A STUDY ON ROLE OF SELF HELP GROUPS EMPOWERING RURAL WOMEN AT WARANGAL (DIST)-TELANGANA STATE

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Abstract
Self Help Groups (SHGs) can act as an empowerment resource centers for the women members percolating the benefits to the society in general. Social evils like alcoholism, domestic violence against women and children abuse and exploitation, gender bias and social exclusion are some of the areas against which the members can effectively organize and combat. Ultimately, it can come to a point where it becomes their choice whether to remain socially, economically and socially impoverished or to organize them into eradicating their deprivations. The concept of self Help Groups was envisaged with in using its potent tent s a powerful tool for rural poverty alleviation through rural women empowerment. It is to be specified that women empowerment per she was not the sole motive. The objectives percolated into an overall family, community and social development to be achieved initiated form and by women themselves. The study was undertaken to critically evaluate the nature and extent of impact of participation in SHGs on rural women.

Key words: Women Empowerment, Self Help Groups, Micro-Credit, Social Security.

Introduction

Self Help Groups are becoming important for the empowering of poor women in almost all the developing countries. Telangana State is no exception as regards the role played by women's communal known by different names for emancipation and empowerment of poor women. The NGO's who are in the field of socio-economic development of the marginalized sections in the society since last four to five decades, had initially organized credit unions and MahilaSamajams for better participation of people in development initiatives and also for thrift and credit facilities. Since the emergence of SGH system, as per the initiatives of National Bank for Agriculture and Rural Development (NABARD), and directives for reserve Bank of India (RBI), from the beginning of 1990's most of these MahilaSamajams and credit unions have been converted into SHG's linked them to financial institutions for better credit facilities. In Telangana State Government also took initiatives in organization urban poor women into neighborhood groups (NHGs). These NHG's are recognized as SHG's by NABARD as far as SHG's, Banks linkage and credit facilities are concerned. Women self help groups formed exclusively for rural women being an effective medium for community in involvement in developmental activities can be powerful tool for alleviating rural empowerment of women by freeing themselves from the clutches of usurious moneylenders. The study covers the group characteristics of personal, economical, financial and social empowerment to identify the mutual trust, cohesion, transparency, interaction, leadership, accountability, cooperation, equality, interdependence and satisfaction among members

Review of Literature

Mula and sarkar,(2013), in their study , revealed a signification positive change in the economic variables of self-income , employment generation, asset building, production investment, saving which lead to socio-economic upliftment of rural women folk and empowered them particularly in the sphere of child education leadership and entrepreneurship ability, technology adoption, decision making,etc.

Sigh,(2013), in his study shown that SHG members were able to contribute towards their family income and also gained other benefits lik skills up gradation, better understanding, banking operations, better leadership and communication skills.Reji,(2013), have found the significant difference of empowerment in terms of income as well as number of employment days after joining SHG when compared with the before joining the group and that income and employment were higher in post-SHG situation. Thus, it is apparent from the review of literature that SHGs are playing vital role in the progress of women empowerment.

Savita and jyothi,(2012), observed a significant difference in economic position before and after joining as a member of SHG and the programme benefited greatly to the highly educated women.

Savita and polepeddi, (2012), observed a significant role of micro-credit in socio-economic empowerment of SHG members and the micro credit utilized for productive purpose improves socio-economic empowerment of the members,Malathi and vijayarani, (2012), have found a significant difference in economic empowerment of the SHGmembers in post-SHG situation when compared with pre-SHG situation. The study also suggested a positive association between the level of education and empowerment.

Khari(2009), in his study women empowerment in India tried to explore how CRTC, a relatively small isolated rural NGO in the foothills of the Himalayas, has been successful in the empowerment of rural women living in highly patriarchal and traditional societies.

BL center for development research and action (2009), in a study titled, micro finance and empowerment of scheduled caste women an impact study of SHGs in Uttarpradesh and Uttaranchal found out that SHGs can contribute to overcome exploitation, create confidence for the economic self-reliance of the rural poor, particularly among women who are mostly invisible in the social structure.

Sudha(2008), in her look women empowerment in south Asia, explained women empowerment as the ability of women to transform economic and social development when empowered to fully participate in the decisions that effects their lives through leadership training, coaching, consulting and the provision of enabling tools for women to lead within their communicates, regions and countries.

GanesamurthyVS (2007), in his edited volume book India economic empowerment of women, raveled that in India the work participation rate of women is less than half that of women. Despite efforts made towards economic empowerment of women, majority of the active female population continues to be confined to micro, small-scale enterprises and informal sector.

Ramesh(2006),in his article women SHGs in Orissa –a crusade for women empowerment, highlighted the role of women SHGs for women empowerment through the provision of easy credit delivery system. he presented the meaning and genesis of SHGs and its development, its working pattern, linkage with formal financial institutions and its role for uplifting the women folks.

Sakuntala(2005), in her book empowerment women an alternative strategy from rural India, pointed out that the more vital inhibiting factors leading to the disadvantage position of women are their ignorance, powerlessness and vulnerability. She emphasized the need for bringing about an attitudinal change among women as the most important step towards empowerment.

