

A study on role of SHGs in rural women development with reference to Guntur district, Andhra Pradesh

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Abstract

Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women empowerment and financial support in India. The self-help group is functioning very effective dimension role at creating rural livelihood at sustain, the savings and group activities are eliminating poverty and creating the effective social functions by participating women at village level committees as a member at each and every village level committees. The present study deals with analysing the role of SHGs in promoting rural women empowerment and development. It was found that SHGs are playing a significant role in helping the rural poor women to improve their economic condition, meeting the needs of children education, family health etc.

Keywords: women development, self-help groups (SHGs), social participation

Introduction

Self-Help Group is a small voluntary association of poor people preferably from the same socioeconomic back drop. The micro-credit given to them makes them enterprising; it can be all women group, all men group or even a mixed group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. Self-help group are voluntary, small group structure for mutual aid and the accomplishment of social purpose, they are usually formed by peers who have come together for mutual assistance in satisfying a common handicap or life-disrupting problem and bringing about desired social and or personal change. Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of

SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local

election to take action to address social2. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

Review of literature

The forgoing review of literature reveals that the full potential of utilizing SHGs remains untapped. The foregoing review exemplifies the fact that the participation in SHGs and their empowerment effect has been discussed at length. However, the studies that attempt to quantity the impact of SHGs on economic social and political development of rural women are scanty. Such studies can be a valuable guide for the policy maker for an effective implementation of this programme. Hence, the issues such as how helpful SHGs are to the members to achieve economic, social, political and psychological development and what kind of social and economic impact they can produce are to be intensively researched. The present study makes an attempt to fill these gaps.

Objectives of the study

1. To know the role played by SHGs in rural areas.
2. To study the reasons of rural women for joining SHGs
3. The study of Socio-economic status before and after joining in SHG.
4. To study the changes in the living standard of women becoming member of SHGs.
5. To know how the purposes for which the loan amount is being utilised by the SHG members.

Research Methodology

Data has collected both from Primary and secondary sources. Primary data has collected by using structured interview schedules. And secondary data has collected by using Books, Govt. document, journals, newspaper, internet, etc. The primary data was collected from the 100 members of SHGs belonging to Tadiikonda Mandal of Guntur District. The sample was drawn by using simple Random sampling method. The data was analysed by using simple percentages method.

Data analysis and interpretation of results

Table 1: Distribution of the respondents on the basis of age

Age	Percentage
Less than 20 years	18
20-30 years	42
30-40 years	20
40-50 years	12
Above 50 years	8
Total	100

From the above table it was found that majority of the sample SHG respondents were belonging to the age group of 20-30 years.

Table 2: Distribution of the respondents on the basis of education

Education	Percentage
Illiterate	34
Primary Education	22
Secondary education	28
Intermediate	10
Above Intermediate	6
Total	100

From the above it is clear that majority of the sample respondents were illiterates or having primary/ secondary education.

Table 3: Distribution of the respondents on the basis of caste

Caste	Percentage
OC	18
BC	44
SC	22
ST	16
Total	100

From the above table it was observed that most of the SHG members were belonging to Backward and scheduled Castes.

Table 4: Distribution of the respondents on the basis of occupation

Occupation	Percentage
Farming	23
Agriculture Labour	22
Community based	12
Daily Wage labour	26
House wives	10
Tiny/ micro businesses	7
Total	100

From the above analysis it was found that the SGH member's major occupations' include farming, daily work, and agriculture labour.

Table 5: Distribution of the respondents on the basis of marital status

Marital Status	Percentage
Unmarried	20
Married	60
Single- Parent	5
Divorcee	3
Widow	12
Total	100

Most of the SHG members were married.

Table 6: Distribution of the respondents on the basis of type of family

Family Type	Percentage
Joint Family	27
Nuclear Family	73
Total	100

It was found that majority of the sample respondents were belonging to nuclear type of families.

Table 7: Distribution of the respondents on the basis of reasons for joining SHGs

Reasons for joining	Percentage
To support family	35
To increase savings	14
For getting loan	26
To improve business	10
To be self sufficient	15
Total	100

Most of the sample respondents were becoming the members of SHGs in order to support their family financially and to obtain a loan to use it for domestic purposes.

Table 8: Distribution of the respondents on the basis of utilisation of money

Purposes of utilisation	Percentage
Agriculture	38
Domestic consumption	20
Children education	32
To invest in business	4
To clear debts	6
Total	100

It was evident from the results that the sample SHG members were using the money for agriculture, children education and domestic consumption purposes majorly.

Table 9: Distribution of the respondents on the basis of social change

Social Change	Percentage
Better status in the family	28
Better status in the community	24
Feeling of self-respect	18
All the above	30
Total	100

From the results it was observed that the SHG members were enjoying a better status in the family and the society.

Table 10: Distribution of the respondents on the basis of economic change

Change in income	Percentage
Little increase	23
Significant increase	64
No change	13
Total	100

From the above it was found that most of the respondent's economic position was significantly improved through SHGs.

Conclusion

The study results proved that positive impact on rural women development through self-help groups, in terms of increase in social awareness and participation, savings habits, income level, self-employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household. The self-help groups have enabled poor women to get access of various financial products and services. The self-help group concept enabled many women to achieve social recognition. Greater emphasis has to be given to provide education, training and creating awareness among the members of the group.

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