

RESEARCH ARTICLE :

Role of self-help groups in the empowerment of women: A study in Karimnagar district of Telangana sate

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SUMMARY : Self help groups systematically empowering marginalized grass root level women by way of income generation and capacity building. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in self-help groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study deal with the role of self-help groups in the empowerment of women in Karimnagar district of Telangana State, India. The facts pertaining to the study has been collected from both the primary and secondary data are collected and the age, education, socio-economic variables etc are analysed in demographic information. The study centred on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

KEY WORDS :

Woman empowerment, Self help group,

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BACKGROUND AND OBJECTIVES

The origin of SHG is from the brain child of Gramin Bank of Bangladesh which was founded by the economist Prof. Mohammad Yunus of Chittagang University in the year 1975. The self help group systematically empowering marginalized grass root level women by way of income generation and capacity building. Women empowerment is a world issue. The economic empowerment requires transfer of management skills and control of the economic activities, which

enable them to feel confident. Empowerment would be attained when women are actively involved in the larger struggle for social change. Education of women will place them an equal footing with men in decision making. Empowerment through education leads to their greater participation in government, community institutions and better entrepreneurial opportunities. In real sense, empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access

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to knowledge and resources, greater ability to plan lives, more control over the circumstances which influence lives and freedom from customs, beliefs and practices.

In this empowerment process, SHGs (Self-help groups) help the women to empower economically. A SHG is a small economically homogeneous affinity group of the rural poor who have volunteered to organize themselves for eradication of poverty, to meet their emergency needs and to save small amounts regularly. SHG acts as a tool for community organization, an activity of socio-economic development and a strategy for women's empowerment. It is a means with which to achieve goals of minimum requirements of consumption. SHGs formed to achieve their targets and make collective efforts:

- To inculcate the habit of saving and banking habit among the rural women.
- To build up trust and confidence between the rural women and the bankers.
- To develop group activity so that various welfare and development programmes can be implemented in a better way with the participation of these women groups.
- To achieve women and child welfare programme goals by actively involving these groups in universal immunization programme, small family norm, universal elementary education etc.

Women empowerment :

Empowerment for women in India requires a crosscutting approach and one which addresses the diversity of social structures that govern women's lives. Identity politics in India is a very critical political instrument, which is both used and abused throughout political and social institutions. There are numerous social movements fighting for the rights of the marginalized, such as the Dalit rights movement, the tribal rights movement, etc. These movements have achieved many gains in assuring representation of the traditionally marginalized communities into mainstream society. Women's rights within these movements are largely unarticulated and thus reinforce inequalities within the very structures from which they are demanding inclusion. Empowerment approaches for women therefore is not only about providing services, but also about recognizing their lived realities of multiple layers of discrimination that hinder their access to services.

One thing is certain that literacy could be one of the

first steps to empowering women to participate more equally in society and free themselves from economic exploitation and oppression. So, empowerment of women means, improvement of their status, particularly in respect of education, health and economic opportunity.

RESOURCES AND METHODS

Telangana state is one of the forerunners in SHG movement. A multi stage purposive random sampling is adopted. Out of 31 districts in the state. Karimnagar district was selected as per convenience. Karimnagar is divided into two divisions. Jammikunta mandal from Huzurabad division and Choppadandi mandal from Karimnagar division were selected, respectively. But, SHGs involved in business activities, a total of 10 SHGs were selected and member's accounts for 140 sample size.

OBSERVATIONS AND ANALYSIS

It is evident from the Table 2 that, after joining SHGs the number of non-earning members was dramatically reduced from 40 (28.6 %) to 10 (7.1 %). The monthly income of all the members improved. As the members who were earning less than Rs.1000/- who constitute 20 per cent before joining SHG was reduced to 13.6 per cent after joining SHGs. In contrary, members earning between Rs.1001 to 2000/- were increased to 25.7 per cent from 21.4 per cent. The members who were earning between Rs. 2001 to 3000/- increased to 24.3 per cent from 14.3 per cent after joining SHG's. The members who were earning between Rs. 3000 to 4000/- previously

Table 1 : Sample of SHG women members

Sr. No.	Self-help group name	Name of the business	Number of members selected
1.	Priyanka	Cloth store	14
2.	Sravanthi	Goat business	14
3.	Kalpana	Milk business	14
4.	Manasa	Kiranam and general store	14
5.	Pudami	Ladies emporium	14
6.	Sandhya	Vegetable shop	14
7.	Kranthi	Bakery	14
8.	Mythri	Chicken centre	14
9.	Samatha	Fruit shop	14
10.	Laxmi	Ladies tailor	14

Source: Data collected from Field survey

Table 2 : Monthly income of member before and after joining SHGs

Sr. No.	Monthly income in Rs.	Before joining		After joining	
		No. of members	Percentage	No. of members	Percentage
1.	Non-earning	40	28.6	10	7.1
2.	Less than 1000	28	20.0	18	13.6
3.	1000-2000	30	21.4	36	25.7
4.	2001-3000	20	14.3	34	24.3
5.	3001-4000	10	07.1	16	11.4
6.	Above 4000	12	08.6	25	17.9
	Total	140	100.0	140	100.0

was 7.1 per cent, now their earnings have been increased to 11.4 per cent. The members who were earning above Rs. 4000/- increased from 8.6 per cent to 17.9 per cent.

