

Role of Self-Help Groups (SHGs) in Socio Economic Upliftment of Women

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Abstract - Micro-finance programs are important institutional devices for providing small credit to the rural poor in order to alleviate poverty. Micro financing programs through Self-Help Groups (SHGs) introduced and expanded by non-governmental organisations (NGOs) in several parts of India have the potential to minimize the problem of inadequate access of banking services to the poor. These can also influence savings. Many of the studies reveal that increased availability of micro-credit to the poor through micro-financing SHGs will enable rural households to take up larger productive activities, empower the poor women, decrease the dependence on exploitative local moneylenders and increase savings. SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members but also, helped in changing much of their social outlook and activities. In order to reduce poverty by enabling the poor household to have access to beneficial self-employment and employment opportunities based on their skills which then results in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs), is now the main motive of most of the employment schemes.

Index Terms - Micro-finance, Micro Credit, Self-Help Groups and Non-Govt. Organizations etc.

INTRODUCTION

Self-Help Group or in-short SHGs is now a well-known concept. It is now almost two-decade old. The Self-Help Group (SHG) movement originated in Bangladesh under the Leadership of Noble Laureate Prof. Mohamed Yunus. It is a noble mission- an innovative concept that has its roots in Bangladesh and has touched every part of the globe. It is reported that

the SHGs have a role in hastening country's economic development. SHGs have now evolved as movement. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has led boost to the process of women's empowerment. A SHG is an informal association to enhance the member's financial security as primary focus and other common interest of members such as area development, awareness, motivation, leadership, training and associating in other social inter-mediation programs for the benefit of the entire community. The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant. SHGs enable them to Increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the mainstream.

OBJECTIVES OF THE STUDY

The specific objectives of the study are:

1. To examine and analyse the functioning of the selected SHGs in Pendlimarri mandal
2. To study and analyse the perceptions of selected Self-Help Group Members and draw conclusion.

TOOLS AND TECHNIQUES

Primary data have been collected from the selected self-help groups and the members by using pre-tested member schedule. For empirical investigation and analysis have been selected 100 self-help group beneficiaries at Pendlimarri Mandal in Kadapa district of Andhra Pradesh. This is one of the backward

mandals in kadapa district of Andhra Pradesh. Since efforts were also made to find out the impact of Self Help Groups in ensuring economic empowerment.

The data so collected have been analysed and presented in the form of tables. Measures of central tendency and percentages have been calculated in the process of analysis.

Table: 1, Category-Wise Selected Self-Help Group Members

| S.No | Category | No of Members | Percentage |
|------|----------|---------------|------------|
| 1 | OC | 28 | 28.0 |
| 2 | BC | 42 | 42.0 |
| 3 | SC | 18 | 18.0 |
| 4 | ST | 12 | 12.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

Table 1 shows category-wise number of members selected. Out of 100 members selected 42 (42.0 per cent) members belong to Backward Classes (BC) category, 28 (28.0 per cent) members belong to Open Category (OC), 18 (18.0 per cent) members belong to Scheduled Castes (SC) category and 12 (12.0 per cent) members belong to Scheduled Tribes (ST) category.

Table: 2, Literacy Level of the Selected Self-Help Group Members

| S.No | Literacy Level | No. of Members | Percentage |
|------|---------------------|----------------|------------|
| 1 | Illiterates | 23 | 23.0 |
| 2 | Can Sign Only | 52 | 52.0 |
| 3 | Primary Education | 18 | 18.0 |
| 4 | Secondary Education | 07 | 7.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

Literacy level of the selected self-help group members is given in table 2 of the 100, 23 (23.00 per cent) members are illiterate, 52 (52.00 per cent) members can sign only, 18 (18.00 per cent) members are educated up to primary level and only 7 (7.00 per cent) members are educated up to secondary level. To conclude literacy level of the SHG members is very low.

