

THE RISE OF INDIAN RURAL WOMEN THROUGH SELF-HELP GROUPS

A Study of SHGs in Medak District, Telangana State

*Thesis Submitted to Andhra University
For the Degree of*

**DOCTOR OF PHILOSOPHY
IN
COMMERCE AND MANAGEMENT STUDIES**

By

J. SAILAJA,
Research Scholar
MBA, MA –Pol. Sc. LLB, PGDIRPM

Under the Guidance of

Prof. M. MADHUSUDHANA RAO
Head of the Department
Dept. of Commerce and Management Studies



**DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES
ANDHRA UNIVERSITY, VISAKHAPATNAM-530003
ANDHRA PRADESH, INDIA**

2016

CHAPTER – 7

FINDINGS AND SUGGESTIONS

Introduction

This chapter has discussed extensively with the overall observations, findings and suggestions which are based on the data collected and analysed. The various objectives stated have been met through an extensive analysis carried out and inferences drawn accordingly, and the same have been stated at appropriate places in various chapters. The first objective stated has been met through the interpretation of the data analysis related to the demographic profile i.e., socio economic profile of the selected respondents. Similarly, the other objectives related to the perceptions of the respondents have been analysed very extensively and the inferences have been incorporated at appropriate places in the various chapters. Finally, the suggestions based upon the overall consistency of the responses provided by the members of the SHGs in the selected sample villages have been incorporated. The essence which had been discussed in various chapters is presented in a summarised form. The concluding part of this present chapter has also incorporated the scope for futurology related to SHGs.

Observations/Findings of the study

The introductory part has dealt extensively with various theoretical concepts related to SHGs in rural areas which resulted in development of women residing in rural belt. The study is analysed with various conceptual terms related to formation of SHGs, causes that necessitated forming into various groups which are closely related. The study is carried out to analyse the features, benefits and women empowerment which has strong relation for the development of rural women. The various divisions of women empowerment e.g.,

social, economic, perceptual are also analysed descriptively. The content was analysed through certain statistical techniques like chi-square test. The analysis is also carried out to study the features, benefits like pool of capital resources, loaning facilities, decision making, optimum utilisation of resources e.g., finance, human, material etc. The social harmony, social justice, community development, change in lifestyles were also analysed. The need and importance of the study was also incorporated in relation to rise of standard of living, reduction of poverty, self-reliance and women empowerment.

The analysis of results chapter has dealt extensively about background factors and also certain identified items. The background factors are Age, Marital Status, Religion, Caste, and Age at Marriage etc. The items stated in the questionnaire are finalised after having the discussions with experts, and consensus arrived. The logical approach has been adopted in finalisation of the structured questionnaire. The sample selected is 435 (four hundred and thirty-five) members from Isnapur, Chitkul, Kistareddypet and Sultanpur, Patancheru Mandal of Medak district. The data analysis is carried out for the various items stated in the questionnaire. The data collected from the primary sources are analytically measured and also tested with certain statistical techniques like percentage, average and testing is performed by the application of Chi-square test at 5% significance level. The Statistical Package in Social Sciences (SPSS) was used for computing the data.

The sample was drawn from different age groups. The general profile of the SHG members has revealed that they were mostly middle aged women which lies in the range of around 30 to 40 years of age; the reasonable number of respondents (219) are married women and they are playing active role in SHGs; majority of the respondents (323) belong to Hindu religion and considerable size (50) are Muslims. The considerable

number (223) of members belongs to the backward caste; majority of the members had mostly studied below class tenth. It is observed that the average size of the family lies in the group 3 to 5. The nature of the family is nucleus. Nuclear families are self-sufficient families where every need of each member can be fulfilled without any difficulty. The age at marriage of the most of the respondents is 15 -20 years. The highest source of family income derives from the agricultural labour. The majority of the sample was from the agrarian background had chosen to join SHG groups. Most of the respondent's husbands having low paid jobs.

The loans are mostly sanctioned in cash, but at times, they are sanctioned in kind and also partly in cash and partly in kind. The amount saved by the largest members ranged from Rs.501 to Rs.600. The 335 (70 per cent) respondents have stated that there is an increase in income level which ranges from 3001 to 6000. It is known that 38 per cent of respondents have expressed that the man-days lost due to delay in obtaining loans; which is very crucial. The regulatory bodies like financial institutions may provide needful assistance to sanction the loan. The SHG members shall not depend on other modes e.g ., money lenders, chits etc. A few members are provided with loan as per their requirement and still a very few beneficiaries are got loan above their requirement. The 293 respondents have stated that they are not getting required loan to meet their budget expenses. It is observed that the majority of the respondents (33 percent) are depending upon their relatives to meet their gap amount. The members of the SHGs are also participating in various social programmes like Cleanliness drive, Guest lecture on Alcohol abuse, livestock health camp etc, conducted by the government organisations like Department of animal husbandry, Department of public Health, Mandal office etc.

