

A Study on Rural Women Empowerment Through SHG's

Dr.Ch.Rajalingam

Associate Professor in Commerce

A V College of Arts, Science & Commerce

Gaganmahal, Domalguda Road Hyderabad Telangana

Abstract

Rural women empowerment is a global issue which has gained momentum in recent decades. Empowerment of rural women through income generating activities is considered as an initiative that affect the economic aspects of rural women's lives through the use of economic tools such as credit. It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational uplift of the family. Several studies indicate that SHG programmes are often in the form of loan or microfinance and savings have succeeded in changing the lives of rural women by making them earn reasonable money and protect their self respect. This study is undertaken to analyze the structure, conduct and performance of SHG and their impact on the women in Nalgonda district of Andhra Pradesh.

Keywords: SHG, Women, Empowerment, Rural, Nalgonda, Andhra Pradesh

Introduction

Rural women empowerment is a global issue which has gained momentum in recent decades. Empowerment of rural women through income generating activities is considered as an initiative that affect the economic aspects of rural women's lives through the use of economic tools such as credit. It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational uplift of the family.

In view of brining improvement in the socio-economic condition of rural women, efforts were made to maximize the participation of rural women with the nation that creates awareness about their rights social status as a prime element to maximize participation in different categories of remunerative employment etc.

Introducing women specific programs which can bring improvement in the socio-economic condition of rural women. Further a variety of development programs; specifically for rural women under sixth five year plan "Women and Development" provision was made to maximize the participation of rural women in ongoing IRDP (Indian Rural Development Program) and other programs introduced that provide self employment opportunities.

Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals (Indiresan, 1999). Since the credit requirements of the rural

women cannot be adopted on project lending approach (like in formal organized sector) there emerged the need for an informal credit supply through SHGs.

The linkages between different approaches towards development, poverty reduction and empowerment must be considered as a primary lesson learned from the Andhra Pradesh experience that there is value in using self-help groups as a conduit for poverty alleviation initiatives for rural women. The potential of SHGs for rural women empowerment depends upon several other supportive measures like education, health, housing and infrastructure.

To enable rural women to stand on their own legs, this strategy is attempted and advocated by many governments. However, as in the case of education, economic independence rural women may not be given with decision making power. The prevailing value system has put so many hurdles on the path for women's equality through economic empowerment even so the role of the economic factor cannot be minimized. The self-help group provides an appropriate platform for initiating and sustaining income generating activities which will improve status of rural women in all aspects.

Review of Literature

During the course of study, the study of several authors was referred and an outline of the literature review is presented in the following paragraphs.

AGARWAL, D., 2000, in his article remarked that micro-finance schemes alone cannot alleviate poverty. The battle for total eradication of poverty requires combining micro-finance schemes with parallel, complementary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession. PATTANAİK, (2003), in his study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups are not organised properly and effectively.

BADIGER, C., GAVIMATH, V. S. AND KATARKI, P. A., 1994, in their book has examined how women entrepreneurs affect the global economy and to what extent women contribute to international trade. It explores potential of micro-finance programmes for empowering and employing rural women and also discusses the opportunities and challenges of using micro-finance to tackle the feminisation of poverty. According to them, the micro-finance programmes are aimed to increase rural women's income levels and control over income leading to greater levels of economic independence. They also enhance perceptions of rural women's contribution to household income and family welfare, increasing women's participation in household decisions.

CHOUDHARY, M. A., 1996, in his study mentioned that the micro-credit plays an important role in empowering rural women, by giving an opportunity to realise their potential in all spheres of society which is increasingly important.

CHOUDHARY, S., 1995, in their study concluded that micro-finance programs have been very successful in reaching rural women through micro-finance institutions which act intentionally to empower poor rural women and to minimise the potentially negative impacts that some rural women experiences.