Table: 3, Type of House of Selected Self-Help Group Members

| S. No | Type of House | No. of Members | Percentage |
|-------|---------------|----------------|------------|
| 1 | Hut | 12 | 12.0 |

| | | | |
|-----|------------------------------|-----|-------|
| 2 | House with Tiled Roof | 34 | 34.0 |
| 3 | House with Concrete Roof | 51 | 51.0 |
| 4 | House with Metal Sheets Roof | 3 | 3.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

Type of house of the respondents shows their financial position and living condition. Table 3 shows 12 (12.0 per cent) members live in huts, 34 (34.0 per cent) members live in houses with tiled roofs, and 3 members i.e., 3.0 per cent live in houses with metal sheet roofs. All these are in a way either temporary or semi-permanent houses. The remaining 51 (51.0 per cent) members live in pucca houses i.e., houses with concrete roofs.

Table: 4, Total Land Holding of the Selected Self-Help Group Members

| S. No. | Land Holding (in Acres) | No. of the Members | Percentage |
|--------|-------------------------|--------------------|------------|
| 1 | 0 | 37 | 37.0 |
| 2 | 1 | 8 | 8.0 |
| 3 | 2 | 30 | 30.0 |
| 4 | 3 | 12 | 12.0 |
| 5 | 4 | 6 | 6.0 |
| 6 | 5 | 3 | 3.0 |
| 7 | 6 | 1 | 1.0 |
| 8 | 7 | 1 | 1.0 |
| 9 | 8 | 1 | 1.0 |
| 10 | 9 | 1 | 1.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

To study further, the economic backgrounds of the SHG members land holding details of the respondents have been collected. The details of the land holding of the members, collected, are shown in table 4. The table shows that as many as 37 (37.0 per cent) members do not have any land. In other words they are landless labourers. More than 56 per cent of the members have one to three acres each. Remaining 7.0 per cent of the members hold 4 to 9 acres each. This shows that the members in general are either landless or small farmers. They are poverty-stricken and deserve help under some poverty alleviation scheme or the other.

Table: 5, Details of Un-Irrigated Land Held by the Selected Self–Help Group Members

| S. No. | Un-Irrigated Land (in Acres) | No. of Members | Percentage |
|--------|------------------------------|----------------|------------|
| 1 | 0 | 39 | 39.0 |
| 2 | 1 | 9 | 9.0 |
| 3 | 2 | 30 | 30.0 |
| 4 | 3 | 11 | 11.0 |
| 5 | 4 | 6 | 6.0 |
| 6 | 5 | 2 | 2.0 |
| 7 | 6 | 1 | 1.0 |
| 8 | 8 | 1 | 1.0 |
| 9 | 9 | 1 | 1.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

Land held by the members is of two types. One is un-irrigated land and the other is irrigated land. Irrigation facilities are meager in Pendlimarri mandal. Some of the land is irrigated under canals, tanks and bore wells. Information has been obtained about the un-irrigated and irrigated land owned by the members separately. It is assumed that income from irrigated land is more than the income from un-irrigated land. Hence economic position of the members holding irrigated land is better than the members holding un-irrigated land. However the total income depends upon the total land held by the members.

The details of the un-irrigated land held by the members are shown in table 5. The table shows that as many as 39 (39.0 per cent) members do not hold any un-irrigated land. Sixty per cent of the members hold un-irrigated land not more than three acres each. Remaining 10.0 per cent of the members hold 4 to 9 acres of un-irrigated land.

Table: 6, Details of Irrigated Land Held by the Selected Self–Help Group Members

| S. No. | Irrigated Land Holding (in Acres) | No. of Members | Percentage |
|--------|-----------------------------------|----------------|------------|
| 1 | 0 | 90 | 90.0 |
| 2 | 1 | 3 | 3.0 |
| 3 | 2 | 4 | 4.0 |
| 4 | 3 | 1 | 1.0 |
| 5 | 4 | 1 | 1.0 |
| 6 | 6 | 1 | 1.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

As mentioned above irrigation facilities are meager in Pendlimarri mandal. Some of the land is irrigated under canals, tanks and bore wells. Information has been obtained about the irrigated land held by the members.

