



# Women Empowerment Through Self Help Groups

(A micro level study of Kanteru Village in Guntur District)

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## Abstract

The paper study is based on primary data. The primary data is collected with the help of a pre-tested questionnaire. Kanteru village of Guntur district is selected for the present study. 100 sample villagers are selected for the study from different social categories, viz., OC, BC, SC and ST in proportion with their population in the village. The data are collected with the help of the structured questionnaire. Stratified random sampling technique is adopted for the study. Simple statistical tools such as percentages are used. Substantial part of the paper is based on tabular analysis. The paper concluded that highest percentage of the respondents aware about self help groups through the already joined members of the self help groups. Majority of the respondents have joined the self help groups for getting loan to purchase livestock etc. Majority of the respondents have joined the self help groups during 2018-2019. More than half of the respondents stated that their husbands are encouraging them to join in the SHGs. Highest percentage of the respondents stated that their family members are discouraging them towards joining and functioning in the self help groups. Most of the respondents stated that it is a time consuming process. Highest percentage of the respondents stated that functioning of the officials connected with SHGs is good. Highest percentage of the respondents stated that the training imparted is not sufficient to learn the skills effectively. Majority of the respondents have given an amount ranging between Rs.10, 000/- and Rs.20, 000/-. Majority of the respondents are repaying the loan amount within 10 months. Most of the respondents stated that there is an improvement in awareness about various things after joining in the self help groups. Largest percentage of the respondents stated that relations with the society have been improved after joining in the self help groups. Highest percentage of the respondents stated that they are not getting regular income through self help groups. Most of the respondents stated that they are both socially and economically developed. Majority of the respondents stated that there is substantial upward change in income generation after joining in the self help groups.

## Introduction

The term 'empowerment' became popular in the field of development especially with reference to women in the mid 1980's. It has become the key solution to many social problems like high population growth rates, environmental degradation and low status of women. Empowerment is defined as a process by which women gain greater control over resources (income, knowledge, information, technology and skill training), challenge the ideology of patriarchy and hence participate in leadership, decision making process. Empowerment is giving legal and moral power to an individual in all spheres of life – social, economic, political, psychological, religious and spiritual, which are essential for the survival and overall development of the mankind. Empowerment expresses the bold idea that all people have claims to social arrangements that protect them from the worst abuses and deprivations and secure the freedom for a life of dignity.

Further, social attitudes, psychological and cultural climate of the society discriminates against women. Due to the patriarchal social order, there are major social processes and institutional arrangements that reinforce and perpetuate subordination of women. The crucial areas of sexuality, fertility and labour remain in the control of men. All these lead to empower women. According to 2001 Census, the sex ratio (number of women per 1000 men) is 933. The literacy rate is 39.42 per cent for women and 63.86 per cent for men. Women's participation rate in the labour force has been declining. Both in the organized and in the unorganized sectors of the economy, women have been contributing substantially and yet their contributions go unnoticed by the family as well as the society. Women work remains invisible and underrated.

Empowerment of poor women is seen as the only means of poverty eradication. So, any economic strategy of empowering these poor rural women must make provision to link the nature of employment with the skill training required for efficiently running it. Other points needed for improving the same are increased access to credit, marketing, training, skill management, improved technology, enterprise management and social status and power.

Literacy and education, awareness, self-confidence, assertiveness, collective strength partaking in the decision – making process are some of the essential prerequisites of empowerment. The objective of empowering women is a monumental one.

India has seen a growing recognition of the problems and issues concerning women in the past decade, by making two interventions that have contributed towards generating processes of empowerment for women. One is the 73<sup>rd</sup> and 74<sup>th</sup> amendments, which make it mandatory for a one-third reservation of seats in local self-governing bodies, and the other, the formation of self-help groups of women around micro finance. The widespread efforts and concern with gender inequality culminated in the year 2001 being declared as the Women Empowerment Year.

There are several Self-Help Groups, which are doing commendable work for the upliftment of women. However, it is the changes in the power structure within the household are the most difficult thing to achieve record or observe. Women have to negotiate for more 'space' in decision – making at home individually. Women have acted or reacted in different ways – from staying oppressed, tolerating to take on attitudes of power. By and large, they have negotiated rather than confronted and maintained relationships despite severe odds than rejecting them altogether.