SARADHA, O., 2001, in their edited book mentioned Self Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and rural women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. She remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

GAYATHRIDEVI, S. P., 2007, made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency-wise SHGs linked on March, 31, 2004. She concluded that the success of SHGs not only improved the economic status of rural women, but also brought lot of changes in their social status.

LALITHA, N., 1997, made an attempt to analyze the empowerment of women through Development of Women and Children in Rural Area (DWCRA) program in the Guntur district of Andhra Pradesh. The study concluded that the potential of women is not fully tapped and utilized for the community.

Sudharani, Sreelathakishori, K. and Surendra.G, 2009, have made an attempt to analyze the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

"Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources". s (Indiresan, 1999).

Statement of the problem

Several studies indicate that SHG programmes are often in the form of loan or microfinance and savings have succeeded in changing the lives of rural women by making them earn reasonable money and protect their self respect. This study is undertaken to analyze the structure, conduct and performance of SHG and their impact on the women in Nalgonda district of Andhra Pradesh.

Objectives

1. To study the socio - economic profile of SHG women.
2. To analyze the reasons for joining SHG.

3. To study the performance of SHG.
4. To study the impact of SHG on women.

Methodology

The study is analytical, based on collection of data from primary sources. Primary data is collected through well structured questionnaire using simple random sampling method. A total of 200 respondents were selected for the present study consisting of 5 respondents from each of 10 SHG's of 4 talukas.

Self Help Groups (SHG)

Self help groups have emerged as one of the major strategies for rural women's empowerment and various schemes of the Government of India have shown that strong women groups could contribute substantially to the development and convergence of services and activities. A self help group (SHG) is a voluntary association of persons with common interest, formed and managed democratically without any political affiliation (Ramesh, 1996). Women cannot be ignored while devising various policies for rural and socioeconomic development. So, treating the women with equality of opportunities is very much required. Very few studies are available related to measurement of level of empowerment of rural women and contributing factors for it. This study has been designed mainly to focus on extent of empowerment of rural women through income generating activities and constraints that are experienced by rural women in their empowerment.

Schemes of government for rural women empowerment through SHGs:

SRINIDHI:

Stating that the state government is committed towards women's welfare, Chief Minister N Kiran Kumar Reddy launched the 'Srinidhi' scheme with a corpus fund of Rs. 1,000 crore. The Chief Minister said that AP's rural women populace gets more loans than women in any other state in the country.

Stating that loans to the tune of Rs. 9,000 core were sanctioned to women entrepreneurs, he said that these loans were specifically sanctioned to women as they were found to be more efficient compared to men, and also in order to prevent their misuse.

Srinidhi is recognized by govt. the full name of 'Srinidhi parapathi sahakara samakya 'under the Andhra Pradesh act 1964 srinidhi is recognized. This act was started by the Andhra Pradesh state govt. on September 7th 2011, and registration no is 305/2011, in this state govt. and mandal members are there.

Even through the banks are giving loans to SHG's, rural women are not getting loans on time and the loans are not sufficient. In such cases srinidhi is arranges loans at lower costs and with low interest rates. The specialty of srinidhi is to give loans to the group members for their economic benefits and for their needs only in 48hours.

Bank Linkages

SHG Bank Linkage:

In 1992, the national Bank for Agriculture and Rural Development (NABARD), the apex bank for rural development in India, launched the SHG Bank linkage program. NABARD's corporate Emission was to make available microfinance services to 20 million poor households, or to link 1 million SHGs to banks by 2008.

The program reserves 40% of its benefits for rural women. The program allows SHGs to obtain loans from commercial, rural and co-operative banks. The SHG bank linkage model experienced a massive growth in recent years. The annual report of NABARD 2004/2005 states that the program has now linked more than 1.6 million SHGs to banks, thus their 2008 target has already been achieved by far. The active participation of rural women (90%) and the timely repayment rates (95%) remain prominent features of the program.