The SHGs conducted meetings on monthly basis. It is observed that government officials have visited the SHGs every month. The SHG members have discussed on various topics like savings, repayment of loans, family planning, village problems and benefits of government etc. The vast number of respondents has stated that family members particularly husband helps them in work. The 396 (91 percent) respondents have stated that there is a complete change in the life styles after joining the SHGs. The 153 respondents have stated that the time taken to obtain the sanction loan was around one month, which is very inconvenient. This delay in granting loan should be reduced. The vast majority of the respondents (241) have expressed that there is a positive change in pattern of expenditure on social functions; e.g., marriage, birth, death, etc. All the respondents have stated that economic benefits have been derived after joining the SHGs. The 302 respondents stated that they obtained raw material from the wholesale market. The 218 respondents have stated that they have no interest in politics because it is a hindrance to their business activities. The 350 respondents have stated that the group leader maintains the accounts in a systematic manner. The 208 respondents have felt that the overall authority on their earning lies with the respondent member. The 372 respondents have preferred individual business and very few are doing it in groups. The income generating activities are mostly home based e.g., Henna powder, Snacks, Leaf plate making, Roti making etc. They mostly do business using their domestic skills. The type of business that is highest in number is henna powder. All the respondents have stated that they received the social benefits like education to children, electrification, participation in community and village issues etc. Apart from getting social benefits, the SHG members are able to receive economic benefits like Renovation of House, Purchase

of Land, Purchase of Ornaments, Purchase of Utensils etc. These were all possible because members generated income through income generating activities they undertook. The SHG members stated that there is a reduction in social evils in their villages like domestic violence, dowry deaths, sexual harassment, Bigamy, Child marriages etc. Most of the respondents have faced financial and marketing constraints. The regulatory bodies have to monitor and provide needful assistance. All the respondents have stated that leadership is very essential for development of performance and also stated that their leadership qualities like team building, career planning, motivation, decision making, guidance, coordination, social integration, communication, problem solving, innovation, planning, commitment etc. The 190 respondents have stated that the interaction levels are increased after joining the SHG. The majority of the respondents have stated that there is a significant change in the consumption pattern of Food items e.g., cereals, pulses, Vegetables, Non-vegetarian, milk etc. and Non-food items like cloth, cosmetics, entertainment, health care etc. The prime beneficiaries of the loan are the members of the SHGs. The 190 respondents are stated this fact. The SHG members have provided the employment to 88 persons in all four sample villages. The health problems of self-help members have been reduced after joining the SHGs. The majority of the respondents have stated that there is an overall improvement after joining the self-help groups. The SHG members utilise the loan amount for various income generating activities. The poultry, Henna powder, artificial jewellery, Pillow cover making, Animal husbandry have the highest profit potentiality.

Of the 11.64 million SHGs, Andhra Pradesh (before bifurcation) has the largest number (1.06 million), with close to 91% of the state's rural women as members. The number of

SHGs has increased 10 fold in the past decade. A total of 43,597 village organisations, 1098 Mandal Samakhya (MSS) and 22 Zilla Samakhya have come into existence in 22 districts. As of now, the total savings and corpus of SHG members are 4313.68 crores and 5720.66 crores respectively. Self-help moment has been pervasive in all Mandals and in all the major villages in Medak district. All the villages in the state have at least one SHG and 75 per cent of the villages have 15-20 groups each. The emergence and multiplication of SHGs based on Micro credit is a phenomenon that is gaining increasing importance in the development scenario. Today there are about 7 million in the country. SHGs are a conduit for routing a wide range of government sponsored development messages and schemes.

In 2013 Bank loans disbursed are Rs. 8248.69 crores and given to 3, 40,249 SHGs under bank linkage programme. Under Pavala vaddi incentive Rs. 895.37 crores were given to 19, 48,384 SHGs during 2011-2012. The main aim of introducing bank culture has been achieved to some extent especially among the group leaders. All the loans are equally distributed to avoid any kind of conflicts within the group and no fine is being collected by the leaders for defaulters although earlier it was told by the women that Rs.2 fine were collected from the women. The present study made it clear that, the sample respondents became aware of SHG programs by the various sources. About 25.6 percent came to know about SHG programs by the existing SHG members. Next in the realm come friends with 22 per cent. Mostly the main source of family income was from agriculture labour. Majority of the SHG women felt that it was very good programme, which enabled them to stand on their own legs, and saved them from the menace of money lenders and the members of SHG make savings regularly as the norms prescribed by norms of the

group. Meetings are not pre-decided. All the groups meet at least once in a month to discuss various social issues related to their day to day life. Main leaders are from the same village and as a result women feel free to express their needs and problems.

Awareness about politics increased and engaged in political participation by way of voting or directly, by standing as a candidate in the local election. As a result of awareness by SHGs, more than 55% of the SHG members in the Andhra Pradesh (before bifurcation) had started attending political meetings and 48.93 per cent of SHG members had joined in election campaign. 31.19 percent of the SHG members had contested in elections and 11.16 per cent group members got elected to various positions on Zilla Parishads, panchayat committees and village panchayats. In recent (2013) Sarpanch elections, SHG members were used to campaign and each group was given money between 20,000 to 30,000 rupees.

