

Role of self-help groups in socio-economic change and empowerment of SHG women of Chittoor District

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Abstract

Self-help groups (SHGs) have appeared as popular method of working in the company of people in recent years. Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve goals for development and sustainability and improve the quality of life for women, men, families and communities. The objective of the research was to study the demographic profile of the women, reasons for joining SHGs and activities undertaken by them and achievements in terms of benefits and level of satisfaction, various income generating activities and capacity building. Data was collected from 200 members from 20 Self-help groups. Majority (70%) of women were in the age group of 31-60 years. Almost all the SHG women were married and belonged to nuclear families. Majority (86%) of the respondents were daily wage earners and agricultural laborers. Majority of respondents utilized additional income for procuring nutritious food for family, acquiring house hold items and meeting educational needs of children. The overall findings of the study suggest that SHG-Bank Linkage Programme has significantly improved the access to financial services for the rural poor and has considerable positive impact on the socioeconomic conditions and the reduction of poverty of SHG members and their households. It has also empowered women members substantially and contributed to increased self-confidence and positive behavioral changes in the post-SHG period as compared to the pre-SHG period. 100% of the respondents improved their financial conditions after joining SHG.

Keywords: Self-help groups, empowerment, decision making, income generating activity, capacity building

1. Introduction

Self-help groups are voluntary gatherings of persons who share needs or problems that are not being addressed by existing organizations, institutions, or other types of groups. The broad goals of a self – help group are to bring about personal and social – economic change for its members and society. All of those groups emphasis face to face interaction among members and stress a set of values or ideology that enhances a member's personal sense of identity. The SHG can contribute to changes in economic conditions, social status, decision making and increases women in outdoor activities. These SHGs play a very important role in social change. SHG not only changes the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. In other words it also applies to change the material aspects of life as well as in the ideas, values and attitudes of the people.

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. 19 though there are different models for pursuing micro-finance, the Self-Help Group (SHG)-Bank Linkage Programme has emerged as the major micro-finance programme in the country. It is being implemented by commercial banks, regional rural banks (RRBs), and cooperative banks. Self-help groups emerge as an important strategy for empowering women and to alleviate poverty. Self-help groups play an important role in empowering women by improving their socio-economic condition, decision making power and capacity building. India's SHG movement has emerged as world's largest and most successful network of community based organizations. All over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life through social mobilization of poor, especially women into self-help groups have been emerged as powerful instrument in order to alleviate poverty and for the empowerment of women in the rural and tribal economy Self-help groups [SHGs] are small voluntary association of the rural women from the same socio-economic background who work together for the purpose of solving their problems through self-help and mutual help. The women organize themselves at the grass root level to find innovative solutions to the specific problems which develops self-esteem, self-reliance and self-confidence among them. Self-help groups come from people's desire to meet their needs and determine their own destinies. SHG's are at

present playing vital role in empowering women in all aspects.

1.1 Need of the study

SHGs are at present playing a vital role in empowering women in all respects. Chittoor is one of the developing districts in the state of Andhra Pradesh. It constitutes highest percent of the total SHGs in Andhra Pradesh. As the researcher hails from the Chittoor district and also interested to study the impact of SHGs in empowerment of women, this study was taken up with the following objectives to study the empowerment of women through Self Help Groups.

1.2 Objectives of the study

1. To examine the socio-economic conditions of the members of Self Help Groups
2. To assess the impact of SHG participation and the extent of improvement among women beneficiaries after joining the SHG.

3. To analyse the empowerment of women through SHGs.
4. To find out the problems faced by self-help group members.

2. Results and Discussion

The main objective of the present study is to focus on the influence of SHGs on the socio-economic status and empowerment of the women. A retrospective technique is used to assess the impact of participation in self-help groups.

Self-help groups are key elements for the empowerment of rural women to improve their socio- economic condition and acquire small credit assets. Socio-economic status was important among many variables as it was most widely used. Demographic variables play a major role in influencing the status.