National Rural Health Mission:

National Rural Health Mission (NRHM) is an Indian health program for improving health care delivery across rural India

Important Interventions under NHRM

1. Maternal Health Care Service:

Maternal Health Care Services are being provided to the pregnant woman by implementing the following schemes / interventions:

i) Women Health Volunteers (Accredited Social Health Activist (ASHA) :

This scheme is started during the year 2005-06 with an objective of providing the services of the health resource person very nearer to the community in rural areas. It is implemented in 21,916 villages (67561 habitations). 5,400 "Women Health Volunteers" have been identified, trained and positioned in all habitations across the state to provide services to the pregnant woman, infants and eligible couples in rural areas.

ii) FRUs strengthened with CEMONC services (Comprehensive Emergency Obstetric & Neonatal Care):

This scheme is started during the year 2005-06 with an objective of providing the services of life-saving emergency care to mothers and children (caesarian, neonatal care, etc.);

Every CEMONC centre is designed to have 4 obstetricians, 1 pediatrician, 1 anesthetist, blood bank or blood storage center; and additional budget for drugs & consumables per each case of delivery. 148 CEMONC Centers have been set up till now. About 59 obstetricians and 59 MBBS lady medical officers are positioned.

iii) Blood Bank & Blood Storage Centers:

This scheme was started during the year 2005-06 with an objective to provide the blood to the caesarian surgery cases. 16 new blood banks and 89 blood storage centers are to be set up in Comprehensive Emergency Obstetric and Neonatal Care (CEMONC) centers. 40 new blood storage centre's are sanctioned during 2006-07.

The Indian Red Cross Society is appointed as the State Level Nodal Agency to set up Blood Banks and Blood Storages Centers. 16 new blood banks and 89 blood storage centers are to be operationalised shortly.

iv) 24-hours MCH centre

This scheme was started during the year 1997-98 with an objective of providing round the clock services for conducting normal deliveries, to identify the high risk pregnancy cases and to refer them to FRUs. 520 PHCs are functioning as 24-hour MCH Centres. 280 PHCs were converted as 24-hrs MCH centres during 2007-08. The number of deliveries conducted during 2006-07 is 70,012.

v) Janani Suraksha Yojana (JSY)

This scheme was started during the year 2005-06 with an objective to encourage rural pregnant women for an institutional delivery in Government / Private Institution which contributes for the reduction of Maternal Mortality and Infant Mortality.

Under this scheme Rs.1000/- (Rs.700/- under JSY (GOI) + Rs.300/- under Sukhibhava (State) scheme) is being paid to rural BPL woman who under goes an institutional delivery. 5, 00,000 beneficiaries have been covered under JSY scheme during financial year 2006-07.

vi) Free Bus Passes:

This scheme was started during the year 2005-06 with an objective to provide free travel facility to the rural pregnant women in APSRTC Buses for antenatal checkups in the nearest Government / Private hospital. 8 lakhs bus passes have been distributed to the beneficiaries during 2006-07.

vii) Rural Emergency Health Transport Scheme

This scheme was started during the year 2005-06 with an objective to provide transport to the pregnant women, infants, children and other health emergencies in rural areas to the nearest hospital to provide the emergency health care. One ambulance is provided for a population of about 1.25 to 1.5 lakh in the rural area.

Milk mission

The Chief Minister Mr. Kiran Kumar Reddy said that a new scheme 'Milk Mission' with Rs 6,000 crore was launched for the benefit of the rural women dairy groups under IKP. The overall goal of the Mission is to increase the overall milk production in a sustainable manner to 496 lakh litre per day from the existing level of 298 lakh litre per day (i.e. 67% increases) with an annual increase of 20 per cent in sale of pasteurized milk.

"All these measures will help not only in increasing milk production, but also in boosting the rural economy."

Analysis of data

Average and percentage analysis was carried out to draw meaningful interpretations; t test was carried to determine the improvement in the livelihood of self help group members.