Most of the eligible members participated in social activities like health camps, procession against tobacco and alcohol. Most of the members are taking the finance from DRDA programme. The study revealed that members availed loans for productive purposes. Members are engaged in different varieties of income generating activities. Additional family incomes to member range from Rs.10, 000-50,000 per annum depending on the income generating activities. Increase in self - confidence and self-esteem and increase in awareness levels about society and community. Voluntary participation in community activities like laying roads, planting trees, conserving environment, construction of water harvesting structures, donations to the victims of natural calamities, helping to reduce crime against girls & women, campaign against eradication of social evils like dowry, child marriages, untouchability and AIDS, rescue

and rehabilitation of orphaned children, counselling adolescent girls, support to widows and destitute. School dropouts' rate is decreased by sending children to school properly. Instances of improved nutrition in the household and taking a better care of health and hygiene of their children have increased. Other outcomes are: taking care of other group members in times of health and psychological crisis. Helping to start a school for their own children and children of the village. Build a small patch of the village roads. Participating in the sanitation programme of their village. Street lights for the village and its maintenance. Building a bridge over a small rivulet, thereby connecting village road to the outside world. Solving the drinking water problem. Starting a store with groceries, vegetables and other basic requirement within the village at reasonable prices. Starting an adult literacy programme in the village. Monitoring the school and primary health care centre in their village. Overcoming the resistance from husband and other members of the family to join in SHG.

Increased participation in decision-making within the household to issues that were usually considered outside the women domain. Improved status and increase in respect within the household. SHG members are feeling fearless, open and confident. All group members learn to sign their names and some have joined adult literacy programmes.

Frequent meetings of members enable them to interact and communicate with each other and share their problems and suggest solutions which tend to boost their self-confidence. Being more mobile they can move out of the house and the village more frequently. Talking to the male persons in their village, which they were not confident to do before because of cultural reasons. They have more information about the government programmes due to their exposure and can apply for them for their own betterment and

the benefit of the community. They have succeeded in eradication of prostitution. Bigamy is reduced.

It is observed that women are playing active role in every field. Most of the women are self-motivated among them. SHGs helped in tapping the inherent talents prevailing among them and act as a panacea for many problems faced by them, such as dowry death, low recognition in society, poverty, unemployment and excessive dependence on male members. Rate of school dropouts has significantly lowered in the families of SHG group members.

There has been an increase in the average monthly income and consumption expenditure of the group members who are gainfully employed after joining the group. The loan amount sanctioned is used for both production and consumption purpose by the beneficiaries. There is no threatening or harassment given to the beneficiaries who default during the instalment collection by the officials of the institutional agencies.

Bargaining power of women is increased. Leadership and managerial skills are increased. The study shows that rural women can become agents for the promotion of Human Resource Development. Interaction with outsiders and government officials started. Team spirit improved.

In Andhra Pradesh (before bifurcation), the self-help members are engaged in more than four hundred and fifty varieties of income generating activities. On the whole, it has been proved SHGs intervention can make a marked change in living standards, through regular savings, improved level of family earnings, expanded assets, and better socio/political access thereby reducing vulnerability and poverty contributing to a wide range of

development goals. The SHGs have not only produced tangible assets and improved living conditions of their members, but also helped in changing much of their social outlook and attitudes.

The constraints faced by rural women self-help groups are grouped into major five categories i.e., Marketing, Financial, Educational, Personal and the others. An attempt is made to find the constraints and its impact on SHG business women. 'The marketing problems are related to sale of the product in the market. The returns depend upon the marketing of the products in the right time and in the right market place. All the products are not durable; some are perishable which require immediate sale, otherwise the product will be damaged. Similarly, the promotional activities related to these products are also limited. The personal selling activity plays major role in selling of these products. The raw material required has to be imported from other places like urban surrounding areas which enhance the cost of the product. The production process adopted by the self-help group members is traditional. There is less possibility to induct technology in these production-process activities.

The financial related constraints vary among the respondents of the SHGs. In majority of the cases the respondents are not able to market their products due to financial constraints. This is due to lack of sufficient finance to obtain the required inputs in large quantities. In some cases, the members are unable to market their existing products. This is because of competition from the other SHGs. The major hurdle is infrastructure like transportation which further increases the cost of production. The educational constraints are also very important. Most of the respondents of the SHGs are not having the basic formal education. These members have acquired learning skills from the senior family

members, friends, and relatives and from the other community members. The government official machinery has also started imparting training to the SHGs. The personal constraints are related to household responsibilities, care of the health of family members and domestic work etc. The other regular problems include the difficulty in approaching authorities to obtain loan, local leader problems, lack of motivation, caste and religious related problems, absenteeism in participation of meetings, superstitious beliefs etc. The constraints like lack of knowledge about government subsidy and technical know-how etc. were reported by respondents. Increased work burden and responsibility and small children or dependent in-laws were major personal constraints, inadequate profit and delay in payment were other constraints, lack of technical training and power failure were major infrastructural constraints and lack of quality control through competition from larger and established units and lack of technology were major marketing constraints reported by respondents. Another regular problem of self-help group is middlemen who help members of self-help group to take loans and take some percentage share due to which self-help groups get lesser amounts but have to repay the actual amount which they had applied for. These problems can be solved through changes in the attitude of family, society and nation towards women.

