



ROLE OF SELF-HELP GROUPS IN EMPOWERMENT OF WOMEN

A Sociological Study of Nalgonda District in Telangana State

Dr.Padmavathi Surepalli

Department of Sociology,
Osmania University,
Hyderabad,
India

ABSTRACT

India is a country of diversity and having rich traditions and culture. From the ancient period onwards, women used to get lot of respect but this respect is merely spiritual, and therefore, women are not allowed to involve in the decision making process. As a consequence, the level of empowerment is very low among the women. This trend was continued upto the modernity that was reached India with the advent of British colonization. As we know that modernity inclined to propagate equality, liberty and fraternity across the globe and offered equality irrespective of gender, religion, class, caste and creed, thereby, a new paradigm shift took place in all shades of human life. Later, a major shift that took place in the form of Globalization which brought the world onto a platform and talked much of economic viability and empowerment of individuals. As a result, many international institutions like International Monetary Fund (IMF) and World Bank believed that savings are possible with women and in collective action, this phenomenon is more suitable for women of Third-World Countries. To realize their dream, they suggested the Indian government to form Self-Help Groups (SHGs) for the empowerment of women. And, the Government of Andhra Pradesh had greatly emphasized and promoted extensively the idea of Self-Help Group. All most every women of Andhra Pradesh state became part and parcel of this Self-Help Group (SHG), thereby, the state of Andhra Pradesh became notable and popular of SHGs.

KEYWORDS: *Women Empowerment, feminist, Andhra Pradesh, occupation etc.*

INTRODUCTION

The application of women's studies knowledge can contribute to the formation of egalitarian societies and promote real development by beginning to institutionalize new relationships that express an equal valuing of gender, sexuality and other forms of cultural diversity. Feminist activism has challenged gendered power relationships produced our global society as unequal material and cultural relationships and by practical and other hierarchical ideologies. Applied

feminist work requires understanding of how to intervene in power relationships. It involves the exploration of past, current, future cross-border relationships, and the forms of democratic interest groups that shape new development and lead to healthy societal arrangement (Kalpan 1997).

A change is coming. As the world has become more dependent on women and their contribution, the gender order has been exposed, helping to undermine persistent gender myths and inviting people to participate in social change. Applied activism is

practical feminist work in our changing world and it relates to all egalitarian efforts to create real development.

A consensus has recently emerged among scholars and practitioners of development that micro credit in the form of small loans for the purpose of promoting small scale enterprises- can provide a veritable panacea for poverty World-wide. This consensus exists in the context of the decisive shifting of development practice over last two decades from state-led to market –led approaches. Planners now regard markets as the favored mechanism for achieving not only economic growth and efficiency, but also political freedom and social Justice. In poor agrarian economies where a majority of the population continues to rely on small holder production and petty trades moreover, the prevailing neo liberal orthodoxy has assumed a distinctively feminized character, as development interventions increasingly target women as the desired beneficiaries and agents of progress. Development literature offers two predominant representations of the recent transformation from state-led to market-led to approaches – One emphasizing the expanding role of market forces and competition in determining state economic policy and another concentrating on the loss of State capacity, or the political ‘ Hollowing out of the nation-State (Jenop B: 1994).

Advocates as well as critics of the former have attributed the emergence of market-led development (and the demise of the development State) to the World-wide interpretation of markets commonly referred to as ‘globalization’, these condition require that states adopt new approaches, if they wish to survive, let alone compete, in an increasingly globalized world (Killick: 1993).

The role of the State under these circumstances is reduced to deregulating or liberalizing distinct national economies to facilitate the flow of capital and the competitiveness of markets.

Women were a distinct set of the poor (Devaki, 1981) with their own characteristics both in the economic as well as in the Social field and while their struggles for recognition and empowerment were legitimate and important, the larger or more prior problem or need was to clear the under growth before expressing a specific gender concern (L C Jain, 1985).

World wide and through the ages, women have generally had primary responsibility for child care and for the care of the elderly and other dependent persons. This work, in what is known as the ‘Care economy’ pays very low or no wages (Wilson, 1999) and the concentration of in it has contributed to gender inequities a both sides of the budget (Barnett, 1999).

Material inequalities between Women and men, arised have not been eradicated by legislation, and those responsible for directing equality policy

initiatives are now focusing less on morally desirable outcomes in favor the pursuit of efficiency and the competitive edge.

Of late, there is a paradigm shift in development process in incorporating the gender concerns as an important element of development strategy.

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 the SHG is that it acts as the platform for members to provide space and support to each other. SHGs comprise 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.