Profile of SHG members

Table 1.1 - Age of respondents

Age	No. of Respondents	Percentage
18–36 years	90	45%
37–52 years	70	35%
53–60 years	34	17%
Above 60 years	6	3%
	200	100%

A majority of members were in the age group of 18 to 36 years of age followed by the age group of 37 to 52 years and the remaining are above 52 years of age.

Table 1.2 : Marital status of respondents

Marital status	No. of Respondents	Percentage
Married	146	73%
Single	20	10%
Widowed	30	15%
Divorced	4	2%
	200	100%

A majority of members were happily married followed by widowed and single living persons.

Table 1.3 : Occupation of respondents

Occupation	No. of Respondents	Percentage
Self employed	78	39%
On contract	30	15%
Daily labor	84	42%
Weekly labor	8	4%
	200	100%

Many of the respondents were working as daily labor, followed by self employed and working on contract basis. The following table depicts the distribution of respondents on the basis of their membership in the group.

Table 1.4 : Membership of the respondents in the group

Membership in the group in years	No. of Respondents	Percentage
2 – 4 years	40	20%
4 – 6 years	80	40%
6 – 8 years	60	30%
Above 8 years	20	10%
	200	100%

A majority of the respondents were having a membership period of 4-6 years followed by 6-8 years and 2-4 years.

Reasons for joining the self help group and loan amount taken

Respondents were asked to state the reasons for joining the SHG and their responses are summarized in the following table.

Table 1.5 : Reasons for joining the SHG

Reason	No. of Respondents	Percentage
To repay old debts	85	42.5%
To promote savings	10	5%
To maintain house expenditure	40	20%
To improve income generating avenues	10	5%
To get loan	50	25%
To raise status in society	5	2.5%
Total	200	100%

A majority of the respondents joined the self help group in order to repay their old debts (42.5%), followed by to obtain a loan (25%) and followed by other reasons.

Size of the latest loan taken

A majority of members taken a loan of Rs 50,000 to Rs1,00,000, followed by a loan up to Rs.50,000 and followed by others.

Table 1.6 : Size of the latest loan taken

Loan amount taken	No. of Respondents	Percentage
0 -50000	48	24%
50000 – 100000	148	74%
100000 -200000	4	2%
Above 200000	0	0%
	200	100%

Empowerment after joining SHG

It is difficult to measure empowerment and there is no single method to measure it. It is defined through indicators. Indicators of empowerment should encompass personal, social and economic change. The following few indicators of empowerment were referred to the respondents. To estimate and compare the mean satisfaction scores on the factors among the respondents weighted average analysis is performed using five rating scale and assigning score 1 for strongly disagree; 2 for disagree; 3 for neutral; 4 for agree and 5 for strongly agree and the results are presented in the following tables.

Table 1.7 : Empowerment after joining SHG

Indicators of empowerment	Weighted Average
Improved standard of living	3.54
Knowledge on Banking operations	4.68
Skill up gradation	2.98
Capacity of expression in community, village and house holds	3.26
Economic independence	3.88
Social participation	3.52
Leadership qualities	3.68
knowledge,status and participation in household and society	4.23

It is clear from the table above that, the weighted average scores on empowerment after joining SHG are varying from 2.98 to 4.68. The indicator "skill up gradation has scored a least score of 2.98 and the indicator knowledge on banking operations scored the highest score of 4.68.

t test

In order to test the overall improvement in the knowledge, status and participation in household/society of the respondents before and after joining the SHG, a test "t" test is conducted and the results are given below.

H₀ : There is no difference in the overall improvement in the knowledge, status and participation in household/society

H₁ : There is difference in the overall improvement in the knowledge, status and participation in household/society

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair	Before - After	1.080	1.162	.082	.918	1.242	13.144	.000	

It is clear from the above table that paired "t" test is significant at 5% significance level i.e there is a significant improvement in the knowledge, status and participation in household/society of the respondents before after joining the SHG.

