

## Impact of SHG programme on empowerment of farm women of Southern states

K. INDIRA BHAI AND C. VIJAYALAKSHMI

### ABSTRACT

The Study was intended to study empowerment of farm women who are beneficiaries of SHG programme of two Southern State, Andhra Pradesh and Tamil Nadu. The method of study adopted was Meta Analysis of Case Studies of 114 beneficiaries. The study has confirmed that the SHG programme has been able to realize a limited concept of empowerment, mainly related to income generation and the related power that it confers on the beneficiaries. A course re-direction is called for to enable the realization of the ultimate aim of empowerment defined holistically, for which a few suggestions are made in the paper.

**KEY WORDS :** SHG programme, Farm women, Empowerment, Meta analysis, Case studies

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### INTRODUCTION

The presence of farm women in the population of India has always been very strong in terms of numbers. This situation is to be expected when women constitute half of the human population in India and rural women constitute 77% of the total female population. The figures on work participation rates show higher rates for women in rural areas. All India figures of work participation rates are 30.98 for women in rural areas and 11.97 for urban. This difference is reflected in all the states including states in southern India, (Government of India, MSPI Reports, 2002, 2007). Rural-urban difference is seen to become wider when percentage distribution of workers (main + marginal), according to category of workers by sex and by sector is presented. Women constitute 79.86 of workers engaged in agriculture category in rural areas as compared to 15.29 in urban areas. Within agricultural category, the percentage of women engaged as agricultural labourers is 43.40 while it is 11.03 in urban areas. (Government of India, MSPI Reports 2002, 2007). The concentration of women in this category of workers and its assessment as amongst the lowest paid in the country have made the term "feminization of poverty" applicable to this condition. Poverty by definition implies low absorptive capacity in development programmes. It became evident that moving

out this large section of people from their high poverty levels and the specific targeting of women in all developmental plans was a pre-condition for national development. It is in this context that the SHG programme for women was introduced as a national scheme. The objectives of SHG programme however, go beyond poverty alleviation. They have been stated as: 1. Poverty alleviation through income generating activities as the basis for economic empowerment. 2. Access to informal credit with all other requisites as follow up possibilities. 3. Changes happening in different aspects of the lives of beneficiaries as expected outcomes. 4. In the long run, these changes would result in the building of new skills, behaviours and attitudes with empowerment of women as the ultimate goal.

The SHG programme has been in operation for a sufficiently long period for assessment studies to be conducted. Studies on SHG have recorded that the beneficiaries have control over the income generating activities and therefore have income of their own. Linked to the income generating activities, opportunities have widened in life style and certain changes in behaviour have happened in the beneficiaries. (Galab and Rao 2009). It is possible to state that the first three objectives of the SHG scheme are being fulfilled to a certain extent. The level of

#### Correspondence to:

K. INDIRA BHAI, Department of Population Studies, Annamalai University, Annamalai Nagar, CHIDAMBARAM (T.N.) INDIA

#### Authors' affiliations:

C. VIJAYALAKSHMI, Department of Population Studies, Annamalai University, Annamalai Nagar, CHIDAMBARAM (T.N.) INDIA