <sup>2</sup> women's empowerment and economic development are closely related development itself will bring about Women's empowerment, empowering women will bring about changes in decision making which will



have a direct impact on development. For the development of women the Government of India and state Govt. implement and co- ordinary programs for the development and welfare of the women. There has been a shift in policy approaches from the concept of "Welfare" in the services to development in the eighties and now to "empowerment" in the nineties<sup>3</sup>

In the welfare approach, women were taken as vulnerable sectors of the population, whose situation could be ameliorated through the provision of support services like health nutrition and child care the economic self reliance puts emphasis on income generative property for women, the empowerment looks at unequal genges and power relatives and uses concretisation mobilization soldiery and collective action. The empowerment approach arises from strong commitment to women's capacity to make this own decisions about development strangers that would lead to this empowerment.

### Review of literature

Various studies have been conducted which lights the positive trends and impact of self help groups on empowerment. T. chiranjeevulu has analyzed and concluded that women have developed abundant self confidence and self- esteem through SHG. Further he said that SHG movement has achieved economic development but also social and gender issues and faceted exoterically. H.D. Dwaraka nath has observed that SHG has created confidence away the women and have mostly created the attitudinal changes and transter and the social out look of the women. VMS permal study revealed that the income of the SHGs members has increased after joining the self help groups. The family

expenditure has increased due to activities of SHGs.

### Objectives of the study:

1. To asses the impact of SHGs in the economic empowerment of women
2. To examine the relationship between socio economic factors and the empowerment of women.
3. To examine the factors that influence the women empowerment though self help Groups.

### Hypothesis

1. There is a significant impact of Self Help Groups on over all development of rural women.
2. Education level of rural women play positive role in functioning of Self Help Group.

### Methodology

Tools of Data collection: Both primary and second data are used for the study, the primary data was collected by using by interview schedule and the secondary data was collected from various publications of both central and state Govts.

**Sample Design:** Two villages were chosen for the study 50 (1. Mogiligidda 2. Errabirusu Thanda) SHGs are randomly selected and from each SHG 2 members interviews thus a total number 100 of SHG members are taken from both the villages.

**Scope of the study:** The present study covers only the SHG members in Mahabubnagar Dist. It is confined to demographic and economic aspects of the sample respondents and the empowerment of women in the study area.



## Results and discussion

It is observed that more than 80 percent in Mahabubnagr dist belongs to the age group of 30-40 years. It is also found that 60 percent of the respondent are illiterates 20 percent of the respondents are completed 10<sup>th</sup> class only few respondents have degree or plus two qualification. Our field data shows that 30 percent of the respondents have completed 5 years in SHG 40 percent of the respondents have 5-10 years experience with SHG only 5 percent of the respondents have more than 10 years of experience with SHG.

It is observed that 90 percent of the respondents have married. 8 percent of the respondents have not married and 2 percent of the respondents are widows. It is found that nuclear families are more. Our field investigation reveals that majority of the respondent do not have any agriculture land only 25 percent of the respondents possess less than 2 acres of land. Most of the respondents are small land holders and land less labours.

It obviously reflects the incidence of poverty low income, low productivity and low standard of living of the respondents living in these villages. In order to get some extra income for their survival they are working as casual labours and agricultural labours.

## Conclusion and suggestions

(a) **Conclusion:** Poverty and unemployment are Major twin problem of area facing India. To reduce poverty and unemployment several programs were implemented in India. But the more attractive scheme with less efforts is of self help groups. SHG program have been recognized as effective and useful tool to help the rural women. It is observed that

self help Groups are main source of inspiration for lower income group to improve this living conditions. More than 60 percent of the respondents have said they get increase social awareness, improvement in this self confidence, desire to save, educating this children and ultimately to increase their family positions. They consider self help groups have become spring board for their future.

Thus self help group are contributing for the upliftment of socio – economic conditions of village folk in rural areas some more measures are required for the better functioning of the self help groups as ultimately it helps to improve the progress and prosperity of people in rural area in general and weaker sections in particular.

The study was under taken to identify women empowerment through self help group in Mahabubnagar dist of Telangana State. It is found that the social economic factors had been changed after joining the self help Groups SHGs have been identified as a way to alleviate poverty and women empowerment. The real empowerment is possible only when a women has increased access to economic resources. More confidence and self motivation more strength, more reorganization and say in the family matters and more involvement through participation all though it is gradual and consistent process but women should built this mind set for taking additional effect willingly for their over all development SHGs have potential to have an impact on women empowerment. The study suggests that for effective implementation self help groups and this contribution for rural development, it is necessary that self help groups should be



provided more seed money, loan facilities and subsidy component.

**(b) Suggestions**

1. More schemes can be introduced by the Government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organizations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Group members more satisfied and benefited.
2. In order to strength the women empowerment, female literacy has to be promoted.
3. It is suggested that the Non Government Organisation should be prevented from interfering with Self Helg Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences.
4. In many of the Self Help Groups , the same person is continuing in the offices as group secretary . So , rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

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