Statement of the Problem
Self Help Groups (SHG's) or thrift and credit groups are mostly informal groups whose members pool saving s and relend with the group on rotational or needs basis. There groups have a common perception of need and impulse towards collective action. Many of these groups got formed around specific production activity, promoted savings among members and use the pooled resources to meet emergent needs of members including consumption needs. Women self help groups formed exclusively for rural women being an effective medium for community involvement in developmental activities can be a powerful tool alleviating rural poverty through the empowerment of women by freeing themselves from the clutches of usurious moneylenders. The present study to assess the role of self Help Groups in improving the social-economic status of rural women and evaluate the role played by the SHG's imparting social, economic, financial and personal empowerment to the rural women in Telangana State.

Objectives of the Study
1. To identify the profile of the SHG's and its members.
2. To identify the level of personal, economical and financial empowerment of SHG's members.
3. To test the association between group characteristics and empowerment.

Research Methodology
Primary Data: the primary data were collected by employing a structured schedule, participative observations and personal discussions were conducted with the members of SHG's. The total no of SHG's covered under the study is 10, and the total number of members covered as respondents are 100from 5MandalsParvathigiri, Ghanpur, Jangaon, Mahabubabad, Nelikudurof Warangal District.

Tools for analysis of data
The tools of analysis used to test the data mean and ANOVA was employed to identify the level of various attributes on a five-point scale. The five point scale is Very High, High, Moderate, Low, and Very Low as 5 to 1.

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Data Analysis & Interpretation

Table: 1

Level of Personal empowerment						
Personal empowerment attributes	Very high	High	Moderate	Low	Very Low	Mean Score
Confidence	10	75	5	1	2	3.69
Independence	8	80	2	5	5	3.81
Self respect	15	75	5	3	2	3.98
Mutual respect	7	85	3	5	0	3.94
Family acceptance	20	70	5	3	2	4.03
Relatives acceptance	11	85	2	1	1	4.04
Average	11.83	78.33	3.67	3.00	2.00	3.92
Source: Primary Data						

Table 1(a) Level of Personal empowerment

ANOVA						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	9618	4	2404.5	11.38135	9.71E-06	2.689628
Within Groups	6338	30	211.2667			
Total	15956	34				

Form the table -1 it is observed that the family acceptance and relative's acceptance mean score is High (4.03). The above table 1(a) retrieves that the association between attributes and level of degree the F calculated value is 11.38 as the critical value 2.68is greater at 0.05.Hence there is no association between the personal empowerment.

Table: 2

Level of Social empowerment						
Social empowerment attributes	Very high	High	Moderate	Low	Very Low	Mean Score
Organizational skill	0	15	42	38	5	2.67
Group cohesiveness	2	10	42	43	3	2.65
interactive skills	5	75	15	3	2	3.78
public speaking	7	55	35	3	0	3.66
awareness on rights	8	60	25	5	2	3.67
Acceptance in Society	11	53	35	1	0	3.74
Awareness on social problems	5	44	46	0	5	3.44
Participation in social programmes	8	45	40	5	2	3.52
Membership on other organization	6	55	35	2	2	3.61
Average	5.78	45.78	35.00	11.11	2.33	3.42
Source: Primary Data						

Table-2 (a) :Level of Social empowerment

ANOVA						
Source of Variation	*SS*	*df*	*MS*	*F*	*P-value*	*F crit*
Between Groups	6440.667	4	1610.167	5.4967	0.002572	2.75871
Within Groups	7323.333	25	292.9333			
Total	13764	29				

Form the table -2 it is observed that the social empowerment at interactive mean score is High (3.78). The above table 2(a) retrieves that the association between attributes and level of degree the F calculated value is 5.4967 as the critical value 2.75 is greater at 0.05. Hence there is no association between the social empowerment.

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Table:3

Economic empowerment attributes	Very high	High	Moderate	Low	Very Low	Mean Score
Level of economic empowerment						
Employment opportunity	0	15	42	38	5	2.67
Technical skill	2	10	42	43	3	2.65
Entrepreneurial skill	5	75	15	3	2	3.78
individual/family health	7	55	35	3	0	3.66
Living conditions	8	60	25	5	2	3.67
Economic status	11	53	35	1	0	3.74
social security	5	44	46	0	5	3.44
Average	5.43	44.57	34.29	13.29	2.43	3.37
Source: Primary Data						

Table-3 (a) Level of economic empowerment

Source of Variation	SS	df	MS	F	P-value	F crit
ANOVA						
Between Groups	9618	4	2404.5	11.38135	9.71E-06	2.689628
Within Groups	6338	30	211.2667			
Total	15956	34				

Form the table -3 it is observed that the economic empowerment at Entrepreneurial skill mean score is High (3.78). The above table 3(a) retrieves that the association between attributes and level of degree the F calculated value is 11.38 as the critical value 2.68 is greater at 0.05. Hence there is no association between the economic empowerment.

