

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

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ABSTRACT

Participation of Women in Self Help Groups have obviously created tremendous impact upon the life pattern and elegance of poor women and have empowered them at various levels not only as individuals but also as members of the relations of the community and also the society as whole. All the Women coordinate and pool up with one another to resolve and overcome their various problems through SHG's and mutual help. Self Help Group(SHG) is one amongst the foremost famous and reputed schemes for all the needy people. it's an attribute to get rid of poverty and improve the Women entrepreneurship and support in India. This paper confines itself to check of Women Empowerment through the Self Help Groups in Telangana. The important objective of this research is to study "Impact of Self Help Groups on Women Empowerment in Hyderabad, Telanagana. Within the present study few statistical parameters are adopted. Supported the analysis of Women empowerment through SHG in Hyderabad, the main findings of this study there's a positive impact of Self Help Groups on Women empowerment in Hyderabad in Telangana.

Keywords: Women Empowerment, Self Help Groups, Telangana

1. INTRODUCTION



Self-help groups are considered one of the most important tools in the partnership process for the financial empowerment of women. It is an important organization for improving the lives of women in various social segments. The primary goal of SHG serves as a platform to provide space for members and support each other. Self-help groups have a very poor population with no access to formal financial institutions. It is an environment that allows its members to learn to collaborate and work within the group. Today, in India, self-

help groups (SHGs) indicate a specific approach to financial mediation. This combines access to low-cost financial services with a process of self-management and development for SHG women. SHGs are usually set up and supported by NGOs through government agencies. Linked not only to banks but also to broader development programs. SHG offers many benefits, both economic and social. Self-help groups allow women to maximize their savings access the credit that banks are most willing to lend.

The participation of women in self-help groups has clearly had a tremendous impact on the lifestyle and style of poor women and has empowered them not only as individuals but also as family members in the community and at various levels of society as a whole. They come together with the intention of solving their common problems through self-help and mutual help. A more attractive scheme with less effort is the “Self Help Group” (SHGs). It is a tool to eradicate poverty in India and improve women entrepreneurship and financial assistance.



2. REVIEW OF LITERATURE

The brief review of literature discussed by the several authors which are relevant for the present study is laid down below:

“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers”-

Mahatma Gandhi

The paper by **Eswaraiah** (2014) is an empirical attempt focusing on women empowerment through self-help groups in drought-prone Ananthapuram district in Andhra Pradesh. The findings of the study establish the SHGs have made a positive impact on women empowerment especially in the spheres of social status, economic empowerment and decision-making on various aspects of family matters.

Paltasingh (2014) highlights the SHG-bank linkage and bottlenecks in the implementation of such initiatives. Policy measures have been recommended in the concluding section that can contribute to women's empowerment.

Baily (2014) paper deals specifically with four male leaders in a village where the women had been involved in an SHG for a period for six years. The women actively engaged with the gatekeepers of the community and

continued with the programme even after funding for the programme had ended. The data highlight the complex nature of male/female relationships, and the dichotomies that exist for men as they reflect on their own power within families, their perceptions of women's participation in SHGs, and their awareness of authority within their communities as it pertains to women's agency.

Munivenkatappa (2014) paper intends to study experiences of some NGOs in Mysore district of Karnataka State. This study shows that there is a relationship between women's empowerment and environmental management and how women can become agents for the promotion of environmental sustainability.

Murthy(2013) in his paper attempts to evaluate the extent of women empowerment of rural women by self-help groups through micro credit. The paper suggests that Government and NGOs should look beyond credit and follow the 'credit with social development' approach. Policy implications and programme attributes are to be framed to achieve better results in reducing poverty and empowering women.

3. RESEARCH OBJECTIVES

- ❖ To study the cause for joining Self Help Groups
- ❖ To study the change in income of women before and after joining Self Help Groups
- ❖ To study the support provided by the government to Self Help Groups

4. METHODOLOGY

4.1 Sources of data

1. **Primary data:** Data is collected from a structured questionnaire with 3 questions from the respondents.
2. **Secondary data:** Data is collected from the Company websites and annual reports, related books, journals and magazines, Company reports and their internal documents, National and International journals.