Findings

- 87% women are in the age group of 18-53.
- 98% women are aware of the income generating activities of government for women empowerment.
- 73% women have married and 39% women are self employed.
- 93% women say SHG's are helping to increase and create their own income.
- 92% women are says their knowledge levels, status and participation is improved in household and community after joining in the SHG's.
- Paired t test confirms that there is a significant difference in the overall improvement of the respondents in the knowledge, status and participation before and after joining SHG.

Suggestions

- Income generating activities of government does not provide any education for rural women so government has to provide some education for rural women.
- When women need excess money they are borrowing from others, so the government has to support rural women in providing excess money in terms of loans.
- The government has to take some initiation to support the rural women to avoid the problems in joining and after joining SHGs
- The government has to encourage rural women to use the money for income generating activities in order to empower rural women.
- The government has to increases the loan amount in order support them

Conclusion

The study shows that majority of rural women under SHG's at Nalgonda region got benefited through Government women empowerment schemes and their economic and social status has improved through the utilization of benefits provided under women empowerment schemes. But some percentage of people are still not aware of these schemes so it is better that the Government has to take the initiation to create awareness and make them empowered by extending its support for implementation of women empowerment schemes more effectively and efficiently.

References

1. AGARWAL, D., 2000, Capacity building for rural women. *Social Welfare*, 47(4) : 7-9.
2. ARULPRAKASH, R., 2004, Analysis of Swarnajayanthi Gram Swarojgar Yojana in Salem and Thiruvallur districts of Tamil Nadu. M. Sc. (Agri.) Thesis, University of Agricultural Sciences, Dharwad.
3. BADIGER, C., GAVIMATH, V. S. AND KATARKI, P. A., 1994, Impact of non-farm income raising demonstration on knowledge and adoption pattern of rural women. *Karnataka Journal of Agricultural Sciences*, 6(1&2) : 60-62.
4. CHOUDHARY, M. A., 1996, Empowering strategies for rural women in India. *Kurukshetra*, 44(3) : 18-22.

5. CHOUDHARY, S., 1995, Awareness of rural women and their development - A study. *Kurukshetra*, 43(12) : 44-49.
6. GAYATHRIDEVI, S. P., 2007, Impact of selected rural development programmes on selfemployment of rural women. M. Sc. (RH. Sc.) Thesis, University of Agricultural Sciences, Dharwad.
7. INDIRESAN, J., 1999, Empowering women, challenge to educational institutions. National Conference on Empowerment of Women for National Development, Dhole, pp. 15-19.
8. INTERNATIONAL LABOUR ORGANIZATION, 1995, Report on Wasteland Development through Women's Organizations in West Bengal, India, Geneva, Switzerland, pp. 72.
9. JYOTHI, K. S., 2008, Employment pattern and empowerment of rural women - A study in Karnataka state. M. Sc. (Agri.) Thesis, University of Agricultural Sciences, Bangalore.
10. LALITHA, N., 1997, Rural women empowerment and development banking, Kaniskha Publishers and Distributors, New Delhi.
11. PRASAD, C. H., 1998, Implementation process of women development programme (IFAD) - An experimental model. *Journal of Rural Development*, 17(4) : 779-791.
12. PATTANAIAK, B. K., 2003, Empowerment of women and rural development. *Yojana*, 40(10) : 24-27.
13. RAMESH, K., 1996, Banking with the Poor, National Institute of Bank Management Pune. RAO, N., 1996, Empowerment through organization : Women workers in the informal sector, Sage Publications, New Delhi.
14. SARADHA, O., 2001, Empowerment of rural women through self-help groups in Prakasam district of Andhra Pradesh - An analysis. M. Sc. (Agri.) Thesis, University of Agricultural Sciences, Bangalore.
15. SHARADA, A. H., 1997, Women, fertility and empowerment : Some issues in the contemporary debate. *Samya Shakti*, Centre for Women Development studies, New Delhi, 6 : 28-43.
16. SUDHARANI, K., SREELATHA KISHORI, K. AND SURENDRA, G., 2009, Empowerment of women in rural areas. *Rural India*, pp. 195-198