### **Progress of SHGs in India**

Self Help Groups (SHGs) have helped micro-enterprises by women individually and as groups. The newspapers frequently reported successful such endeavours in the recent years. The examples are raising vegetables in the land commonly owned, readymade garment making developing model forms, integrating agriculture, horticulture and animal husbandry, cultivation of medicinal herbs, mushroom cultivation, pot making, stone quarrying, sheep breeding, preparation of pickles, running canteens in government office premises taking on lease, sheet metal products, running a minibus, setting up mechanized dry cleaning centers, running public distribution outlets and so on. Empowerment will facilitate women to enhance their self-image, to become active participants in the process of social change, question injustice and inequality and development skills to assert them. As a result, they would gain greater control over their lives. Though extremely desirable, empowerment will not be easily brought about as a lot of social resistance is predicted. The force against women are multiple and deep rooted, also, they are systematically organized. The demands of the individual woman will not bring lasting changes. To be empowered, it is necessary for women to organize themselves. Organized and collective strength will force the society to acknowledge responds and accommodate them as best as possible. In this context, there is immense need to study the awareness of the scheduled castes about various developmental programmes and their impact in developed areas and underdeveloped areas among the rural areas.

The origin of Self – Help Groups (SHGS) could be traced to mutual aid in Indian village community. Today the concept of Self-Help Groups (SHGs) is catching up as the most viable means to empower women, especially at the grass root level. Women have shown extraordinary dynamism in organizing themselves in group activities for income generation, better bargaining power and improvement in the quality of life. These SHGs have merged as an alternative banking structure to cater to the needs of the women. Though there are large number of studies on empowerment of women, position of women, gender issues, labour force participation, women working in the unorganized sector covering social, economic, political, religious and educational aspects of women, no study was there analyzing the data among different caste categories. Hence, the present study is taken up to fill that gap with the objective to examine how the women empowerment among different social categories through self helps groups.

## Objectives of the Paper

The main objectives of the paper are. To examine the empowerment of women through self help groups among different social categories. To examine attitudes of the family members, husbands of the sample respondents and officers connected with programme and To examine impact of the self help groups on the sample respondents

## Methodology

In the light of above circumstances, the present study is based on primary data. The primary data is collected with the help of a pre-tested questionnaire. Kanteru village of Tadikonda mandal of Guntur district is selected for the present study. 100 sample villagers are selected for the study from different social categories, viz., OC, BC, SC and ST in proportion with their population in the village. The data are collected with the help of the structured questionnaire. Stratified random sampling technique is adopted for the study. The primary data collected is tabulated with help of Computer. Simple statistical tools such as percentages are used. Substantial part of the paper is based on tabular analysis.

## Analysis and Interpretation

The present study is related to the economic empowerment of women in Kanteru village of Guntur district. This section deals the economic improvement of women through SHGs. In the study area totally twenty SHGs are functioning with 200 members. From the 200 members 100 respondents were selected for the study.

### Reasons to join in the self help groups

The major aim of the SHGs is to promote savings and to credit for the productive and consumption purposes. This is true because many people in the study area joins the SHGs for getting loan and promote their personal savings, in addition to get social status. In the present study, the respondents expressed various reasons such as for getting loan, to earn more money and for the purpose of social structure for joining into the self help groups. Reasons to join the self help groups are presented in Table – 1. It is revealed from the table that majority of the respondents have joined the self help groups for getting loan (49 per cent) to purchase livestock etc. Further, it is observed that 36 per cent of the respondents have joined self help groups to earn money. 15 per cent of the respondents have joined self help groups for social structure.

**Table – 1****Reasons to join in the self help groups**

Caste	Reasons to join in the Self Help Groups			Total
	For getting loan	To earn money	For social structure	
OC	11 (44.0)	9 (36.0)	5 (20.0)	25 (100.0)
BC	19 (54.3)	11 (31.4)	5 (14.3)	35 (100.0)
SC	18 (60.0)	9 (30.0)	3 (10.0)	30 (100.0)
ST	1 (10.0)	7 (70.0)	2 (20.0)	10 (100.0)
Total	49 (49.0)	36 (36.0)	15 (15.0)	100 (100.0)

Source: Computed from the field survey.

