

INFULUENCE OF THE SELF HELP GROUPS ON THE SOCIO- ECONOMIC EMPOWERMENT OF WOMEN

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ABSTRACT

Self help groups encourage women to take active part in socio-economic process of our nation. SHGs enhance quality of status of women as participants, decision maker and beneficiaries in the democratic economic social and cultural spheres of life and enables women to challenge and change not just hierarchical gender relations but all hierarchical and unequal relations in society. Hence the present study discuss the influence of the self help groups on the socio- economic empowerment of women

KEYWORDS: Self Help Groups on the Socio- Economic Empowerment of Women

INTRUDUCTION

Economic empowerment of women enables institutionalization through organization of Self help groups, Mahilamandals focusing on credit and thrift activities related to meeting social financial needs and investments for initiating micro enterprises. SHG of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as urban areas bringing women together from all sphere of life to fight for their rights The concept of economic empowerment does not only address poverty alleviation as it also reaches out to the empowerment of women by bringing income to the hands of women their by promoting decision making independent of men in incurring expenditure.

SHG encourage women to take active part in socio-economic process of our nation. SHG's enhance quality of status of women as participants, decision maker and beneficiaries in the democratic economic social and cultural spheres of life and enables women to challenge and change not just hierarchical gender relations but all hierichical and unequal table relations in society.

MATERIALS AND METHODS

An exploratory research design was adapted to carry out the study. The study was conducted in Andhra Pradesh Nellore District. The women who are the members of seven self help Groups were purposively selected. Each group comprises of 10,20 members the age of the women ranged from 20-50 years. The women belonged to four levels of income. The following were the income categories RS.1000-1500, 1500- 2000, 2000-2500, 2500-3000.

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TOOL FOR COLLECTION OF DATA

It was intended to collect the data through interview technique and through case study method. In view of the methods of data collection following tools ware used in the present investigation.

Interview schedule was formulated to elicit information pertaining to the following areas

- General information i.e., occupation, family type and size, income, educational status etc.
- Economic empowerment of women i.e., the increased access to income and control of resources and utilization aspects of income leadership skills etc.
- Social empowerment i.e., social status, decision making etc.

RESULTS AND DISCUSSION

Influence of the SHGs on the Economic- Social Empowerment of Women:

In the present context the effectiveness of SHG's is evaluated on the basis of a set of opinions expressed by the SHG's women subject in the areas of economic empowerment after joining the self help groups.

With regard to demographic and socio-economic profile of the sample women. Majority of them belonged to the age group of 20-30 years (49%) and most of them women were married (94%). The occupation of the head of the family of the respondent are most of them i.e., 42.3 percent were belonging agriculture.

Table 1: Percentage Distribution of Respondents according to the Family Income before Joining the SHG

S.No.	Family Income Before Joining the SHG.	SHG Members(%)
1	1000-1500	74 (74)
2	1500-2000	19 (19)
3	2000-2500	2 (2)
4	2500-3000	5 (5)
	Total:	100 (100)

The data in the table- 1 indicates that the majority of the SHG members 74% belonged to the income group of Rs. 1000-2000/- and 19% belonged to income group of Rs. 1500-2000/-. A few percent i.e. 5% belonged to income group of Rs. 2500-3000/-. Only a small percentage 2% of them belonged to the income group of Rs.2000-2500/-.

The data indicated that 93 percent may be categorized as the poor families since their families total monthly income was less than Rs. 2000/-. No wonder that the women from these families became members of SHGs with the found hope of improving their economic position.

Table 2: The Improvements as Related to Income after Joining the Self Help Groups

S.No	Improvements as Related to Income after Joining the SHG	Data
1	Number respondents who have taken up the incoming generating activity	77%
2	Particulars of income generating activities (percentage of respondents)	
	Petty	21%
	Tailoring	19%
	Others	60%
3	The initial amount sanctioned as loan through SHG for the activity (Rs)	1500-3000
4	Additional income from the income generating activity (Rs.)	100-600
5	Monthly saving of the respondents in the SHG (Rs.)	25-50

It was found from the results furnished in the table 2 that while 77% percent of women have involved in income

generating activity, around 23% did not take up any such activity. The women explained that as they have utilized the loan amount for meeting other contingencies and fulfilling necessities of the family they could not take up any such income generating activity. Moreover as it involves entrepreneurial abilities some have expressed that they were not interested in such activities it also possible that to some extent prestige also might have influenced in taking up the income generating activities.

