

## IMPACTS OF THE TELANGANA RURAL POVERTY REDUCTION PROGRAM WOMEN'S EMPOWERMENT AND SOCIO-ECONOMIC OUTCOMES

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### **Abstract:**

The empowerment of women is essential for the development of the society as well as economy. Nowa-days Women are performing multiple roles of working but still they are not equal to men. Women empowerment includes women awareness of their rights, self-confidence, to have a control over their lives both at home and outside and their ability to bring a change in the society. Empowerment has many elements which depend upon and relate to each other i.e. economic, social, political and personal. Economic empowerment means to give woman her rights in the economy Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert the present investigation covers the past research in the field of women strengthening through self-improvement gatherings and furthermore helps in understanding the part of self-improvement gatherings in monetary and social advancement of women business visionaries. The different parts incorporate reserve funds and attributes, advance to individuals, money related consideration of poor women, women's activist strengthening, budgetary maintainability, destitution diminishment, and help to women agriculturists and connections to formal rustic back.

Keywords: Self-help groups, Women entrepreneurship, Economic, Social contribution.

### **1.0 Introduction**

In India, the self-help groups (SHG's) are town construct associations that concentration with respect to building the reserve funds and credit, and additionally the social empowerment of their individuals. An average gathering has 10-20 poor women having comparative financial foundations who meet once seven days to pool investment funds and talk about issues of shared significance. The store is saved in the gathering's financial balance which is accessible for giving credit to the individuals in require. One of their targets is to enhance community issues, for example, the mishandle of women, alcoholism, the dowry framework, educational quality, and insufficient infrastructure. Women and SHGs in many parts of the nation have made progress in conveying the women to the standard of decision making. The SHG in our nation has turned into a wellspring of motivation for women's

welfare arrangement of SHG is a practical other option to accomplish the goals of rural development and to get community participation in all rural development programs. SHG is additionally a practical sorted out set up to dispense miniaturized scale credit to the rural women and empowering them together into entrepreneurial exercises. To reduce the poverty and to empower the women, the miniaturized scale fund, Self-Help Groups (SHGs) and credit management groups have additionally begun in India

### **Problem of the Study:**

The present study is an attempt to examine the impact of tribal women participation in economic and Self-Help Groups on the empowerment of women at house-hold levels. It examined how far the programme has helped in raising the incomes and levels of living of the poor women. The present study is from the stand point of the SHGs members and non-members.

### **2.0 Literature review**

Suja (2012) in the paper “Women Empowerment through Self-Help Group- an Evaluative Study” expose the facts based on survey method. The study attempts to measure the empowerment of women. At multi-stage sampling technique has been followed. The list of members has been obtained from each group and 6 members have been selected by applying simple random method using lots. Thus 750 members have been selected for the study.

Nachimuthu and Gunatharan (2012) in their research work “Empowering Women through Entrepreneurship: A study in Tamil Nadu, India” discuss the differences between women in other forms of enterprises and the Self-Help Groups (SHG), and attempt to identify the strength of these two forms of enterprising in empowering women.

Odemokun and Ajayi (2012) in the analysis “Entrepreneurship Development, Business Ownership and Women Empowerment in Nigeria” investigated the factor(s) that motivates women to be entrepreneurial and also identified the characteristics of women business owners in Nigeria

Iakovleva, Solesvik and Trifilova (2013) in their paper “Financial availability and government support for women entrepreneurs in transitional economies” study female entrepreneurship in two post-Soviet countries – Russia and Ukraine.