Socio-economic profile of the members:

Socio-economic background of the individual tends to influence the empowerment of sample has been enquired in terms of some important variable such as age, caste, education and income. The sample for this study has 140 members. Socio-economic profile of the members revealed as follows:

Table 3 : Age groupings

Sr. No.	Category	Frequency	Percentage
1.	Young age (25-35 years)	45	32.1
2.	Middle age (36- 54 years)	83	59.3
3.	Old age (55 and above years)	12	08.6
	Total	140	100

Age is an important variable of socio-economic status through which one can be empowered which is an important determinant of empowerment of women. In terms of the variable of age, the members of SHG women have been grouped under three age groups. Those who come under the age between 25-35 years (32.1%), they have been grouped under the 'young age group'. Those who were 36- 54 years (59.3%) have been grouped under the 'middle age group' and those who were 55 years and above (8.6%) have been grouped under 'old age group'. From the findings it is depicting that, majority of the members were belong to middle age group category of 36-54 years. Neither the members are too young and nor too old. So there is vast scope for SHGs to achieve future goals.

Among the Educational Groupings it is found that the illiterate group constitutes 12.1%, the primary educated group constitutes 58.6%, the secondary

Table 4 : Caste and educational groupings

Sr. No.	Education categories	Number	Percentage
1.	Illiterate	17	12.1%,
2.	Primary educated group	82	58.6%,
3.	Secondary educated group	32	22.9%
4.	College educated group	9	6.4%
	Total	140	100
	Caste		
5.	General	74	52.9%,
6.	Scheduled Castes (SC)	29	20.7%
7.	Scheduled Tribes (ST)	37	26.4%
	Total	140	100

educated group constitutes 22.9% and the college educated group constitutes 6.4% of the total sample. Thus, the sample has been greatly dominated by the primary educated group.

It has been emphasized that today caste plays more important role in politics than socio-economic condition. Especially caste factor alone can influence everything, even matters like canvassing of votes, putting up candidates for elections, formation of ministries and distribution of portfolios. It is found from the sample that the General Castes, Scheduled Castes (SC) and Scheduled Tribes (ST) constitute 52.9%, 20.7% and 26.4%, respectively.

From the Table 5 it is evident that, after joining the SHGs, per every 100 members 90 per cent members said that they are active in making decision in community and households, 85 per cent reported that their standard of living have improved, 80 per cent of member said that they had the habit of saving, 75 per cent reported that they have economic independence and improved their socio-economic condition. Indicators like management and proper utilization of credit (15 %), debt liberty (25 %), additional employment (20 %), leadership qualities

Table 5 : Empowerment after joining SHG

Sr. No.	Indicators of empowerment	Percentage
1.	Economic independence	75
2.	Improved standard of living	85
3.	Decision making in community village and house holds	90
4.	Management and proper utilization of credit	15
5.	Debt liberty	25
6.	Self expression of voice	65
7.	Habit of saving	80
8.	Leadership qualities	45
9.	Additional employment	20
10.	Improved socio-economic condition	75

(45 %) are below 50 per cent.

Major findings:

The SHGs have made a lasting impact on the lives of the women particularly in the rural areas of India. Their quality of life has improved a lot, as: 1) Income, savings and consumption has increased. 2) They have become bold and can speak freely in front of a big crowd. 3) Fearlessness to carry out any type of official work. 4) They are freely mobilising in the society and have made many friends. 5) They feel that now they are more popular and socially active. 6) Increased self-reliance and self confidence. 7) The illiterate and semi-literate women have got a sense of satisfaction and wish fulfilment. Now they have become productive and the important members of the family. 8) They got high self esteem which enhances their capacity to work. 9) With improvements in women's socio-economic conditions they had wide economic opportunities and can able to take collective actions, there has been a significant decline in gender based problems such as domestic violence, dowry, polygamy etc. Interestingly, some of them are motivating other women to form SHGs so that they also can reap the benefits. Thus the SHGs have achieved success in bringing women to the mainstream of decision making.

Conclusion :

The economic progresses of the country dependent on the both male and female work force, both are treated as two faces of a coin. Earlier, women were confined only to home activities but now there is a tremendous change and progress in the socio-economic condition of the women. It therefore a good starting point to look at what we know so far about 'Best Practice' in relation to micro-finance for women's empowerment and how different institutions can work together. It is clear that gender strategies in micro finance need to look beyond just increasing women's access to savings and credit and organizing self-help groups to look strategically at how programmes can actively promote gender equality and women's empowerment. There have been reports of women's self-help groups serving a social audit. No doubt, the SHG movement in India have been in the correct direction. Need of the hour is to empower women more and more in social, cultural, economic, political and legal matters.

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