3. Age

Table 1: Percentage distribution of respondents according to Age

S. No	Age groups (in years)	No of respondents	Percentage
1.	18-25	25	12.5
2.	26-30	39	19.5
3..	31-40	74	37
4.	41-60	62	31
	Total	200	100

The data in table 1 shows the distribution of respondents into different age groups.37% of the respondents were in the age group of 31-40 years.31% of the respondents were in the age group of 41-60years.19.5% of the of the women belonged to 26-30 years age group and only 12.5% were in the age group of 18-25 years.

unmarried.8% of the respondents were widows and 4% of the respondents were separated from husband.

4. Marital Status

Table 2: Percentage distribution of the respondents according to their Marital status

S. No	Marital status	Age range (years)	Group data	Percentage
1.	Unmarried	20-35	6	3
2.	Married	20-50	170	85
3.	Widowed	35-60	16	8
4.	Separated	33-45	8	4
			200	100

The data in table 2 shows that majority (85%) of the women were married. Only3% of the respondents were

5. Type of Family

Table 3: Percentage distribution of respondents according to type of Family

S. No	Type of Family	No of respondents	Percentage
1.	Nuclear	146	73
2.	Joint	40	20
3.	Extended	14	7
	Total	200	100

The data in table 3 shows the distribution of respondents according to the type of family.73% of respondents belonged to nuclear families. 20% of the respondents belonged to extended families while only 7% of the respondents belonged to joint family. The above data clearly focus on the contemporary social system that has established itself since the past four or five decades.

6. Family Size

Table 7: Percentage distribution of the respondents according to Family size

S. No	Family size	Family members	No of respondents	Percentage
1.	Adults	1-4	176	88
2.	Children	4-7	24	12
	Total		200	100

It isevident from table4 that majorities (88%) of the respondents were having 1-4 members in the family and only 12% had 4-7 members in the family.

8. Educational Background

Women need education to improve knowledge, to develop in various fields like political, economic, social

and other. If women are educated in the family, then she will be able to play a successful role in her family.

Table 5: Percentage distribution of respondents according to Educational background

S. No	Educational background	No of respondents	Percentage
1	Illiterate	126	63
2.	Primary	30	15
3.	Secondary	24	12
4.	Higher	20	10
	Total	200	100

The data in table 5 shows the educational background of respondents. 63% of the respondents were illiterate and 37% were educated. Among the educated 15% of the respondents have received primary education and the

remaining 12% have received secondary level education.

9. Occupational Status

Table 6: Percentage distribution of respondents according to Occupation of husband.

S. No	Husband’s occupation	No of respondents	Percentage
1.	Government employees	26	13
2.	Private employees	35	17.5
3.	Business	18	19
4.	Agricultural labourers	121	60.5
		200	100

The data in table 6 shows the occupation of the head of the family of the respondents. Majority of respondents (60.5%) were agricultural labour and 19% were engaged in business work, 17.5% were private employees and

13% were government employees.

10. Date of the joining in the self-help group

Table 7: Percentage distribution of the respondents by their date of joining the SHG group

S. No	Year of joining SHG	No of respondents	Percentage
1.	Before -2000	64	32
2.	2000-2005	72	36
3.	2005-2010	38	19
4.	2010-2016	26	13
		200	100

The data in the table 7 shows the date of joining of the respondents in self-help groups. 32% of the respondents joined before 2000 and 36% respondents joined before 2000-2005.19% of the respondents joined from 2005-2010 and remaining 13% of the respondents joined between 010-2016.

labourers.7.5% of the respondents were involved in cattle rearing and remaining 6.5% were involved in tailoring works.

11. Type of activity of the family

Table 8: Percentage Distribution of the respondents by their Type of activity

S. No	Type of activity	No of respondents	Percentage
1.	Poultry	0	0
2.	Cattle rearing	15	7.5
3.	Tailoring	13	6.5
4.	Pickle making	0	0
5.	Food preparation	0	0
6.	Marketing	0	0
7.	Other(daily wage)	172	86
	Total	200	100

The data in the table 8 shows that majority (86%) of the respondents were daily wage earners and agriculture

12. Amount received through the scheme

Table 9: Percentage distribution of respondents by the amount received through the SHG scheme

S. No	Amount received	No of respondents	Percentage
1.	Below-Rs.5000	43	21.5
2.	Rs.8000	89	44.5
3.	Rs.10000	68	34
	Total	200	100

The data in table 9 shows the amount received by the respondents through the scheme.21.5% of the respondents received below Rs.5000, 44.5% of the respondents received Rs.8000 and remaining 34% of the respondents received Rs.10000.