**Attitude of the Family Members**

Distribution of respondents by the attitude of the family members of the respondents towards them after they have joined in the self – help group is presented in Table – 2. It is found from the table that 63 per cent of the respondents stated that their family members are discouraging them towards joining and functioning in the self help groups. Only 37 per cent of the respondents stated that their family members are encouraging them for being in the self help groups.

**Table – 2****Attitude of the family members of the respondents towards them after they have joined in the self – help group**

Caste	Attitude		Total
	Encouraging	Discouraging	
OC	10 (40.0)	15 (60.0)	25 (100.0)
BC	11 (31.4)	24 (68.6)	35 (100.0)
SC	12 (40.0)	18 (60.0)	30 (100.0)
ST	4 (40.0)	6 (60.0)	10 (100.0)
Total	37 (37.0)	63 (63.0)	100 (100.0)

Source: Computed from the field survey.

Among different social categories, it is observed that each 60 per cent of the OC, SC and ST category respondents, and nearly 69 per cent of the ST category stated that their family members are discouraging them towards joining and functioning in the self help groups. Further, it is found that each 40 per cent of the OC, SC and ST category respondents and 31.4 per cent of the BC category respondents stated that their family members are encouraging them for being in the self help groups.

Therefore, it is concluded that about three fifths of the respondents of the all the social categories stated that their family members are discouraging them towards joining and functioning in the self help groups. Only two fifths of the respondents of all the social categories stated that their family members are encouraging them for being in the self help groups.

**Table – 3**

**Amount of loan giving to each member**

Caste	Amount of loan giving to each member				Total
	Rs.5000/- - Rs.10000/-	Rs.10000/- - Rs.20000/-	Rs.20000/- - Rs.25000/-	Above Rs.25,000/-	
OC	8 (32.0)	12 (48.0)	3 (12.0)	2 (8.0)	25 (100.0)
BC	9 (25.7)	11 (31.4)	10 (28.6)	5 (14.3)	35 (100.0)
SC	6 (20.0)	17 (56.7)	5 (16.7)	2 (6.7)	30 (100.0)
ST	7 (70.0)	2 (20.0)	1 (10.0)	0 (0.0)	10 (100.0)
Total	30 (30.0)	42 (42.0)	19 (19.0)	9 (9.0)	100 (100.0)

Source: Computed from the field survey.

Amount of loan given to the respondents by the banks through self help groups is presented in Table – 3. It is inferred from the table that majority of the respondents have given an amount ranging between Rs.10,000/- and Rs.20,000/- (42 per cent), followed by 30 per cent of the respondents, between Rs.5,000/- and Rs.10,000/-, 19 per cent of the respondents, between Rs.20,000/- and Rs.25,000/- and the remaining 9 per cent of the respondents, above Rs.25,000/-.

Among different social categories, it is observed that for 70 per cent of the ST category respondents, loan amount ranges between Rs.5,000/- and Rs.10,000/-, followed by 32 per cent of the OC category respondents, 25.7 per cent of the BC category respondents and 20 per cent of the SC category respondents. Further, it is observed that for 56.7 per cent of the SC category respondents, loan amount is between Rs.10,000/- and Rs.20,000/-, followed by 48 per cent of the OC category respondents, 31.4 per cent of the BC category respondents and 20 per cent of the ST category respondents. For 28.6 per cent of the BC category

respondents, followed by 16.7 per cent of the SC category respondents, 12 per cent of the OC category respondents and 10 per cent of the ST category respondents, loan amount ranges from Rs.20,000/- to Rs.25,000/-. Except ST category respondents, for a little percentage of the all the social categories, viz., OC, BC and SC, loan amount given is above Rs.25,000/-.

Therefore, it is concluded that loan amount given is between Rs.5,000/- and Rs.10,000/- for highest percentage of the ST category respondents. While for highest percentage of the SC category respondents, loan amount given is between Rs.10,000/- to Rs.20,000/-, followed by a significant percentage of the OC and BC category respondents.

### **Change in income generation after joining in the Self help groups**

Distribution of the respondents by change in income generation of the respondents after they have joined in the self help groups is presented in Table – 4. It is observed from the table 60 per cent of the respondents stated that there is substantial upward change in income generation after joining in the self help groups. It is further observed that 24 per cent of the respondents stated that there is considerably upward change in income generation after joining in the self help groups and the remaining 16 per cent of the respondents stated that there is moderately upward change in income generation after joining in the self help groups.