4.2 Limitations of study

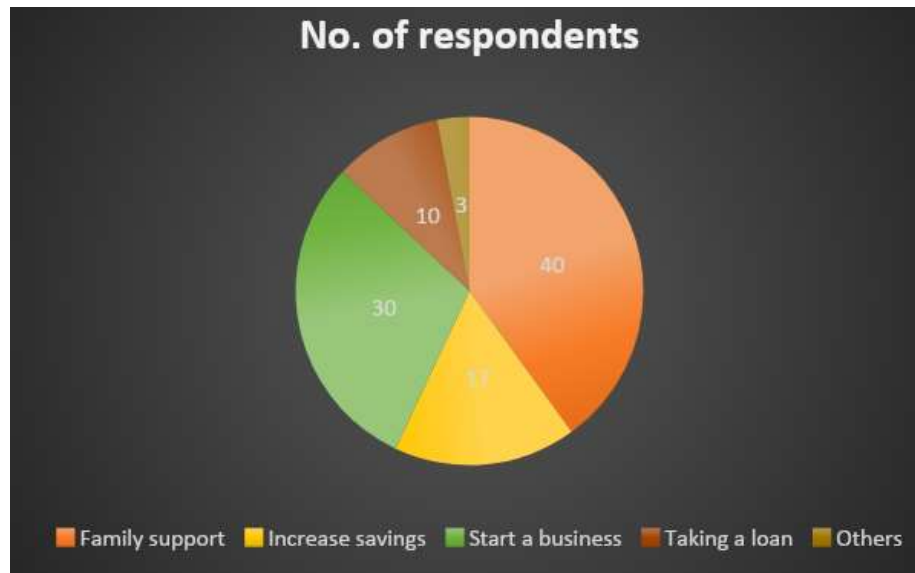
- ❖ The study is limited to 100 respondents
- ❖ It is limited to the city of Hyderabad.

5 . To study the cause for joining Self Help Groups

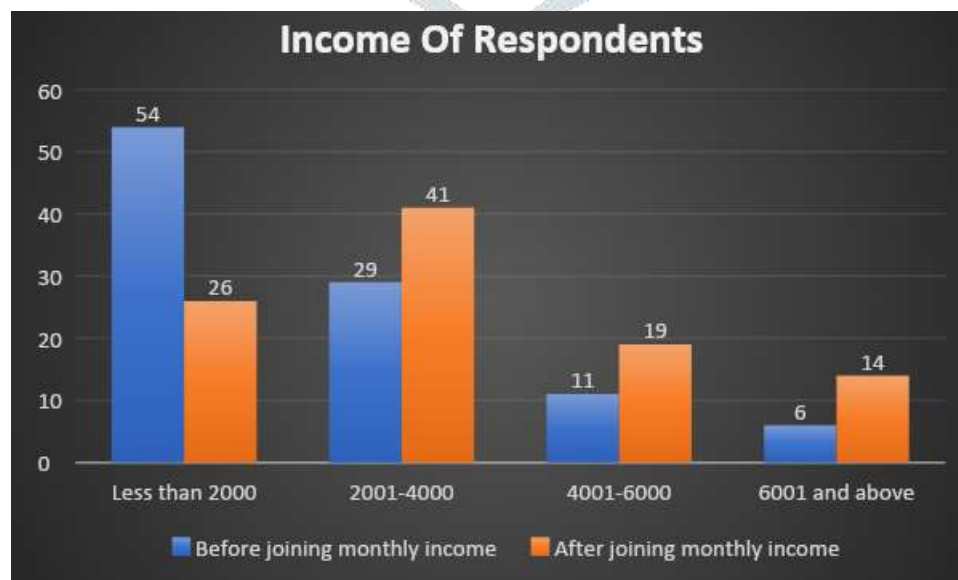
Response	No. of respondents
Family support	40
Increase savings	17
Start a business	30
Taking a loan	10
Others	3
Total	100

Interpretation:

From the above table and chart it is inferred that 40% of the respondents have joined Self Help Groups for the purpose of supporting their families financially, 30% of the respondents have joined SHG for starting their own business, 17% have joined for the purpose of increasing their savings and to have a good financial stability, 10% of the respondents have joined SHG for taking loans from various banks and 3% have joined SHG for other reasons.