Personality changes seen in SHG business women:

- High achievement motivation.
- Insatiable drive and persistent enthusiasm.
- Readiness to face challenges.
- Persistent problem solving.
- Goal setting.

- Dealing with failure.
- Experience in the line.
- Willingness to introduce something new.
- Taking initiative and seeking personal responsibility.
- Competing against self-imposed standards.
- Tolerance to ambiguity and uncertainty.
- Hard working.
- Regularity and dedication to work.
- Self-control and self-confidence.
- Use of feedback.
- Time management.
- Long term involvement.
- Money as a measure.
- Willingness to take advice.
- Total commitment and immersion.
- Facing the competitors.

Empowerment

The overall impact of SHG on empowerment of women member was assessed by five dimensions i.e., Psychological, Cultural, Social, Economic and Political empowerment.

Psychological empowerment

Before joining SHGs, regarding psychological empowerment, 76 (17.4%) respondents is positive and the remaining 359 respondents (82.6%) have expressed negatively in relation to self-confidence, self-esteem, self-reliance, self-identity, dynamism.

After joining SHGs, regarding psychological empowerment, 64 (14.8%) respondents is negative, and the remaining 371 respondents (85.2%) have expressed positively in relation to self-confidence, self-esteem, self-reliance, self-identity, and dynamism.

Cultural Empowerment:

Before joining SHGs, regarding cultural empowerment, 172 (39.5%) respondents is positive and the remaining 263 respondents (60.5%) have expressed negatively in relation to liberty to organize functions, liberty to wear any kind of dress, liberty to decide menu, liberty to attend religious ceremonies.

After joining SHGs, regarding cultural empowerment, 48 (11.1%) respondents is negative, and the remaining 387 respondents (88.9%) have expressed positively in relation to liberty to organize functions, liberty to wear any kind of dress, liberty to decide menu, liberty to attend religious ceremonies.

Social Empowerment:

Before joining SHGs, regarding Social empowerment, 107 (24.5%) respondents have expressed positively and the remaining 328 respondents (75.5%) have expressed negatively in relation to External exposure and Social status, Appreciation by family and others, Participation in community affairs, Awareness on health, hygiene, and sanitation, Freedom to take decision on family planning, Awareness on girl's education etc.

After joining SHGs, regarding Social empowerment, 326 (74.9%) respondents have expressed positively and the remaining 109 respondents (25.1%) have expressed negatively in relation to External exposure and Social status, Appreciation by family and

others, Participation in community affairs, Awareness on health, hygiene, and sanitation, Freedom to take decision on family planning, Awareness on girl's education etc.

Economic Empowerment

Before joining SHGs, regarding Economic empowerment, 114 (26.2%) respondents is positive and the remaining 321 respondents (73.8%) have expressed negatively in relation to liberty to start income generating activity, financial autonomy, purchasing of assets, creation of savings, and freedom of spending money.

After joining SHGs, regarding Economic empowerment, 410 (94.25%) respondents is positive, and the remaining 25 respondents (5.75%) have expressed negative in relation to liberty to start income generating activity, financial autonomy, purchasing of assets, creation of savings, freedom of spending money.

Political Empowerment:

Before joining SHGs, regarding Political empowerment, 133 (30.6%) respondents is positive and the remaining 302 respondents (69.4%) have expressed negatively in relation to awareness of women rights, awareness of human rights, knowledge on vote and political institutions, ability to influence Panchayat Raj institutions, awareness on government policies, and participation in political activities.

After joining SHGs, regarding Political empowerment, 99 (22.8%) respondents is negative, and the remaining 336 respondents (77.2%) have expressed positively in relation to awareness of women rights, awareness of human rights, knowledge on vote and political institutions, ability to influence Panchayat Raj institutions, awareness on government policies, and participation in political activities.

Suggestions

- ❖ Rural women prefer to establish home-based businesses. So efforts should be made to provide information on various business opportunities available to the potential rural women, which can be started at their home places.
- ❖ All panchayat institutions and NGOs should propagate the advantages of women SHGs like vocational training, saving benefits, loan facilities and opportunity for income generating facilities. These programmes will change the mind set of rural women. Then they will try to contribute their small amount as savings in their groups.
- ❖ The training centres should be established at local place, which will be convenient to attend by the members of SHGs and stipend is advisable for participants and the trained and experienced members
- ❖ Personality development classes should be started to improve the rational and logical thinking, so that they can avoid jealous behaviour, ego clashes and superstitions
- ❖ The DRDA personnel and bank officials have to strengthen the linkage of SHGs with banks and promote the formation of more and more SHGs in rural areas in general and particularly to those communities where women have no rights of their development like tribal and backward communities.
- ❖ It is observed from the respondents that there is enormous delay in sanctioning the loans. So, the delay in sanctioning the loans must be curbed by the government. After sanctioning and grounding the activities, the officials have to visit the

villages and meet the beneficiaries to find out the practical problems, for the smooth continuation of the activity.