It is evident that most of them i.e., 60% were involved in activities like rearing of animals such as cattle, sheep and goat, 16% involved in petty business and 15% were in skill oriented activities like tailoring, embroidery.

The initial amount sanctioned as loan through self help group Rs. 1500-3000/- The SHG members utilize these income 77% for to start income generating activity and 23% utilize for their house hold purposes

It is evident from the data that through different types of income generating activities the women are able to gain an additional income of Rs. 100-600 per month 8% women gain Rs. 100-200 and 20% gain Rs. 200-300 , 35% gain Rs.300-400, 29% gain Rs. 400-500, 8% percent gain Rs500-600 per month. This data reveal that the women does have a substantial monthly increment in income.

Through in the present context women are gaining substantial additional income through self help group income generating activity it is observed that they are able to save only Rs.25-50 (Table No. 12). It reveals that through the income ranges from Rs.100-600 per month. This does not appear to influence the amount saved. The respondent revealed that a majority of the amounts earned goes towards meeting the family needs.

SHG Members Activity Exposure through the Programme

Through the women are taking up the income generating activity a majority reported (90%) that there is limited exposure to the activity through the programme. Exposure of the activity will lead to improvements in communication skills, improve the business transactions etc.

Table 3: Frequency Distribution of the Respondents Based on Mode of Utilization of Additional Income Generated

S.No.	Items of Expenditure	Number
1	Nutritious food for the family	45
2	Better clothing for the children	26
3	Acquiring household items	47
4	Better health care	21
5	Better housing	8
6	Meeting educational needs of children	37
7	Meeting the needs of marriages & functions	5

It is observed from the data given in table 3 that more than 45 respondents utilize their additional income for the nutritious food for the family and acquiring household items and 37 respondents utilize for meeting educational needs for children, 26 and 21 respondents utilize their additional income for better clothing for the children and better health care respectively. Eight respondents utilize sing and 5 respondents utilize their additional income for meeting the needs of marriages and functions. Thus, the variety of activities appear to be strengthened and reinforced by the women participate in SHG.

Socio- Economic Empowerment of the Respondents

Empowering women contributes to social development economic progress in any county whether developed or underdeveloped could be achieved through social development. credit needs of the rural women are fulfilled totally through the self help groups. SHG encourage women to take active part in socio-economic process of our nation. SHGs enhance quality of status of women as participants, decision make and beneficiaries in the democratic economic, social and cultural spheres of life and enables women to challenge and change not just hierarchical gender relations but all hierarchical and unequal table relations in society.

Table 4: Select Issues Related to Socio-Economic Empowerment of the Respondents

S.No.	Economics Aspects	Yes	No
1	Family living conditions improve after joining SHG	99	1
2	Access and control over financial matters at household level	92	8
3	Reduced vulnerability to face crisis/ emergencies	91	9
4	Increase income earning capacity	96	4
5	Financial self reliance	96	4
6	Greater access to financial resources outside household	37	63

It is observed from the data given in table 4 that more then 95% of women have expressed that after joining self help groups they have experienced improvement in family living conditions, have increased their abilities and capabilities to earn additional income, and have achieved financial self reliance. Further more then 90% of women felt that their access to income and control over the financial matters at house hold level have been enhanced and they have the ability to face any emergency situation due to the collective financial support offered by the self help group. Only with regard to access to financial resources outside the household only 37% felt that there are improvements but a majority, the remaining 63% expressed that there are no improvements. The data is presented in figure 1