Though the Government has continued to allocate resources and formulated policies for the empowerment of women it has become strikingly clear that political and social forces resist women’s rights. In the name of religious, cultural or ethnic traditions, these have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building is the lack of economic independence. Planners and policy makers have been eagerly searching for certain alternatives. The participatory approach of development has emerged as a vital issue in development policies and programs for women.

OBJECTIVES OF THE STUDY

The study also intended to study the implications of SHG on its members vis-à-vis their attitudes, saving patterns, coping mechanism, social relations, leadership qualities, participation in decision making and so on.

HYPOTHESES

It is believed that women in collective action prone to positive changes in all regard, hence, the membership in SHG has pervaded impact on the women. Next, a distinct difference is observed among the women in SHG with respect to saving, hygiene, decision making, participation in developmental activities, outlook and understanding the life world and so on.

METHODOLOGY

To realize the objectives and hypotheses, descriptive research design was formulated and Nalgonda district in Telangana State has been chosen as the area for this study as SHGs are more active in this district. Further, the total number of Self-Help Group Members residing in selected nine villages from three mandal (Narkatpally, Munugode and Nalgonda) have been considered as the universe for this study whose population constitutes 29,383. Out of which, 1% of samples were picked up and altogether 300

respondents have been considered as the standard sample size. The simple random method of sampling was adopted to draw the sample respondents from universe. A semi-structured interview schedule was administered for the collection of primary data from the sample respondents. Further, the collected data was tabulated and analyzed through simple and cross-tabulation with the help of percentages and ratios. And, the whole study was arranged in six chapters.

MAJOR FINDINGS

The major findings of the study are mentioned below followed by conclusions and suggestions.

- 27.7 percent of the SHG women respondents are from the age range of up to 25 years, 58.7 percent are from the age range of 26-35 years and 13.6 percent are from above 35 years age range. As far as social status is concerned, 22.3 percent are from the socially advanced castes, followed by 50.3 percent are from socially backward castes and 17.7% are from scheduled castes and 9.7% belong to scheduled tribes. The data pertains to level of education states 76.3% are equipped with upto school level education and 23.7% studied above school level education. Family structure of the respondents denotes 15.7% hail from joint family whereas 84.3% from nuclear family.
- With regard to their profession, 16% involve in agriculture, 50.7% engage in caste based services while 33.3% are agriculture labor. Regarding their economic status, 54.7% are absolutely poor and 35.3% are relatively poor and 10% are above the poverty line. Besides, a viable portion of them engage alternative livelihoods namely embroidery, tailoring, saree rolling, beauty parlor and making ready-made garments. Making paper plates and cups is also one of the important alternative livelihood.
- 78.3% have opined that they have taken membership in SHGs due to government's encouragement. The rest of them preferred savings mobilization which drove them to take part in SHG. The reason for membership is collateral security is considered as one of the responsible factor. Wish to become entrepreneur is also one of the factors to take

membership. 68% opined that they have taken membership in SHGs by the force of the relatives. As a solution to unemployment, and to actualize their potentialities also leading factors to take membership in SHGs.

- Government's encouragement, savings mobilization, collateral security, and future safety needs have encompassed with SHG membership. Solution to unemployment, actualization of individual potentialities, savings mobilization, to become an entrepreneur and future safety needs are also closely associated with SHG functions.
- The social status of the SHG members is directly linked to be part of SHG in terms of getting a solution to unemployment, to focus on to actualize the potentialities, to get encouragement from government, to save money for future, to resolve the problem of collateral security, to emerge as an entrepreneur and future safety needs.
- The independent variables like educational levels and typology of the SHG members' family is directly associated various aspects like getting a solution to unemployment, to get focus to actualize the potentialities, to get encouragement from government, to save money for future, to resolve the problem of collateral security, to emerge as an entrepreneur and future safety needs.

SOCIO-DEMOGRAPHIC PROFILE OF THE SHG WOMEN

An attempt is made in this chapter to discuss the socio-demographic profile of the SHG women respondents. The said profile includes age, social status, education, occupation, economic status, type of family, name of activity. The said profile does have a lot of bearing on the decisions of the women entrepreneurs. The socio-economic behavior of the people depends upon the age. The decisions of the people differ between old aged to the youth. In the social structure, the behavior of the people varies from one caste to the other and upper to lower castes. Differences in education make a lot of difference in the quality of the decisions. Resources and activities are influenced by the type of occupation people are involved in.