- ❖ The present study recommends that banking policies need to be implemented in favour of women with greater amount of flexibility. It would assist women further if banks educate rural women through awareness programmes of various loans/credit facilities available.
- ❖ The government has to provide facilities e.g., allotment of space for the sales activities of rural women. The periodic exhibitions at the Mandal level should be organised for their products, so that the Self-help groups would get sufficient revenue to run the activities continuously.
- ❖ Loan procedure should be modified and simplified. The NGO's should act as a facilitator and motivator. The loan instalments, repayment procedure should be within the capacity of members. It increases the good repayment behaviour. To encourage prompt payment, monetary incentives could be introduced by banks. The government have to assist and guide them for getting required loan and delay in sanctioning loans must be curbed by the government.
- ❖ The mass communication media channels should be established in rural areas to provide more awareness, access to market their products, to procure the required raw materials, infrastructure etc , and the government should promote SHG products in television channels with free of cost, and government should promote marketing agencies to market the SHG products.
- ❖ The members of SHGs have to be guided by social service organisations, to select their income generating activities keeping in mind the availability of raw

materials, sufficient financial assistance, marketing facilities and also the demand for their products

- ❖ The government have to provide proper marketing facilities and should organise periodic exhibitions for their products in order to have a continuous production process, so that the SHGs would get sufficient revenue to run the activities continuously
- ❖ The government officials should check the practical problems of members and conduct survey to identify the right beneficiaries
- ❖ Steps should be taken by the government to impart vocational training related to the business activities of rural SHG women to reap out the benefits from the new economic structure. In addition to literacy and education, there is a need for establishing a computerised Management Information System for SHGs and SHG federations to monitor their performance on a regular basis.
- ❖ The group leaders have to be given some incentives in order to organize and manage the activities effectively and efficiently.
- ❖ Social evils can be controlled by legislation and by bringing awareness among women. Meetings and seminars should be organised to exchange their views.
- ❖ Healthcare campaign creates the awareness of health and hygiene habits.
- ❖ Unity and cooperation must be developed among members through the meetings conducted by famous and trained persons.
- ❖ Maintaining discipline in meetings reduces the absenteeism and it must be made obligatory to meet at least once in a week.

- ❖ Literacy and numeric training is needed for rural SHG women to benefit from the governmental schemes. Through the literacy programme, proper records can be maintained and the literacy and education contribute to empowerment and complement the financial independence, so every SHG should depute their members for various training programmes organised by other external agencies with the support of all groups, local leader's problems can be solved.
- ❖ Issues like domestic violence and sexual abuse etc., are to be brought out to the public notice for the purpose of remedial action.
- ❖ SHGs members can solve the community problems by putting pressure on the authorities to do their job, through petitions or by staging rallies and blockades and with negotiation.
- ❖ Due to illiteracy the women beneficiaries were under the wrong impression that government sanctions the loans freely and there is no need to repay. Hence, the beneficiaries should be cautioned about the consequences for non-repayment of loans.
- ❖ A women entrepreneur's guidance cell should be setup to handle the various problems of women entrepreneurs all over the state. Adoption of modern management techniques should be encouraged for the development and dissemination of appropriate technology information to improve the productivity and quality of the businesses ventured by the SHGs beneficiaries.
- ❖ Training in Skill enhancement can benefit poor business women, when it is carefully designed to complement their existing skills addressing their most pressing needs.

- ❖ The process of formation of SHGs is to be systematically institutionalised. Consortium of banks can make a lot of contribution for the promotion and growth of SHGs. Consortium of banks may work for reducing the interest rates for the loans availed by the banks from Reserve Bank of India. To encourage prompt recovery monetary incentives can be introduced and banks should give adequate funds to SHGs and prevent them from going to money lenders, which is the root cause of their suffering.
- ❖ The network of self-help groups should be developed; it helps them to know about the different schemes of the government and banks that are available for promotion and assistance of SHGs.
- ❖ Leader is a navigator to the SHGs and SHG members are needed to be inspired and motivated by a good leader. So the group leaders have to be given some incentives to organize and manage activities effectively and efficiently and leadership must be rotated among members for creating better awareness and domination of leader can be controlled
- ❖ The SHG business women should give great attention to sales promotion, offering discount and participation in exhibitions. The members of SHGs should be cautioned in Televisions, radios, meetings etc., about the consequences for non-payment of loans. Insurance linked credit facilities can be introduced.
- ❖ Various organizations have worked in many ways and exhibited different potentials in serving rural women; yet an attempt to harmonize their efforts in a meaningful way remained questionable. Thus, to avoid committing similar mistakes and to ensure sustainable self-development among the poor, a social

service organisation must be created by government to share experiences and learn from one another.