**6. To study the change in income of women before and after joining SHG**

Before joining monthly income		After joining monthly income
Income	Percentage	Percentage
Less than 2000	54	26
2001-4000	29	41
4001-6000	11	19
6001 and above	6	14
Total	100	100



Interpretation:

From the above table and chart it is inferred that before joining in SHGs, 54% of respondents have got less than Rs.2000 followed by 29% of respondents got between 2001 to 4000 Rs, 11% of respondents got between 4001 to 6000 Rs and 6% of respondents got above Rs 6000. After joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000 followed by 26% of respondents are getting less than Rs 2000, 19% of respondents are getting between Rs 4001 to 6000 and 14% of respondents are getting above Rs 6000. Thus the most of the respondents increased their income for month.

7. To study the support provided by the government to Self Help Groups

The government supports the Self Help Groups in numerous ways and Bank linkage programme is prominent ways to help SHG. Bank linkage to SHGs through SERP has increased significantly since the formation of Telangana. Accordingly, since 2014-15, the regime has spent Rs. 44,270 crore Cumulative bank extended linkage. Bank linkage to SHGs through SERP has increased significantly since the formation of Telangana. The creditworthiness of those groups, with no other banks, no guarantees, is constructed on their group discipline, repayment culture and accumulated corpus funds. The result was the SHGs Bank Linkage Program, under which credit was provided to them by place Banks under SHGs' Micro Credit Plans. Chief Minister K Chandrasekhar Rao is introducing various schemes for ladies empowerment. A key element in enrolling women in SHGs is to assist with financial discipline and financial savings between their families. At the identical time steps are being taken to make awareness among women on various issues within the society. SHG women came up with various handicrafts, handlooms and other products which are beneficial to the society . These products are sold in DWCRA markets. additionally, women from across the state are participating in various national and international expos and showcasing products made by self-help groups.

NABARD Financial Services Ltd. (NABFINS) NABARD, while promoting NABFINS has envisaged that NABFINS shall evolve into a Model Microfinance Institution to line standards of governance among the MFIs, operate with exemplary levels of transparency and operate at reasonable/moderate rates of interest. It's a NBFC – MFI which commenced its operations in November 2009. NABARD is that the major shareholder of this MFI others being Government of Karnataka, Canara Bank, Union Bank of India, Bank of Baroda, Federal Bank and Dhanalakshmi Bank. NABFINS extends loans to SHGs through its own trained Business & Development Correspondents (BDCs). NABFINS also extends loans to other second level organizations like Federations in addition. NABARD is constant its refinance assistance to NABFINS.

8. FINDINGS

- ❖ It is found that 40% of the respondents have joined Self Help Groups for the purpose of supporting their families financially.
- ❖ It is observed that 10% of the respondents have joined SHG for taking loans from various banks.

- ❖ It is found that 29% of respondents got between 2001 to 4000 Rs, After joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000.
- ❖ It is found that since 2014-15, the government has spent Rs. 44,270 crore Cumulative bank extended linkage.
- ❖ It is observed that SHG women come up with various handicrafts, handlooms and other products which are beneficial to the society and these products are sold in DW CRA markets.
- ❖ It is observed that after introduction of the NABARD services the women in SHG have learnt and experienced financial discipline and financial savings between their families.

9. CONCLUSION

SHG members learning from the past experiences are walking through the current are marching ahead for a bright future. the women empowerment through SHGs within the Hyderabad Mandal of Rangareddy District in Telangana the main findings within the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, further because it helped them to avoid wasting amount of cash and invest it further development. it's also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the notice programmes and schemes, loan policies etc. However there's a positive impact of Self Help Groups on Women empowerment in Telangana.

10. REFERENCES

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