Table-2.1
Age of the SHG women respondents

Age	Frequency	Percent	Cumulative Percent
Up to 25	83	27.7	27.7
26-35	176	58.7	86.3
Above 35	41	13.6	100.0
Total	300	100.0	

Source: Primary data

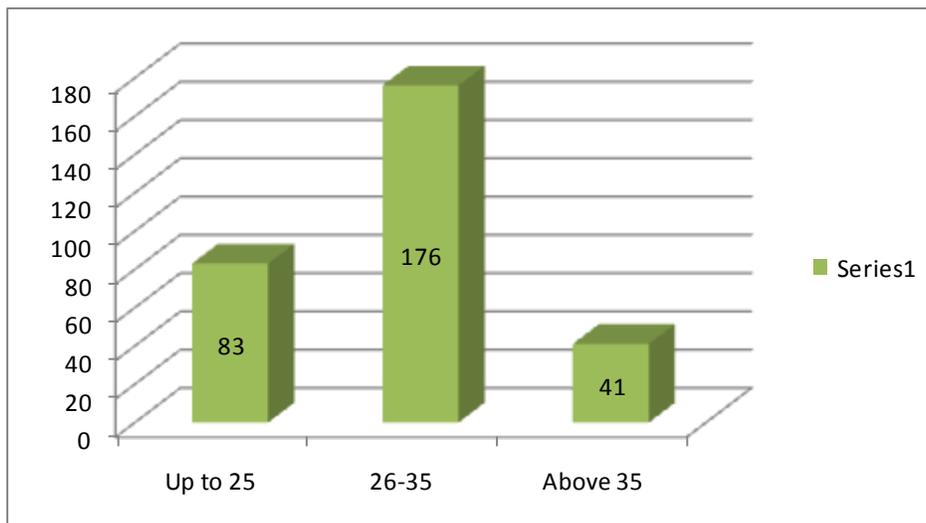


Table-2.1 shows the distribution of the SHG women respondents by their age. It is observed that 27.7 percent of the SHG women respondents are from the age range of up to 25 years, 58.7 percent are from the

age range of 26-35 years and 13.6 percent are from above 35 years age range.

Table-2.2
Social status of the SHG women respondents

Social status	Frequency	Percent	Cumulative Percent
OC	67	22.3	22.3
BC	151	50.3	72.7
SC	53	17.7	90.3
ST	29	9.7	100.0
Total	300	100.0	

Source: Primary data

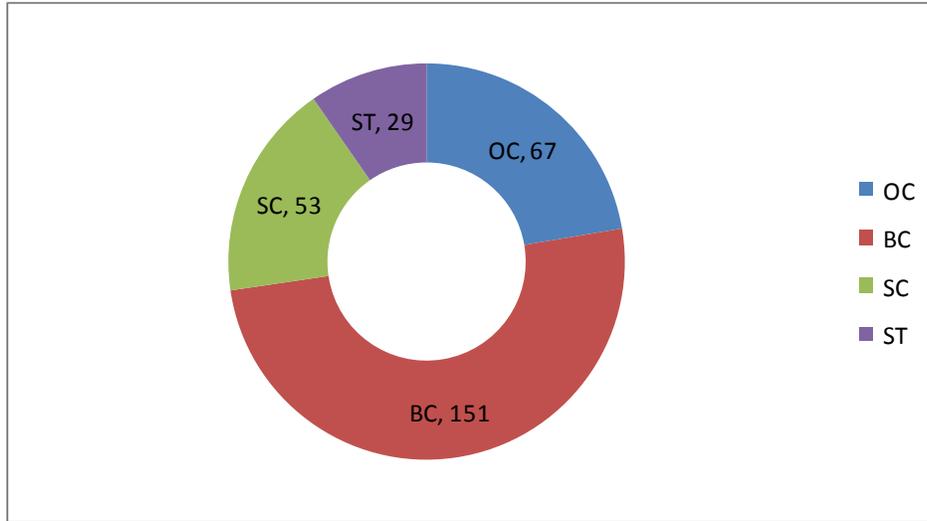


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from scheduled castes and 9.7 percent are from scheduled tribes.

Table-2.3
Education of the SHG women respondents

Education	Frequency	Percent	Cumulative Percent
Up to school level	229	76.3	76.3
Above school level	71	23.7	100.0
Total	300	100.0	