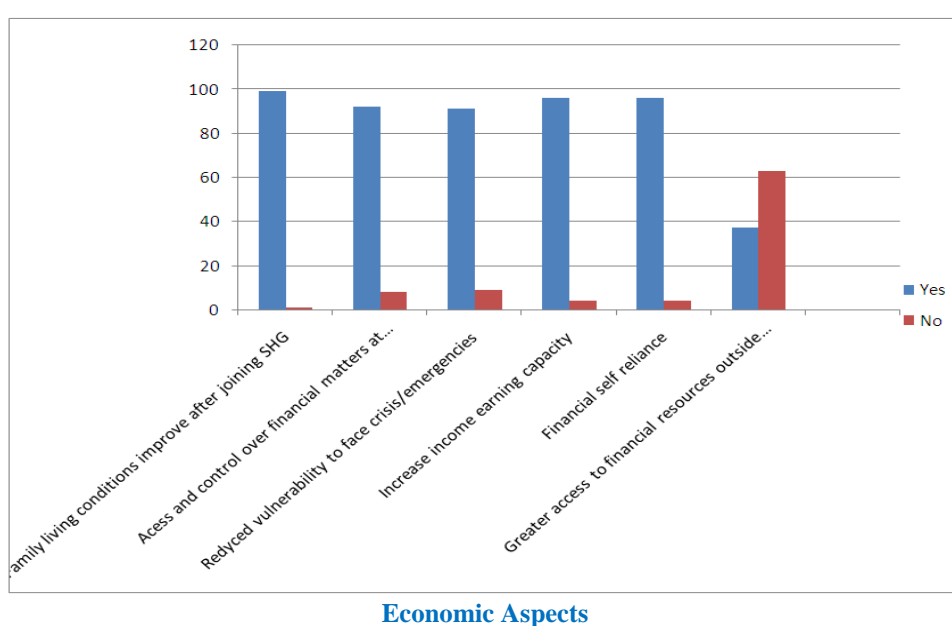


Figure 1: Select Issues Related to Socio-Economic Empowerment of the Respondents

Table 5: Percentage Distribution of Family Decision Making Pattern Regarding the Utilization of Additional Income Earned Through the Income Generating Activity

S.No.	Persons Taking Decisions	Percentage (n)
1	Husband	38 (38)
2	Wife (respondent)	4 (4)
3	Both	58 (58)
	Total	100

The above table 5 gives data shows through the income generating activity the women are earning some additional income but it is observed that the decision with regard to utilization of the source some times does not concern the respondents. It is evident (table 5) that while only 4 respondents are wholly responsible and one at liberty spend the amount according to their wises.

A majority of them 58 percent consult their husbands and both decide as to how the money may be utilized. It is interesting to note that nearly 40 percent of women do not have a say in spending the amount. This reveals that men still dominates the family scenario in being the role decision maker of the utilization of financial resources, even if the income in earned by the women in the family.

Table 6: SHG and Capacity Building

S.No.	Capacity Building	Number
1	Better leadership skills	8
2	Better awareness of health education environment etc.	21
3	Better communication skills	15
4	Improved financial status	96

It is observed from the data given in table-6 that 96 respondents have improved their financial condition after joining SHG and 21 respondents have improved their awareness about health, education and environment after joining SHG. 15 respondents have improved their communications skills and 8 respondents have improved their leadership skills. The data indicated that a large number of the respondents have improve the economic position of their family. Some SHG members have become group leader and occupied positions in gramapanchyats. They wanted reduces pollutions and made efforts to improve their life style. The data is presented in figure 2