Conclusion

This study has resulted in the socio-economic impact of rural women development through SHGs in 4 selected sample villages at Patancheru Mandal, Medak district, Telangana State. India has positively contributed for growth of rural women. The SHGs play key role for the development of rural women. In the self- help group, the members share a common problem, and their mutual goal is to help each other to deal with common problems. Self-help groups facilitates the members in so many ways e.g. Enhanced income, enhanced esteem and self- confidence to contribute to the society which results in development. SHGs are playing an important role in optimization of natural and human resources through people's participation and achieving the goals of Vision 2020. The government has taken up women's empowerment as one of the main strategies to tackle socio-economic poverty. SHG movement through savings was taken up as mass movement by women, a path chosen by them to shape their destiny for the better. Development agenda of the state in the last few years of placing the people especially women in the forefront has enabled the formation of large number of SHGs throughout the state. The state government is making efforts to assist SHGs by providing revolving fund under various programmes. Women should realise that they are not isolated unproductive but important wheel for the smooth running of the society. The SHGs have strengthened the real economic power in the hands of women and have considerably reduced their dependence on men. This has helped in empowerment of women and building self- confidence. The SHG concept not only provided financial

services to the rural women but also acted as a launching pad for livelihood intervention. Proper capacity building and linkage of SHGs to mainstream organisations has really succeeded in poverty alleviation and social upliftment. The SHGs proved that women have tremendous energies to utilise their income generation and they are given the right opportunities. Women are treated as ‘Shakti’ in Indian mythology, can perform not only dual but also manifold roles in the society. The status of women can tell the conditions of a nation, who acts as a central cohesive source of support and stability, not only to her family but also to the whole nation. The economic incentives and effective NGO’s participation will definitely make the women empowerment a reality. The development of rural women is a pre-requisite for the economic and social progress of a nation. By taking a leadership role in community development, SHGs are perceived to be a guiding force for the village. An empowered SHG woman need not depend on others; she can stand on her own feet. The rural women now no longer in slumber. They are awake and moving fast. The state government realised that the involvement of rural poor women development will accelerate the rate of economic growth of the state.

The following incident based studies highlight the socio-economic conditions of the beneficiaries.

1. “**My name is Pochamma.** I belong to Sultanpur in Medak district. I took loan from our SHG and started vegetable shop. Earlier I used to take loans from moneylenders in my village. They used to charge 10 rupees interest per 100 and if we don’t pay, they used to use ruthless methods. I have repaid my instalments without difficulty. SHG programme helped me a lot.”

2. **Gandamma Age-36:** She belongs to a poor family. She got married with Sivayya at the age of 14 years old. She has 4 daughters and 3 sons. Her husband was a labourer. She was a house wife before joining the self -help group. Her husband's income was not sufficient for their family survival and there was never any amount for them to save. She did not send her children to school. She wanted to earn money to help her husband and family, but her husband did not allow her to go out. She had studied 4th class only. Previously she was ignorant about the importance and benefits of SHGs. But through regular visits of the SHG's leader and the awareness given by them, she was convinced to join the SHG group. Then, she convinced her husband that it can help them for the survival of the family. Finally, she joined the SHG. She learned more about self-help group functions by attending SHG meetings on regular basis. All members in the group started a flour mill with collective money and took part in maintaining the flour mill. Now, she says that she is sending her children to school and she saves 500/- rupees per month. She says that SHG has brought about a change in their lives and now they are living happily with incomes of both her and her husband's. She even has some amount in fixed deposit for her elder daughter's marriage.

3. **Anita Age-48:** "My name is Anita. I have seven children, five daughters and two sons. My husband is a sweeper. I go to work rarely because of household work. One of my relatives advised me to join the self-help group. It took three months for me to convince my in-laws and my husband. I saved money from my petty works and I gave it to SHG and took a loan of 1500/-rupees, and bought a wet grinder. Every day I earn 50/- rupees on that. I repaid the loan within eight months. Now I joined my

sons in a private school. I too joined in literacy classes which were started for SHG women. Now I can read and write. I can read Telugu news - paper also. I am confident now. I can give advice to many about the benefits of self- help groups.

4. **Jayalakshmi Age-40:** She is a widow and belongs to scheduled caste community and is an illiterate. She has one handicapped son. One day, one of the persons from the self- help group came and explained the benefits and showed the examples of beneficiaries. She sold her gold ear ring and utilised that money in self -help group. The five members in the group started kirana shop with revolving fund received and all the five members are taking part in maintaining the kirana shop. Now she understands the tactics of business. She started selling petrol on non- accessible areas. Every day she is getting 150/- rupees. She says that joining in SHG is a God's gift.
5. **Anjaiah.** Husband of beneficiary. Age-49: My wife is Sita. Earlier I worked as a cook in a small hotel. Due to my family constraints, I did not allow my wife to work. After knowing the benefits of self- help groups, I encouraged my wife to join the SHGs. By taking loan from the group she started a small Tiffin centre on the road and in front of a college. Now I stopped working in hotel. I am helping my wife. We got good reputation, and now we are planning to start meals also. Earlier we used to send my children to government school, now we are sending to a private school and taking hygienic food, and bought a water filter and cots, mobile phone etc. I can say that the self- help group brought a major change in our lives.
6. **Narasamma Age-35:** I am a member of SHG since 10 years. I took a loan amount of 2000 rupees for a business of leaf plates making. I sell these plates to marriage functions. In the marriage season, profits are more. Earlier if I needed money, we