The details of the irrigated land held by the members are shown in table 6. As many as 90 (90.0 per cent) members do not own any irrigated land. The remaining ten per cent of the members own irrigated land one to six acres each. The highest irrigated land holding by the members is six acres. Only one has six acres of irrigated land.

Table: 7, Primary Occupation of the Selected Self–Help Group Members

| S. No | Occupation Description | No. of Members | Percentage |
|-------|-----------------------------------|----------------|------------|
| 1 | Assisting the Family in Farm Work | 24 | 24.0 |
| 2 | Working as an Agricultural Labour | 61 | 61.0 |
| 3 | Housewife | 0 | 0.0 |
| 4 | Rearing Animals/Animal Husbandry | 4 | 4.0 |
| 5 | Other Occupation | 11 | 11.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

Information relating to primary occupation of the selected self-help group members has been collected and presented in table 7. There are mainly three primary occupations. They are (a) assisting the family in farm work, (b) working as an agricultural labour, and (c) rearing animals/animal husbandry. Twenty four per cent of the members assist the family in farm work, 61.0 per cent of the members work as agricultural labour, and a mere 4.0 per cent of the members rear the animals. Eleven per cent of the members have stated that they are engaged in other occupation. But they have failed to provide details.

Table: 8, Secondary Occupation of the Selected Self–Help Group Members

| S. No | Occupation Description | No. of Members | Percentage |
|-------|-----------------------------------|----------------|------------|
| 1 | Assisting the Family Farm Work | 21 | 21.0 |
| 2 | Working as an Agricultural Labour | 15 | 15.0 |
| 3 | Housewife | 29 | 29.0 |

| | | | |
|-----|----------------------------------|-----|-------|
| 4 | Rearing Animals/Animal Husbandry | 27 | 27.0 |
| 5 | Other Occupation | 8 | 8.0 |
| --- | Total | 100 | 100.0 |

Source: Field Survey

Information relating to secondary occupation of the selected self-help group members has also been collected and presented in table 8. There are mainly four secondary occupations on which the members are engaged. They are (a) assisting the family in farm work, (b) working as an agricultural labour, (c) housewife, and (c) rearing animals/animal husbandry. More than twenty-one per cent of the members assist the family in farm work, for 15 per cent of the members “agricultural labour” is the secondary occupation, 29 per cent are housewives, and 27.7 per cent of the members rear the animals in addition to doing something as their primary occupation. Of course, 6.7 per cent of the members have stated that they are engaged in other occupation. Details of other occupation are not available.

Table: 9, Reasons for Choosing the Present Economic Activity by the Selected SHG Members

| S. No. | Reason for Choosing the Present Economic Activity | Answer by the Members | | | |
|--------|---|-----------------------|--------------|--------------|----------------|
| | | Yes | No | N.A. | Total |
| 1 | Previous experience | 49 (49.0) | 36 (36.0) | 15 (15.0) | 100 (100.0) |
| 2 | Recommended by the officials | 51 (51.0) | 34 (34.0) | 15 (15.0) | 100 (100.0) |
| 3 | Suggested by the fellow members | 47 (47.0) | 39 (39.0) | 14 (14.0) | 100 (100.0) |
| 4 | Suggested by the NGO | 33.0 (33.0) | 54 (54.0) | 13 (13.0) | 100 (100.0) |
| 5 | As the activity was taken up by other members | 49.0 (49.0) | 39 (39.0) | 12 (12.0) | 100 (100.0) |
| 6 | Other reason | 33 (33.0) | 53 (53.0) | 14 (14.0) | 100 (100.0) |

Source: Field Survey

CONCLUSION

All the categories of the people are there as members in self-help groups. Their Economic reasons are either most popular among the poor for becoming members of the self-help groups. Many are either illiterates or less educated and Members are either landless or small

farmers. As many members have taken up the economic activity by taking the loan. In this regard the Self-Help Group (SHGs) can play a vital role in the socio-economic upliftment of women. Its viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs. They enhance the equality of status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural spheres of life. Since long the Self-Help Group (SHGs) has played a major role in the awareness creating and economic upliftment of women.

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