13. Economic Empowerment

Table 10: Percentage distribution of respondents according to family income before joining the SHG

S. No	Income before joining the SHG	No of respondents	Percentage (%)
1.	Upto Rs.25000	46	23
2.	Rs.25000-Rs.50000	98	49
3.	Rs.50000-Rs.75000	26	15
4.	Rs.75000-above	30	13
	Total	200	100

The data in the table 10 indicates that majority (49%) of the SHG members belonged to the income group of Rs.25000-50000/- and 23% belonged to income group of upto-Rs25000/-. A few percent i.e.15% of the respondents belonged to income group of Rs.50000-75000/-. Only a small percentage i.e.13% of the

respondents belonged to the income group of 75000-and above. The data indicated that 72% were categorized as the poor families since their families total monthly income was less than 3000/-. No wonder that the women from these families became members of SHG with the found hope of improving their economic position.

Table 12: Percentage distribution of respondents in family decision making pattern regarding the utilization of additional income earned through the income generating activity

S. No	Decision making authority	No of respondents	Percentage (%)
1.	Husband	120	60
2.	Wife	46	23
3.	Both	34	17
	Total	200	100

It is evident from the above table 11 that through the income generating activities, the women are earning some additional income. It is observed that the decision with regard to utilization of the source sometimes does not concern the respondents. It is evident from (table 17) that only 23 respondents are wholly responsible for taking decision.

husband and both decide regarding utilization of money. It is interesting to note that nearly 40% of women do not have a say in spending the amount. This reveals that men still dominates the family scenario in being the role decision maker of the utilization of financial resources, even if the income in earned by the women in the family.

A majority (60%) of the respondents consults their

14. Increase in women’s earning capacity

Table 12: Percentage distribution of respondents according to increase in earning capacity

S. No	Increase in earning capacity of women	No of respondents	Percentage (%)
1.	Yes	122	61
2.	No	78	39
	Total	200	100

The data in table 12 shows that majority (61%) of the respondents increased their access in earning capacity and 39% of respondents had no increase in earning

capacity.

15. Utilization of additional income generated

Table 13: Percentage distribution of respondents by their utilization of additional income

S. No	Items of expenditure	No of respondents	Percentage (%)
1.	Nutritious food for the family	36	18
2.	Better clothing for the children	28	14
3.	Acquiring house hold items	48	24
4.	Better health care	24	12
5.	Better housing	14	7
6.	Meeting the educational needs of children	34	17
7.	Meeting the needs of marriage/functions	16	8
	Total	200	100

It is observed from the data that more than 18%of the respondents utilize their additional income for providing nutritious food for the family and acquiring house hold items and17% of the respondents utilize their income for meeting educational needs of children, 14% and 12%of the respondents utilizes their additional income for better clothing of their children and better housing and 8% of

the respondents utilizes their additional income for meeting the needs of marriages and functions. Thus, the variety of activities and participation in socio-cultural activities appear to be strengthened and reinforced by the women participants in SHG.

16. SHG’S and capacity building

Table 14: Percentage distribution of respondents according to capacity building through SHGs

S. No	Capacity building	No respondents	Percentage (%)
1.	Better leadership skills	12	6
2.	Better awareness of health education, environment etc.	46	23
3.	Better communication skills	42	21
4.	Improved financial status	100	50
	Total	200	100

It is observed from the data given in table that 100% of the respondents improved their financial conditions after joining SHG. 46% of the respondents have improved their awareness about health, education and environment after joining SHG. 42% of the respondents have improved their communication skills and 12% of the respondents have improved their leadership skills. The data indicated that a large number of the respondents have improved the economic position of their family.

17. Conclusions

SHGs plays an important role in changing status of the women in rural areas in every spheres of their life. Decision making capacity of the respondents related to personal and family matter was also enhanced after joining SHGs. The economic progress of India depends on the productivity of both male and female workforce. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. With the concept of Self Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure. Women, through this SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society. No doubt, the SHG movement in India has been moving in the right direction, but still a long way to go. It is necessary to empower the women more and more in social, cultural, economic, political and legal matters, for the interest of the family in particular and the nation in general.

18. References

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