Nandy and Kumar (2014) in the research on “Women Entrepreneurship in 21st Century India” focus on Women entrepreneurship and gender inequality problems. In Indian environment men are always considered as economic supporter for his family as well as for the nation and women are considered as a care taker of the family rather than an economic support. This paper glides from the period of fifties to the 21st centuries and how transformation has occurred in the women roles

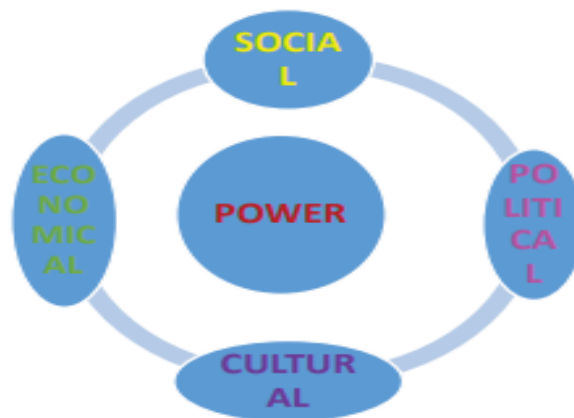
### **3.0 Research Methodology:**

A qualitative and quantitative method was employed in this study. The participants were females having different occupation/ economic activities in Self Help Groups, Educational and Agricultural sectors. Participants were selected from various sectors to bring variation in sample. 300 women were selected as a sample of the study. Participants were contacted through structured schedule/ questionnaires. All questionnaires were completed by

the participants. The schedule/ questionnaires consisted of demographic characteristics of participants and open-ended questions that were asked of all participants. The participants belong to different employment sectors and different tribal groups and their occupation also vary.

### Theoretical Framework:

The various authors have defined the term “empowerment” in different ways. “Empowerment is the process of increasing the capacity of women to make choices and to transform these choices into desired actions and outcomes Women’s empowerment is a process in which women gain greater share of control over resources, material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision-making in the home, community, society, nation and to gain „power“ defined empowerment as the ability of people to make strategic choices in areas that affect their lives. According to micro credit is a useful tool for the empowerment of women, for poverty alleviation and a relatively new approach for developing economies to solve women's difficulties in obtaining financing. The present study aims to analyze the impact of microfinance services on rural women empowerment.



**Figure-1: Multi-Dimensions of Women Empowerment**

### The Area of the Study -A:

The Khammam district has been selected for the study on Economic Empowerment of Tribal Women. The district is predominantly by tribal population in the Telangana areas. Khammam is one of the most backward districts for tribal development is concerned. The main reasons behind this are that majority people have illiteracy, ignorance, poverty, migration, prostitution etc. We have interviewed 300 sample respondents in the district from two mandals i.e., Karepally and Burgampad from these two mandals we have selected two Gram Panchayaths

### Socio-Economic Status Upgradation:

To found that micro-credit has succeeded in socially empowering women where economic empowerment could not be possible due to lack of knowledge and understanding

among women about business. In their research study, they found that SHG's have been instrumental in economic and social empowerment of the rural poor. This provided the incentive to take successive loans. Microfinance to rural women has given a great opportunity to the rural poor in India to attain reasonable economic, social and cultural empowerment, leading to better living standard and quality of life for participating households.

#### **Governmental Initiatives:**

Government support accelerated SHG movement. Collaborative efforts by government, NGOs and SHGs to promote micro enterprises in the long run generate huge employment opportunity to rural women to reduce poverty in the rural areas. According to Specific Policies shall be formed to bring occupational diversity by encouraging rural industries and support services. Rural banks made phenomenal progress to increase poor people's access to financial services.

#### **Swarnajayanti Gram Swarozgar Yojana (SGSY):**

It is a modified version of IRDP with the focus on group approach. Cost of group formation and development is met from the scheme fund amounting to Rs 10000 per group over a period of 3-4 years. Grading of group is done once in six months to ascertain their status of performance and corrective capacity building is undertaken. Economic activities are assisted through bank loan cum subsidy.

#### **Anganwadi Groups:**

This group is formulated under the Department of Women Welfare at the habitation level for implementing health, nutrition, and literacy programmes for rural women. Micro finance facility is availed to the members for taking up income generating activities.

#### **Joint Forest Management Groups:**

Village communities in notified forest areas are formed into Vana Samrakshana Samithis (VSS) to conserve forest wealth, social mobilization and village communities are exhorted to take up alternative income generating activities.

#### **Watershed Management Groups:**

Farmers in the watershed areas are formed into groups for implementing improved techniques of watershed development with the intervention of a facilitating agency, normally an NGO. On-farm development activities are funded through grant support; these groups are also encouraged to take up microfinance with thrift as an entry point activity.

#### **4.0 Results and Discussion:**

Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a sine-qua-none of progress for a country; hence, the issue of economic empowerment of women is of paramount importance and reformers. Taking the aspects into consideration, an attempt has been made in this paper to appraise the socio-economic status of the tribal women respondents.

**Table-1: Socio-Economic Factors**

Category	Frequency	Percentage
<b>Age Group</b>		
18-25 (years)	54	18.0
26-35	123	41.0
36-45	73	34.3
<46	50	16.7
<b>Education</b>		
Illiterate	155	51.7
Primary level	70	23.3
Secondary level	52	17.3
Degree level	17	5.7
Degree & Above	6	2.0
<b>Marital status</b>		
Married	269	89.6
Widow	28	9.2
Divorced	3	1.0

**Impact of Empowerment:**

According to the empowerment is the process of challenging existing power relations and to challenge patriarchal ideology to transform the structures and institutions that reinforce gender discriminations and to gain access and control of both material and informational resources. SHGs are emerging as powerful tool of socio-economic empowerment of the poor in rural areas. after analysing the problems and prospects of self-employed women stated that as women have to play dual role, self-employment is better suited to them and having authority over enterprise she can maintain her own timings and adjustment. SHGs are initially formed on the foundation of the accumulated endowment of bonding social capital already existing in the community. The social capital produced by these as it matures through creation of new tie and linkages strengthens the community cooperative capacity. It articulates the community demands as they become aware of their rights which change the attitude of government bureaucratic officials, they become more responsive to the need of the community. The state society relationship will build. In this way, eventually becomes an associational framework for collaborative actions that produce public good. It also strengthens the local governance and political democracy by many members being elected in the panchayat raj system in India which is the local democratic governance. In self-help groups it is assumed that all poor households need to save and have the inherent capacity to save small amount regularly. Easy access to credit is more important than cheap subsidized credit. Poor are the best judge of their credit needs and good users and re payers of credit when formed in groups.

**Problems faced by self-help groups:**

1. Family discouragement: As women in India have to work amidst social taboos, restrictions etc., they are not supported much to undertake entrepreneurship by their family members.
2. Social Barriers: Women SHG in India are always seen with suspicious eyes, particularly in rural areas, they face more social barriers.

3. Caste and Religion: Though India is a secular country in practice, caste and religious systems dominate with one another and it hinders women SHGs.
4. Lack of self-confidence and risk bearing capacity: Women lack self- Confidence and always feel that they may not be successful and hence hesitate to take risks.
5. Psychological factors: Always women feel that she is 'women' and less efficient than men and hesitates to take risks. She has to play a dual role if she is employed or engaged in work. She has to strive hard to balance her family life with care hence feels better to be housewife

### **Conclusion:**

From the present study it can be concluded that self-help groups play various roles in the economic development which include allocating savings and credits, providing loan to members, financial inclusion of poor women, feminist empowerment, financial sustainability, poverty reduction, and assistance to women farmers and links to formal rural finance. It also helps to bring about awareness among rural women about savings, education, health, environment, cleanliness, family welfare, social forestry, etc. The self-help groups empower women and train them to take active part in the socio-economic progress of the nation and make them sensitized, self-made and self-disciplined. The SHGs have inculcated great confidence in the minds of rural women to succeed in their day-to-day life. Entrepreneurship of women has enhanced their economic status and decision-making power and SHG have played an important role in this accomplishment's enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

### **Future scope:**

Women are the part of our society but they have less authority. An egalitarian society cannot be created without women contribution. Generally, there is discrimination between men and women. Women have hindrances in every aspect of work. From centuries, societies have been trying to develop without giving women their rights. For the welfare of society, condition of women should be improved. Both male and females are components of a society and they are depending upon each other, the holistic approach a of 'live and let live' must be the primary motive of the human being in the 21st century

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