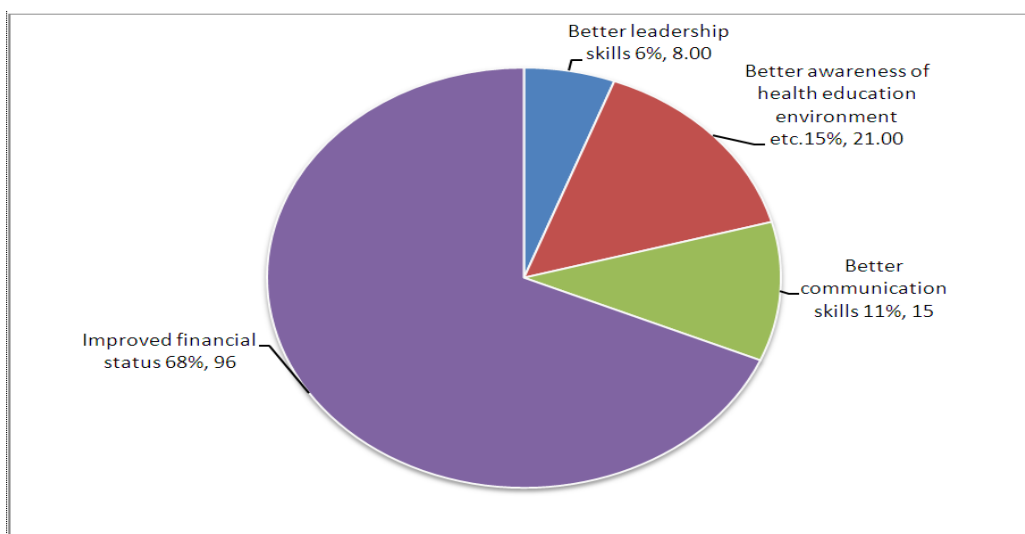


Figure 2: SHG and Capacity Building

Distribution of SHG Members by Social Empowerment

Table 7: Distribution of SHG Members by Social Empowerment

S.No.	Social Empowerment	Yes	No	Total
1	Equal status participation and power of decision making of women			
A	In house hold	62	38	100
B	In community and village	70	30	100
C	In democratic situation	70	30	100
2	Breaking social cultural and religious barrier of women in house holds	80	20	100

The table 7 indicates that 62% of SHG women had equal status, Equal participation and decision making power at house hold level. 70% of women had equal status and participation and decision making power at household level. 70% of women had equal status and participation and decision making power at the village, Community and democratic situation. Majority of women 80% breaking social cultural and religions barriers after joining in SHG. Joining in SHG this is giving chance for the women to interact with different groups of people with different level starting from the family and in the broader context at the community level.

However though high percent of women have expressed positively it is to be noted that same of them 20-40% have still expressed their subordinator. Any change in a society can happen gradually and it may be inferred that the change has began and it in improving and there will be a day when they it complete transformation. The data presented in figure 3

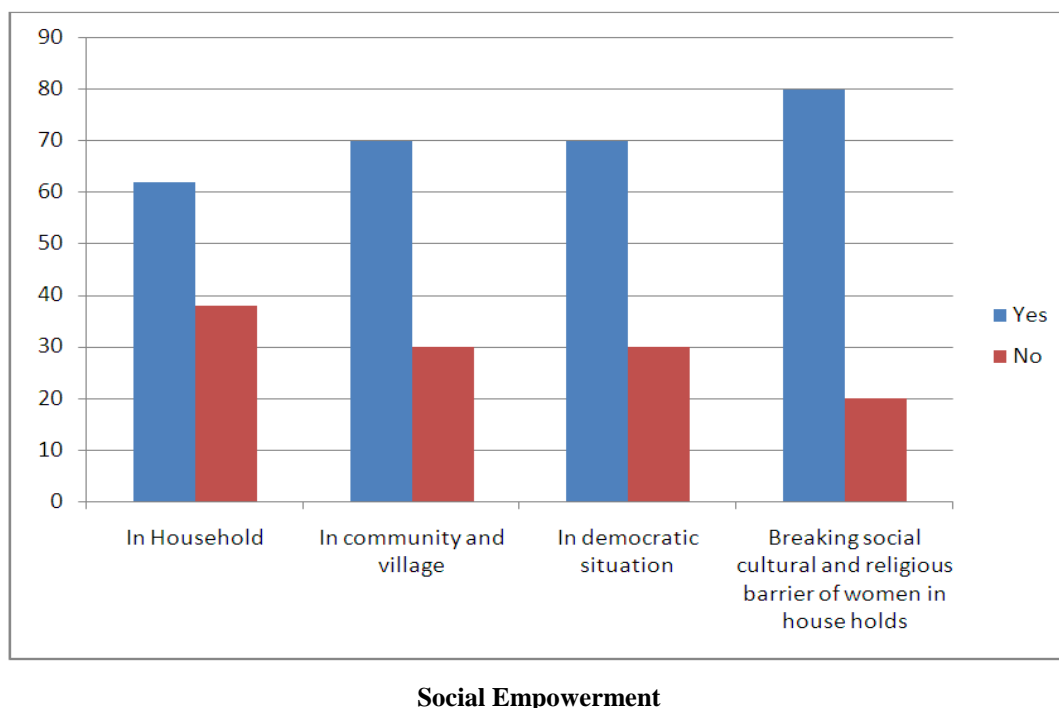


Figure 3: Distribution of SHG Members by Social Empowerment

SUMMARY AND CONCLUSIONS

It was concluded from the study that, all the SHG women could raise about Rs. 500-600/-, income per month

through the income generating activity majority of the respondent utilize their additional income for acquiring house hold items and utilize their income nutritious food for the family. Majority of (99%) respondents family living conditions improved after joining SHG, and the family's decisions regarding expenditure of money were taken by both husband and wife and majority of respondents were breaking social cultural and religious barriers of women in households.

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