went to the money lenders. They asked us to come tomorrow or the day after. Then after a number of visits, he would agree or refuse to give us money. Now no such hassles. I hired 3 girls in my business. My husband is also happy for the monetary benefits of SHGs. SHG helped me not only to improve my economic status but also self-respect. Now I am a famous person in my locality. I can feel the respect in their behaviour. I must be thankful to God, to get this much honour.

7. **Sarala Age 30:** “My husband is a priest in a small temple. I studied intermediate. I have one daughter and son. Due to my family constraints, I could not come out as they feel women should stay at home only. One day a NGO conducted classes for women in fabric painting, pot painting, and glass painting. I requested my mother-in-law and father-in –law to join in classes. While learning, I painted 5 saris and earned 800 rupees. One of the teachers advised me to join in SHGs and save this money. Then I joined and availed the loan given by them. Now I am earning member in my family. Now I can take decisions. I can advise other women about the benefits of SHGs. I send one worker to show my saris to various apartments to get the orders. My livelihood has changed. We are using quality rice and oils. Our savings have improved and our consumption expenditure on medicines has decreased due to taking hygienic food. I went for family planning operation. I am respected in the family and village also. If any problem arises in the village we discuss in the meeting to sort out. We stopped two child marriages and child labour in our village. My group involved in anti-alcohol protests. Now I am planning to contest in sarpanch elections.”
8. **Rangamma Age-20:** “My husband is an alcoholic and he never allows me to go to work. He used to beat me and abuse me a lot. I even thought of suicide but the

innocent face of my 8 months old daughter stopped me from that act. We used to eat only once in a day. By seeing my pathetic condition, my neighbour forced me to join the SHG and she gave some money in the beginning. From revolving fund, I took 500 rupees and started mirchi-bajji business. In the beginning, my husband used to eat away many bajjis what I make. I warned him that I will divorce him if he troubled me. Now I started making samosas also and am sending to hotels, sweets shop and cinema theatres. Now I am self- sufficient and I need not ask for the assistance of anybody.”

9. **Gouri Age-44:** “As a SHG leader I got good reputation in my village. My saving is 3000 rupees per month. I sell sprouted seeds to yoga centres and gym centres. I advise many people not to encourage dowry and child marriages. We encouraged immunization, family planning, and widow remarriages. If there is any domestic problem, we try to solve it without interference of police. We tried to solve the village problems like drinking water, sanitation, electricity, road repairs and so on. I want to prove the worth and importance of women.”
10. **Sakuntala Age-49:** She lost her husband in communal riots. She is working in a sweets shop and earning 2500 rupees per month. She has four daughters. Due to lack of money she is not sending her daughters to school. She saves three rupees per day to meet the emergency needs. She joined in self-help group in 2002. She started a small shop having stationery items like pens, notebooks, rechargeable cards, erasers, stamps, envelopes, pencils, white papers etc. Now she wants to start vegetables business also. Now her savings are increased from 90 rupees to 300 rupees. She is sending two daughters to school.

11. Seshamani Age-50: She is the leader of the group. She stated that she gained awareness on the issues of health, education, politics, and schemes of government, rights of women and essence of morals and role of a mother. She participated in many programmes like immunization, family planning, HIV aids, sanitation programme, literacy programme etc. She feels that SHG programme has helped her to have a better life and honourable life.

12. Padma Age-45: She joined in SHG in 2006. Her husband is working as a driver. She used to sweep in temples and shops and her savings are 5 rupees per day. She was motivated by her friends to join the self- help groups. She started soft toys business with the of self- help groups. Now she's earning satisfactorily. Earlier they did not have any electrical appliances. Now they have television, mixer and rice cooker. She says that now they had discovered their power. She constructed reasonably good house. She participated in alcohol protests. Their group members fight against social evils like dowry, women harassment, child marriages, polygamy, castism, child labour, superstitious beliefs etc.

13. Sayamma Age-41: Husband is Venkataramana, and she has one son and three daughters. Her husband was addicted to alcohol and due to this, his liver was damaged. Now he is in the government hospital. She was working as a servant in a school. She used to earn 3000 rupees per month. They have no other financial support. After he was hospitalised it became very difficult for her to maintain the family. After joining in SHGs she started cane chairs business. Now she is managing household expenditure as well as medical expenses also. She is comfortable now.