Source: Primary data

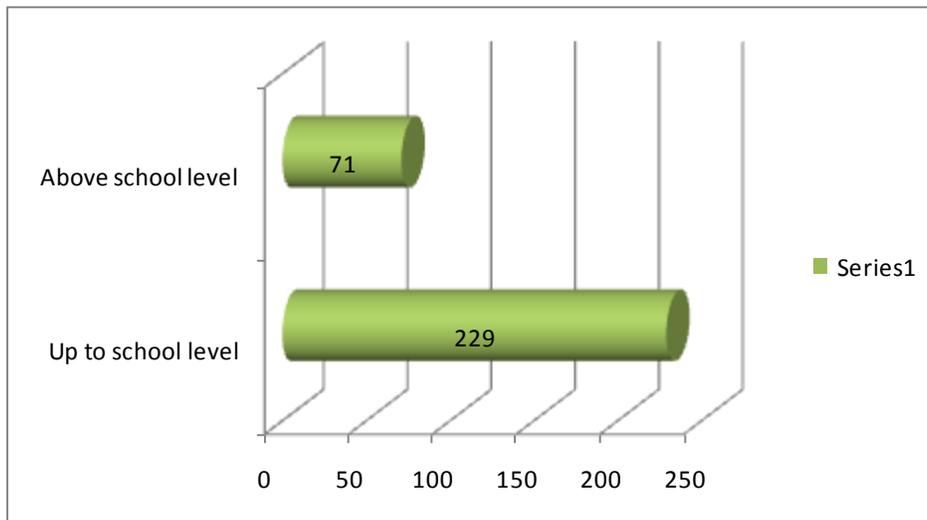


Table-2.3 shows the distribution of the SHG women respondents by their education. It is observed that 76.3 percent of the SHG women respondents are

equipped with up to school level education and 23.7 percent are equipped with above school level education.

Table-2.4
Occupation of the SHG women respondents

Occupation	Frequency	Percent	Cumulative Percent
Agriculture	48	16.0	16.0
Caste based services	152	50.7	66.7
Labor	100	33.3	100.0
Total	300	100.0	

Source: Primary data

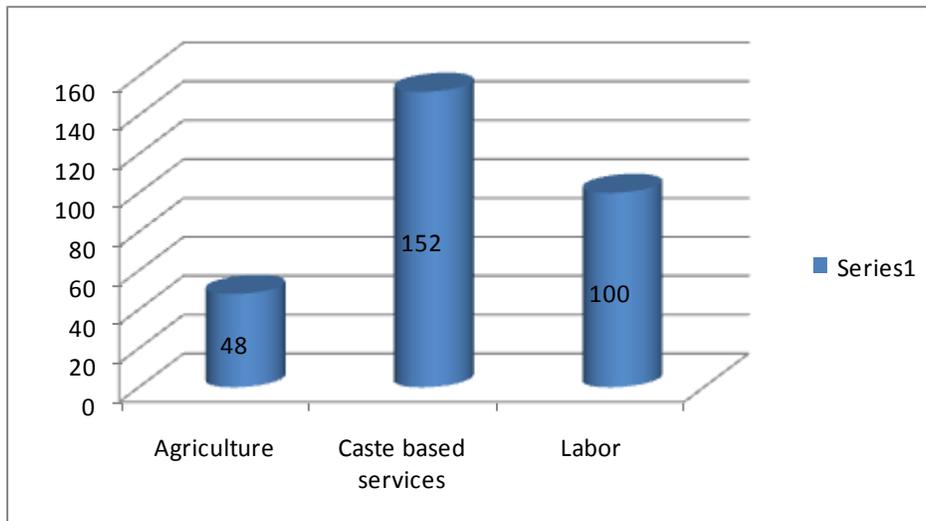


Table-2.4 shows the distribution of the SHG women respondents by their occupation. It is observed that 16 percent of the SHG women respondents are involved in agriculture, 50.7 percent are involved in caste based services and 33.3 percent are agriculture labor.

India is a country of diversity and having rich traditions and culture. From the ancient period onwards, women used to get lot of respect but this respect is merely spiritual, and therefore, women are not allowed to involve in the decision making process. As a consequence, the level of empowerment is very low among the women. This trend was continued upto the modernity that was reached India with the advent of British colonization. As we know that modernity inclined to propagate equality, liberty and fraternity across the globe and offered equality irrespective of gender, religion, class, caste and creed, thereby, a new paradigm shift took place in all shades of human life.

Later, a major shift that has taken place in the form of Globalization which brought the world onto a platform and talked much of economic viability and empowerment of individuals. As a result, many international institutions like International Monetary Fund (IMF) and World Bank believed that savings are possible with women and in collective action, this phenomenon is more suitable for women of Third-World Countries. To realize their dream, they suggested the Indian government to form Self-Help Groups (SHGs) for the empowerment of women. And, the Government of Andhra Pradesh had greatly emphasized and promoted extensively the idea of Self-Help Group. All most every women of Andhra Pradesh state became part and parcel of this Self-Help Group (SHG), thereby, the state of Andhra Pradesh became notable and popular of SHGs.

However, the SHG has emerged as an alternative development model across India. Government and

Non-Governmental Organizations have given much priority for Self-Help Groups in terms of allocation of grants, offering loans with less rate of interest, promoting entrepreneurship, encouraging women to get into politics.

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