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ROLE OF SELF-HELP GROUPS IN SOCIO ECONOMIC DEVELOPMENT OF WOMEN IN TELANGANA

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ABSTRACT

Empowerment of Self Help Groups were rural poor who have volunteered to organise themselves into a group for eradication of poverty for the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation will keep in view the following broad guidelines. Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor irrigation, and in the case of disabled persons, this number may be a minimum of five. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loans sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a particularly decision making process. The Self Help Group programme enhanced the general knowledge and awareness and improved the bargaining capacity of the rural women. Their economic status has been enormously increased and it indicates that rural women are fully equipped with empowerment in all respects. This research paper to be discussed **“Role of Self Help Groups in Socio Economic Development of Women in Telangana”**

Key Words: Women Empowerment, Self Help Groups (SHG), Women Leadership, Rural Development, Woman Welfare Programmes.

Statement of the Problem

“Poverty is not just a lack of money, it is not having the capability to realize one’s full potential as a human being”

**-- Prof. Amartyasen
Noble Laureate**

According to the 2020 Human Development Report there are 1.9 billion people living in poverty, of whom almost 50 percent are in South Asia. Seventy percent of the poor and female in situation is getting worse, with the number of rural women living in absolute poverty rising by 50 percent as opposed to 30 percent for men over the last two decades. Women, who produced 50 percent food worldwide receive only 10 percent of the incomes. Women’s access to ownership of resources is negligible. Even when the women own the property, it’s control and its use is exercise by the male number of the family. Even if the national indices of development show a rise, the fruits of these developments do not trickle down in equal measure to men and women. Some times, women are victimized by the achievement of so called development specially in the wake of technological progress which makes their skills redundant. The phenomenon of feminization of poverty has been clearly appearing in all the developing countries. India is no exception being a third world country characterized by poverty and unemployment. The Economic Survey 1999-2000 states that, 75 percent of rural population and 54.4 percent of urban population did not have adequate purchasing power to buy food conforming to nutritional adequacy norms during 1993-94.

Poverty is not gender neutral and it is gender biased. The official country report for India presented at the Fourth World Conference on women has stated that the women among the extremely poor is disproportionately large and also added that intra-household inequalities are significant. Therefore, it has emphasized the necessity of a special attention for



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poor women. The causes of women’s poverty stem not only from the poverty conditions of the family but also from their subordinate position within the family, the community and the wider economic and political spheres. Moreover, women from low income groups face gender specific causes of disempowerment. Still, the attainment of economic independence by women is identified as a necessary condition for their economic liberation and social participation.

Concept of Women Empowerment

Women Empowerment as a concept was introduced at the third International Women’s Conference at Nairobi in 1985. The Conference defined – ‘Women Empowerment as a redistribution of social power and control of resources in favour of women’s control over resources in turn include control both over societal resources like education, employment, and political power and household resources like income, property, health, nutrition and decision making. An important means of Women’s Empowerment is economic independence through group activity. If a woman is economically versatile parasite. She can never claim an equal status with men.

As long as she is dependent on others. She is treated as a slave at service of the provider and this very often aggravates her subjectivity to exploitation by the male domination. The same feelings is reflected in the words of Jawaharlal Nehru when he opines— ‘freedom depends on economic conditions even more free and self-earning she will have to depend on her husband or some one else and dependants are never free. This economic independence is an essential aspect of woman empowerment.

Working in family based occupations. These women were also developing skills in certain economical social activities. Thus augmenting the human capital formation of India’s development economy. The present socio economic situation particular in South Asia and African economics offers very difficult living conditions of the majority population and in particular woman are to put to work at too early age in order to support and supplement the meager family income. One of the major consequences of the process of industrialization and urbanization is growing population of the urban poor in the cities which has not access to the basic facilities of life. They has been shifted decline in the employment rate of woman in organised sector but extensively engaged in the unorganized sector.