Table:4

Financial empowerment attributes	Very high	High	Moderate	Low	Very Low	Mean Score
Level of Financial empowerment						
Income	0	5	52	35	8	2.54
Savings	2	10	18	65	5	2.39
Expenditure	3	42	50	3	2	3.41
Financial Management skills	7	55	35	3	0	3.66
Personal belongings	8	60	25	5	2	3.67
Financial security	11	53	35	1	0	3.74
Average	5.17	37.50	35.83	18.67	2.83	3.24
Source: Primary Data						

Table -4(a) Level of Financial empowerment

Source of Variation	SS	df	MS	F	P-value	F crit
ANOVA						
Between Groups	6440.667	4	1610.167	5.4967	0.002572	2.75871
Within Groups	7323.333	25	292.9333			
Total	13764	29				

Form the table -4 it is observed that the financial empowerment at financial security mean score is High (3.74). The above table 4(a) retrieves that the association between attributes and level of degree the F calculated value is 5.49 as the critical value 2.75 is greater at 0.05. Hence there is no association between the economic empowerment.

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Table:5

group related problems faced	Very high	High	Moderate	Low	Very Low	Mean Score
Opinion on problems faced group related						
Non-sustainability of future activities	0	2	0	8	90	1.14
Entry barriers	0	3	0	2	95	1.11
operational barriers	1	2	0	1	96	1.11
Drop-Outs	0	6	1	2	91	1.22
Conflicts in groups	2	14	1	0	83	1.52
Absenteeism	1	13	2	1	83	1.48
Irregular meetings	0	2	0	25	73	1.31
improper records	0	1	0	23	76	1.26
Non-accessibility to records	0	1	3	29	67	1.38
No internal audit	0	2	1	20	78	1.29
Pressure groups	0	2	2	22	74	1.32
Non-transparent activities	0	0	3	16	81	1.22
Average	0.33	4.00	1.08	12.42	82.25	1.28
Source: Primary Data						

Table – 5(a)   Opinion on problems faced group related

Source of Variation	SS	df	MS	F	P-value	F crit
ANOVA						
Between Groups	59198.23	4	14799.56	318.8623	2.44E-37	2.539689
Within Groups	2552.75	55	46.41364			
Total	61750.98	59				

Form the table -5 it is observed that the opinion on problems faced group related empowerment at entry barriers and operational barriers are low mean score is (1.11). The above table 4(a) retrieves that the association between attributes and level of degree the F calculated value is 318.86 as the critical value 2.539 is less than at 0.05. Hence there is no association between the economic empowerment.

Table:6

Personal problems faced	Very high	High	Moderate	Low	Very Low	Mean Score
Opinion on Personal problems faced						
Family responsibilities	80	16	2	2	0	4.74
Job responsibilities	1	7	2	16	74	1.45
Low economic status	5	10	70	11	4	3.01
Low Motivation	0	6	85	2	5	2.88
Lack of family support	8	19	65	5	3	3.24
Low benefits from group	1	6	65	1	27	2.53
Low general knowledge	0	2	75	20	3	2.76
Average	13.57	9.43	52.00	8.14	16.57	2.94
Source: Primary Data						

Table- 6 (a) Opinion on Personal problems faced

Source of Variation	SS	df	MS	F	P-value	F crit
ANOVA						
Between Groups	9305.886	4	2326.471	4.013464	0.010052	2.689628
Within Groups	17390	30	579.6667			
Total	26695.89	34				

Form the table -6 it is observed that the opinion on personal problems faced related empowerment at family responsibilities is high and job responsibilities is low mean score is (4.74 and 1.45). The above table 4(a) retrieves that the association between attributes and level of degree the F calculated value is 4.01 as the critical value 2.68 is less than at 0.05. Hence there is no association between the economic empowerment.

Discussion

It was found that levels the personal empowerment is low at confidence among the groups related to self respect, mutual respect, family acceptance and relative's acceptance. Family acceptance and relatives acceptance was reported with highest reported with level of personal empowerment like other attributes confidence, independence, self respect, and mutual respect. The activities were found to be effective at low level in organizing skills. Group cohesiveness and members reported that interactive skill high. Very low member's felt improvement in their employment opportunities skill and there is an economic status enhancement. The members reported that moderate levels of empowers in savings is low and it is high response to the financial security.

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 Major among the problems faced were found to be entry barriers and operational barriers and a few instance of drop outs lack of internal audit. Family related responsibilities were found to be most prevalent among the personal problems faced by the members and lack of family support.

Conclusion

SHGs are the key instruments in women empowerment which are generally facilitated and supported by NGOs. These NGOs advise and train members in variety of on and off farm income generating activities. In present study also SHGs had played very important role in empowering women by strengthening their earning ability, boosting their self confidence and promoting regular savings. The participants had economic security, easy credit accessibility, better decision making in family, improved family environment. Thus it is concluded that the concept of SHG's for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can sure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society.

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