**Table-4**

#### **Change in income generation of the respondents after joining in the self help groups**

Caste	Extent			Total
	Substantially upward	Considerably upward	Moderately upward	
OC	16 (64.00)	5 (20.00)	4 (16.00)	25 (100.00)
BC	20 (57.14)	8 (22.86)	7 (20.00)	35 (100.00)
SC	18 (60.00)	7 (23.33)	5 (16.67)	30 (100.00)
ST	6 (60.00)	4 (40.00)	0 (0.00)	10 (100.00)
Total	60 (60.00)	24 (24.00)	16 (16.00)	100 (100.00)

Source: Computed from the field survey.

Among different social categories, it is observed that nearly 60 per cent of the respondents of the all the social categories stated that there is substantial upward change in income generation after joining in the self help groups. It is further observed that 40 per cent of the ST category respondents stated that there is considerably upward change in income generation after joining in the self help groups followed by each about 23 per cent of the SC and BC categories respondents, and 20 per cent of the OC category respondents. It is furthermore observed that each about 16 per cent of the OC and SC categories respondents and 20 per cent of the BC category respondents stated that there is moderately upward change in income generation after joining in

the self help groups. Therefore, it is concluded that about three fifths of the all the social categories stated that there is substantial upward change in income generation after joining in the self help groups.

Sum-up, it can be said that highest percentage of the respondents aware about self help groups through the already joined members of the self help groups. Majority of the respondents have joined the self help groups for getting loan to purchase livestock etc. Majority of the respondents have joined the self help groups during 2005-2009. More than half of the respondents stated that their husbands are encouraging them to join in the SHGs. Highest percentage of the respondents stated that their family members are discouraging them towards joining and functioning in the self help groups. Most of the respondents stated that it is a time consuming process. Highest percentage of the respondents stated that functioning of the officials connected with SHGs is good. Highest percentage of the respondents stated that the training imparted is not sufficient to learn the skills effectively. Majority of the respondents have given an amount ranging between Rs.10,000/- and Rs.20,000/-. Majority of the respondents are repaying the loan amount within 10 months. Most of the respondents stated that there is an improvement in awareness about various things after joining in the self help groups. Largest percentage of the respondents stated that relations with the society have been improved after joining in the self help groups. Highest percentage of the respondents stated that they are not getting regular income through self help groups. Most of the respondents stated that they are both socially and economically developed. Majority of the respondents stated that there is substantial upward change in income generation after joining in the self help groups.

### Suggestions

In view of the above findings of the study, the following suggestions are offered for better functioning of the Self-Help Groups.

1. It may be suggested that the government should initiate concrete steps to impart training to each and every member of the SHG as it is found from the study that some of the members of the SHGs were not undergone any training.
2. It is understood that after joining SHGs, the income of the sample respondents has got enhanced in this regard, it can be suggested that women should be motivated and enhanced in this regard, it can be suggested that people below poverty line should be motivated and encouraged to improve their living standards through SHGs and other such groups.
3. It may be suggested that dalit women should be educated and motivated against sex discrimination. Besides, these should be motivated towards health programmes and child care programmers.

4. It may be suggested that the policy makes should take initiate measures to support and encourage social service centers, under N.G.O.s besides providing financial assistance for the socio – economic upliftment of the dalit women.
5. The women need to be politically influential to allow their demands to influence resource allocation and the action of public institutions. They should be aware enough so that the resources allocated to them are not diverted to others. The women must have local level organisations to act as watchdogs and to protect their interest. They have to make real efforts to be aware of different programmes meant for them and to organise themselves to make their presence felt in existing socio-political set up.
6. The provision of adequate marketing services at different levels and on a regular basis would go a long way in improving the performance of the units. Hence, necessary marketing facilities for the sale of the products made by SHG members be provided.
7. The officials should suggest appropriate remedial measures to ensure smooth and unhindered functioning of the units. The officials should also listen to the grievances of members and offer solutions to the extent possible; such a helpful gesture would help increase the self-confidence of the members and contribute positively to the efficient functioning of the groups.

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