Rural women in India constitute a significant portion of the total population of the country and their backwardness is one of the major handicaps in the path of country progress. In the rural society characterized by deep-rooted, age-old sex discrimination, economic oppression and social stratification woman have occupied a place much below the men. Not only in Indian society. It is inferior position of woman can be seen in all the countries in particularly third world country’s which is socially. Economically backward, seen in all the countries but the degree of subordination very according to the level of development on the one hand and the ownership of means of production on the other.

Present Scenario of Women in Economic growth

Women play a key role in the society that is no generation of the people without the existence of woman. They are the pillars of the society. But social status of woman is being neglected from centuries she has always subordinated to men. The status and dependency of woman in any society is closely connected with their economic position. Therefore, the economic dependence is the main cause for the inferior place of woman in the society. The Economic contribution of woman is related to their status and role in the family and in the society. If woman is economically a parasite, she can never claim on equal status with men.

About more than 70 percent of working woman are agricultural labourers and cultivators. Hence, specific efforts have to be made not only to increase efforts have to be made not only to increase employment opportunities for women labourers, but also to reach house wives and unpaid female family workers with training, credit and other information and support services for productive self employment. In order to benefit that rural women in various fields like social, educational, health, economic and political etc. to integrate them in to the process of development a constant effort was



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need in various levels that is Central Government, State Governments, Planning Commissions and Governmental Organisations, etc. through various programmes.

The Government of India have introduced several poverty alleviating programmes for improving the economic condition of rural poor in general rural women in particular. IRDP (Integrated Rural Development Programme) is one such largest programme for providing direct assistance to the rural poor including rural women. IRDP is one of the major poverty alleviating programmes (undertaken by the Govt. of India) which follows both employment and income approaches to alleviate the poverty among the rural people. It was started in the year 1978-79 later on extended to all the blocks in the country from 2nd October, 1980. The main aim of this programme is to help the identified rural poor families to cross the poverty line by providing subsidy and term credit from the financial institutions and to provide livelihood to the poorest of the poor with the productive resources.

The main target group of this programme consists of small and marginal farmers, agricultural labourers, rural artisans etc. IRDP has introduced several schemes to improve the conditions of the rural poor, but the achievements are far from the goal.

Area of the Study

The present study is intended Women Empowerment through Self Help Groups in General and DWACRA programme in a particular it's a Sociological Study of Telangana State. It is a special reference to DWACRA programme based on the primary sources of data and secondary sources of data. Studies on anti-poverty programmes in general and on DWACRA in particular at the level of individuals voluntary organisations and concurrent evaluation studies conducted by respective DRDA are taken as background information. In order to elicit the information in regard to the socio-economic impact of DWACRA on women, a structured questionnaire is administered to selected sample. In addition to the interaction with the respondents of structured questionnaire, observation and interview methods will also be used to elicit the information pertaining to the inner realities of women's lives. The intention behind the study of the implementation of the women empowerment programmes at grass root level. The present inquiry confines to the DWACRA groups which are involved in economic and social activity to generate employment and income.

Self Help Groups (SHGs) in Telangana State.

All the development agencies channelised various poverty alleviation programmes and promoted several thrift and credit groups in Telangana. These groups membership is varied from group to group and the size and decision making process and group action directed towards the social service. These groups attitudinal orientation methods and systems are so designed to mobilise on a large scale for social service including economic sphere in thrift and credit activities. The strategy is synthesized in the form of SHG Bank linkage programme. For this purpose, a comprehensive training strategy for personnel of NGOs was designed to manage the SHG to secure the objectives of the programme. The district administration in Telangana is promote thrift and credit groups under DWACRA and the present SGSY, a UNDP Project at grassroots level in the districts of Ananthapur, Mahbubnagar, Kurnool, Adilabad, Chittoor, Srikakulam and Vijayanagaram. The purpose of these projects is to improve the capacities of community based micro-system and their synthesis with other local common interest groups. The SHG concept of NABARD is to create a linkage between SHG and banks. This facilitated the SH groups to expand their economic activity.

The Government of Telangana after formation of separate state has taken-up the theme of women's empowerment as one of the important strategy to tackle the socio-economic conditions of the rural poor. The rural poor women were taken up the savings as a mass movement by the Self Help Groups (SHGs). They have chosen this path as a carrier for their destiny. The state government has taken up the development as an agenda for the upliftment of the rural women through out the state where majority of Women are saving one rupee a day. The state government is consciously making an effort go assist SHGs by providing revolving fund under various programmes. The District Rural



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Development Agency of different districts in their Social-economic surveys indicated that the self help scheme has helped the rural women to earn additionally for a month ranging from 1500-2900 rupees depending on the economic activities taken up by the SHG members. The majority of the rural women were benefited by taken up the initiatives in improving their socio-economic status by participating in government programmes for their family welfare improves their educational status. The members of the SH group they have improved a lot on environment, health, sanitation and clean drinking water, majority of them are not only creating awareness on environment and nutritional value not only improved their living standards they are educating and promoting the awareness their respective localities. Now, all of them are enjoying fruits of different economic policies.

The poor may organise themselves, into small groups upto 20 persons, known as self-help groups (SHGS) to inculcate the habit of thrift and credit operations among themselves. All members of the group should belong to families below poverty line. The group shall not consist of more than one member from the same family. A person should not be a member of more than one group.

Table 1
RESPONDENTS RESPONSES ABOUT SANCTIONING THE LOANS

(Caste-wise)

Caste \ Respondents	SC %	Minority %	OBC %	OC %	Total
YES	06 (60.00)	02 (100.00)	11 (36.66)	5 (62.50)	24 (48.00)
NO	04 (40.00)	--	19 (63.33)	03 (37.50)	26 (52.00)
Total	10 (100.00)	02 (100.00)	19 (100.00)	08 (100.00)	50 (100.00)

Source: Field Study by researcher

Out of 50 respondents 24(48%) of the respondents repaid that they have barrowed loans from bank and other agencies among these groups six self help groups 6(25%) of the SC groups taken the loans from various agencies for their group activity. Both the minority self help groups have taken the loans for their group activity, about 11 (45%) of the respondents belongs to OBC category were also taken the loans and remaining 5(20%) of the respondents of OC category of self help groups barrowed the loans for their group activity. Interestingly; half-half the self help groups invested their self money for their group activity from all the caste categories. Even four (40%) SC self help groups did not taken any kind of loan or subsidy for their group activity. Similarly 19(64%) of the respondents from OBC category were also running the group activity with their self money. Three (38%) of OC category were also did not taken any kind of the loans from any agencies. However, they are managing with their self money. As per the analysis of the data presented in the table reveals that 50% of the self help groups barrowed money from banks and other allied financial agencies. However, remaining 50% of the self, help groups of sample study were managing with their self money.

Respondents' responses prior to the self help groups (Caste wise) presented in table-1.

Out of 50 respondents nearly 38(76%) of the respondents were leading a normal life before joining this self help scheme. However, 12(24%) of the respondents were leading a good life. Cutting across different castes, a majority of the respondents from SC and OC categories for leading a good life prior to joining of the self help groups. Now, after the joining, this scheme they are leading a improved life. Interestingly all the 30(100%) of the respondents from OBC category were leading a normal life. But, only after joining these groups, they have improved a lot with the help of self help groups and Be Corporation's finances, all the members of BC community were benefited to the maximum extent.



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Table 2

RESPONDENTS RESPONSES PRIOR TO SH GROUPS

(Caste-wise)

Respondents Caste	Normal %	Good %	Satisfactory %	Total
SC	4 (10.52)	06 (50.00)	--	10 (20.02)
ST	2 (5.26)	--	--	02 (4.00)
OBC	30 (78.94)	--	--	30 (60.00)
OC	2 (5.28)	06 (50.00)	--	08 (16.00)
Others	--	--	--	--
Total	38 (100.00)	12 (100.00)	--	50 (100.00)

Source: Field Study by researcher

As per the analysis of the table/all the self help group members prior to the joining of the scheme they were leading a normal life. But only after becoming" members of self help groups. They are leading a improved life with minimum facilities: All the self help groups the members are getting their two square meals and they could able to pay the expenses of the hospitals for their requirements All the self help group members could able to send their wards to the schools and they could able to meet the expenditure shows the improved standard of life. This may be considered as an indicator for the empowerment of rural women.

Table 3

RESPONDENTS RESPONSES PRIOR TO SH GROUPS

(Religion-wise)

Respondents Religion	Below the BPL %	Normal Satisfactory %	Good %	Total
Hindu	38(100.00)	11 (91.66)	--	49 (98.00)
Muslim	--	1 (8.34)	--	01(4.00)
Christian	--	--	--	--
Others	--	--	--	--
Total	38 (100.00)	12 (100.00)	--	50 (100.00)

Source: Field Study by Researcher

Out of 50 respondents 49 were Hindus, only one respondent belong to minority community. Among the Hindu respondent 38(77.56%) of the respondents, were the living under the belong to poverty line and remaining 11 (22.44%) of the self help groups members are leading of a normal or satisfactory life. In the remaining one member belongs to minority community; who is leading a normal life prior to the starting of individual self help group. Interestingly, out of 50 respondents 38(76%) of the respondents prior to the joining of the self help group are leadingly a life below the poverty line and remaining 12(24%) of the respondents leading a normal life, including a minority women. The respondents are Hindu community include the SC and categories. About two-third of the self help groups ridden with the



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poverty radian life. There is a tremendous pressure on the sustenance of these members. The proclaimed aims and objectives of self help groups are exactly suitable to these members. The prevailing conditions the district and the state better to worsen. Thanks to the different policies better to the DWCRA and self help programmes they could able to fulfil their basic minimum needs throw this economic programme. Those who were not covered by the DWCRA programme such under privileged and poverty stricken people,' this self help programme is a boon to these women who were in hapless conditions. The identical feature of the scheme is by inculcating savings habit and linked up with group or collective responsibility and make them more sustainable and more confident about themselves, by creating employment opportunities, one the one side and make them to self consciousness about their existence, ultimately the objectives of the self help groups are to make them to stronger one in the society. For this purpose, the multi thronged approach for personality development of the ruler member, once they become members bold enough to contend to face any challenge comes in their rates; the ultimate object of this scheme is nothing short of the empowerment of women.

As per the social economic development women analysis of the data presented in the table reveals that almost all the self help groups got subsidies and loans in the first phase itself after fulfil in the conditions stipulated therein. Only five self help groups, which were started in the early stages were able to get second and third phase of loans because of their track-record of prompt payment of loan instalment; continuous savings and periodical group meetings prove the worthy ness and commitment of the self help groups to get number of phases of loans for expansion of their group activities. It can be concluded that, almost all the self help groups are eligible to get subsidy and loans, but only thing is majority of the groups from OBC category recently formed obviously, only few self groups secured 2nd and 3rd phase loans are yet to get from the bank other financial agencies.

Summing Up:

The present research study confirms the one of the hypothesis that poverty, illiteracy, ignorance is root cause for the backwardness in the rural areas. Another finding of the study is that self help programme has attracted and enthused the younger generation. It is also observed that even orthodoxies changed their out look and attitude towards the DWCRA and SH groups by observing the performance of these programmes. All the members of the SH groups are collectively and on equitable basis sharing the responsibilities irrespective of their caste identities.

Another finding is that majority of the respondents are illiterate, even than all of them are interested to join in the SH groups. Hence; there is no correlation between the illiteracy and individual participation in SH groups. The present study confirms the DWCRA and self help groups enhanced the status and empowerment of women. It is also confirmed that rural women by joining in self help groups acquired the bargaining power and marketing skills. A greater number of rural women in Telangana State were benefited by the joining in Self Help groups, Another finding is that all the members of the SH groups is that, all of them expressed their satisfaction about the training imparted by the DRDA and VELUGU officials cooperation from the bank officials. Majority of the respondents felt that they have improved their economic status with the help of self help programme. They are leading a better quality of life with minimum basic facilities. Their standard of living is an indicator of their empowerment.

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