14. Lalita Age-16: “My father died when I was a small child. My mother became a widow at the age of 40. My childhood was full of struggles and difficulties. We did all types of petty works to survive. One day my mother decided to give me to a rich family for bonded labour. Then I sang a song “amma nannu ammake voyamma” and I said that let me go to work and I will look after the family. My song changed her heart and decision. Then I started working at the age of nine. I heard about the SHGs from my uncle and aunt and I joined. Now I started idly and snacks business. I deliver idlys to houses sharp at 6’o clock in the morning. I hired one boy, I bought one cycle, and we together distribute idlys to houses and apartments. I told my mother to sit at home and sell idlys. I charge extra money for home delivery and third floor and above apartments. Now I and my mother are happy.”

15. Venkatamma Age-30: She said that self- help groups saved her life from crucial times and SHG has brought major changes in their lives and now they are living happily with both the incomes of her and her husband. She even deposited some amount in fixed deposit for her elder daughter’s marriage. Now she is confident to take decisions. She became a role model to others in her village. Now she is engaged in two businesses. One is milking another one is snacks.

16. Sitamma’s husband Age-50: “I am sorry to say now. I tortured my wife very badly and my mother also harassed her a lot, even though she did not open her mouth and speak any word. Once I needed money, she said, I will give money from my savings. I wondered and highly impressed for her kind gesture. She saves 50 rupees every month, and then I told her instead of 50 rupees save 100 rupees and join SHGs. We bought one buffalo and a cow with the help of self- help groups. We repaid the

money without difficulty. Now I gave full freedom to her decisions. She looks after me very well. She is earning more than me and she never acts superior. She performs her duties as a wife and behaves with utmost decorum. My life style has changed and she is a wealth to me”.

17. Manjula Age-38: “I have been a member of the group since seven years. Before I became a member of the group I used to borrow money from some friends. Some would charge three rupees per hundred. But we had to return their money all in one go. In SHGs we can repay in instalments. If there is some problem, we could repay extra amount the next month. I bought sweater making machine with the help of SHGs. Now I started making garam masala powder. I sell this to hotels and in super bazaars. My earnings are satisfactory and I am happy and I feel proud to be a member of SHGs.”

18. Sujatha Age-40: “I got married with Raju. I have three daughters and two sons. My husband is a labourer in a furniture shop. He used to beat me. I am second wife to him. I want to do a job to make my children comfortable. My husband’s income was not sufficient for the family survival. But my husband did not allow me to go out for work. I was motivated by my neighbours to join the SHGs. I convinced my husband by telling that I need not go out for earning and I took a loan of 5000 rupees and started a business with the support of other SHG women. At last he accepted. My husband doesn’t beat me any longer and he listens to me these days. I started making covers for pillows and dewan sets. Now I am earning, saving and helping others. My husband is also happy for the increase in income. I employed 5 workers. Now days my husband is not objecting me to attend the meetings of self-help groups. Recently I

participated in community development programme also. I faced some criticisms in the beginning, now I don't care of critics, I use my own mind and I am self-sufficient. We used to go to government doctors in our village and now we prefer to private hospitals. Now my mother-in-law also respects me. I am the partner of other businesses also run by SHGs members. Now I attend NGO meetings and I give advice to new starters. I attended training classes of various institutions.”

19. Thaslima Begum Age-43: “My husband is a sadist, he used to beat severely and he has broken my bones. Now I am not able to walk and hear properly but he could not break my spirit. I used to work in an embroidery shop, my madam insisted me to join the SHGs. She taught me to make soap. I saved every month fifty rupees and I took 3000 rupees as a revolving fund for the interest of two rupees per hundred. In the beginning I used to sell them in apartments and houses and now I go to super bazaars and hostels to sell my products. Now I hired a boy so that I need not go every day. I bought a mobile and I am getting orders through phone. I am sending my son to school. I have told to my husband that “if you beat me I will not spare you I will complaint to police. Now he is silent. Today I am able to look after my family expenses”.

20. Veerayya: Parimala's husband Age- 50: My wife is a member of SHGs and she runs pickle business. We are able to make our ends meet. Due to an accident I couldn't go out to work. I support my wife in all matters I allow her to participate in training classes conducted by NGOs and other groups. We sell our products to markets and to mess. Now we are able to buy an own house also. We want our

children to grow up well and become good human beings so that everyone should respect them.

21. Mother-in-law of Meenakshi Age-65: We live in a Kuchha house. Earlier I had a very narrow mind. I used to encourage my son to beat my daughter-in-law for dowry. My son has four daughters. I don't like female children' we have tortured her. She is very silent and bears my ruthless actions. One day I got chest pain early in the morning and I could not even call my son and he was sleeping with alcohol then I pushed a steel vessel from the table to disturb his sleep. But my daughter-in-law woke up and understood the seriousness of my situation and she tried to wake up my son but in vain, then she immediately ran for auto and took me on her back, put me into the auto and joined me in hospital. They asked to pay 300 rupees for admission. She paid from her savings; like that she saved my life. That incident changed me a lot. I realised and regretted on my past behaviour. