



Women Empowerment through Self-Help Groups: A Study of Hasanparthy Mandal in Warangal Urban Dist.

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Abstract: Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. Women empowerment is the ability to direct and control one's own life, but it is clear that such an individual empowerment of women is attained in relationship to the larger society. It is a process in which women gain control over their lives by knowing and claiming their rights at all levels of society. The study is dealt with the Women Empowerment through self help groups. SHG is an organization with fundamental principles like democratic approach and common decision-making, transparency, self-helping, repayment of loans and group development. The credibility of the group is dependent on these principles. Not only economical progress but also an "entire development" is the aim and mutual trust among the members is the credo of SHG.

Keywords: Self Help Groups, Women Empowerment,

Introduction

SHGs are novel and innovative organizational setup in India for the women upliftment and welfare. All women in India are given chance to join any one of SHGs for training and development, so as to be prospective entrepreneur and skilled worker. The SHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the SHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, bank must arrange financial assistance to carry out manufacturing and trading activities, arranging marketing facilities while the Governments will procure the product of SHGs, arrange for enhancing the capacity of women in terms of

leadership quality and arranging for the management of SHGs by themselves so as to have administrative capacity. As a social movement with government support. SHGs become more or less a part and parcel of the society.

Self Help Groups are considered as one of the most significant tools in participatory 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. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a



unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non Governmental Organizations by Government agencies. Linked not only to banks but also to wider development programme's. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However the significant success of several SHG's show that the rural poor indeed efficient to manage credit and finance. Generally a rural woman is considered as inferior, illiterate, and ignorant and tool in the hand of man. From the age of 10 to 12 years, she is an earning member of the parents and after marriage she becomes the sole property of her husband and his family. A woman of rural area is treated as wife, a mother of her children and a sister-in- law of her husband's family. Through she supplements the income of her husband's family, she has no freedom to spend even a rupee without her husband's consent. The fundamental aim of promoting SHGs is poverty alleviation and to achieve empowerment of women. The recent trends show significant changes in the promotional strategies for the SHGs. Financial needs like banking, saving, insurance etc, getting subsidies,

building organizations to gain political power also, are the purposes behind some of the SHGs. Empowerment 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 lives, and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making. Women's empowerment is not a Northern concept. Women all over the world, including countries in the South, have been challenging and changing gender inequalities since the beginnings of history.

Linking Women Empowerment with SHG's

The socio-economic empowerment of women is also reflected in the development programme of the country. In this part of the report, an attempt has been made to analyze the socio-economic profile of beneficiaries of SHGs of Amravati district. There is an emerging need to improve women status which should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women. It is idea of sharing power, of truly giving it way. Empowerment is the process through which individual gain efficiency, defined as the degree to which an individual perceives that they control their environment.

The empowerment of women involves four interrelated and mutually reinforcing components: (1) Collective awareness and capacity building and skill



development, (2) Participation and greater control, (3) Decision making power and (4) Action to bring about gender equality. In the present study most of beneficiaries are female (95.5%) belonging SHGs as compared to male (4.5%). Study reveals Self Help Groups touched upon lives of particularly poor women lived in rural areas. The number of SHGs linked to banks in Amravati district is 20033 as on September 2011 of which 90 percent were exclusively women groups. New issues have to be addressed to effect social and economical progress of our nation. The most important one is women's empowerment through self help groups. SHGs have undoubtedly begun to make a significant contribution in poverty alleviation and empowerment of poor, especially women in rural areas of our country. Women's contributions are vital and their empowerment would hasten the pace of social development. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the definite way to contribute to the economic growth and the overall development. The empowerment of rural women leads to benefit not only to individual women and women groups, but also to the families and the community as a whole.

Review of Literature

NABARD (2001) has made an attempt to bring forth the intricate challenges viewed from a variety of perspectives, areas requiring attention and thrust which promise remedies and multi-dimensional initiative and lessons from the experience of NABARD in the field of Women Empowerment. This study has emphasized on issues related to skill upgradation, training and technology transfer, marketing and exports, production of specialized handicraft items by women, networking and collaboration

of various agencies, access to information and counseling, finally, simplification and popularization of existing schemes. It has concluded that utmost importance should be given for transformation of micro groups to Small/Medium Enterprises through strengthening credit delivery to women groups.

Sathyasundaram (2003) in his study indicates that SHG- Bank linkage programme has helped the weaker sections, enhanced the saving habit, improved the repayment percentage, increased employment opportunities, enhanced self-confidence of the members and made members more assertive in facing social evils.

Chandramani (2005) has argued that Women's empowerment is first step towards social change. This begins with the awareness about their rights and capabilities and the understanding as to how the socio-economic and political forces affect them. The author opines that SHGs are the most powerful means to empower women and to promote their income generation and bargaining power and improve the quality of life.

Krishnan (2009) in his carried out in Kerala with the objective of assessing the experiments of the SHG intervention of a Non-Governmental Organization (NGO) called the Shreyas and the Government Organization called the Kudumbashree in the process of women empowerment. The results of the study have shown a significant contribution of micro-finance programmes to women's empowerment. The study concludes that the micro-finance has benefited the women members to enhance their role in society, family decision-making and mobility.

Sudharshan (2011) in his study on impact of women SHGs in the economic development of Andhra Pradesh revealed that functioning of women SHGs reduced



the debt burden in rural areas and also infers that number of working days of the respondents increased substantially after joining the SHGs.

Objective of the Study: The main objective of this paper Impact of Self Help Groups on Women Empowerment in Hasanparthy Mandal of Warangal Urban District in Telangana.

Methodology

For the purpose of present study, 100 women sample from Hasanparthy mandal of Warangal Urban District are

selected. Of this, the four villages, Ananthasagar, Jaigiri, Madipally and Devannapet were selected for this study, 25 samples from each village for this study. The sample respondents are selected mostly by adhering to the simple random sampling. In this study primary data were collected from directly respondents by pre-designed questionnaire. Simple percentage, graphs and other relevant statistical techniques were adopted.

Table-1 Age of respondents

Age	Percentage
Less than 20	17
20 to 40	39
40-60	33
60 above	11
Total	100

Source: Primary data

Table 1, shows the distribution of sample respondents by age. It is found that 39% of the respondents are in the age of 20 to 30 years followed by 33% respondents are in the age of 40 to 60 years, 17%

respondents are in the age of less than 20 years and 11% in the above 60 years. The majority of women in SHG are found to be relatively young.

Table-2 Educational status of respondents

Education level	Percentage
Illiterate	43
Primary level	21
Secondary level	08
High school level	7
Inter	09
Above Inter	12
Total	100

Source: Primary Data

Table 2, refers to the distribution of sample respondents by their education. It is observed that 43% of respondents are illiterates. 21% with primary education,

12% with above inter education, 9% with inter education, 8% with secondary level education and 7% of respondents are high school level education.



Table-3 Occupation of the respondents

Occupation	Percentage
Agriculture	57
Caste Based Service	32
Others	11
Total	100

Source: Primary Data

Table 3, refers to the distribution of sample respondents by their occupation. It is observed that 57% of respondents are involved in agriculture followed by 32% are involved in caste based services and 11% are involved in other sources. Thus, the occupations of the most of the respondents are agriculture.

Table-4 Income of the respondents

Before joining Monthly Income		After joining monthly Income
Income	Percentage	Percentage
Less than 2000	54	26
2001-4000	29	41
4001-6000	11	19
6001 above	6	14
Total	100	100

Source: Primary Data

Table 4, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 54% of respondents were got less than Rs.2000 followed by 29% of respondents got between 2001 to 4000 Rs, 11% of respondents got between 4001 to 6000 Rs and 6% of respondents got above Rs 6000. After joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000 followed by 26% of respondents are getting less than Rs 2000, 19% of respondents are getting between Rs 4001 to 6000 and 14% of respondents are getting above Rs 6000. Thus the most of the respondents increased their income for month.

Table-5 Reasons for joining in Self Help Groups

Reasons for joining Self Help Groups	Percentage
for Family Support	34
For increase Saving	15
For getting loan	19
for business	18
for other purpose	14
Total	100

Source: Primary Data



Table 5, refers to the distribution of sample respondents by reason for joining in self help groups. It is observed that 34% of respondents for family support followed by 19% of respondents are for getting loans, 18% of respondents are for

business purpose, 15% of respondents are for increasing savings and 14% of respondents are for other purpose. Thus, the most of the respondents said that for family support.

Table-6 Investment for growing money

Investment purpose	Percentage
Yes	63
No	37
Total	100

Source: Primary Data

Table 6, refers to the distribution of sample respondents by investment for growing money in future. It is observed that 63% of respondents are investing for growing money and 37% of respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields.

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 Hasanparthy Mandal of Warangal Urban 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 further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Telangana. There are numerous examples of women earning a substantial income out of the

micro-enterprises, women being, local leaders, women heading households and having a major say in family matters. It is crucial that such projects should be part of an organizational strength, reaching women to challenge gender inequality and economic injustice. The researcher presents this study with the fervent hope that this will draw the attention of the authorities, departments and organisations concerned with micro-finance and SHGs on various issues in respect of the development of women empowerment. Further SHGs are concerned with the development of women in all respects along with a sound knowledge about their rights and duties. To make the SHGs really meaningful and successful, the government at different levels have to intervene in a large scale not as provider of finance or provider of other inputs, but as facilitator and promoter. It is also thus important to view micro-credit programmes as a complement rather than a substitute for effective policies to be able to transform national and international development of women



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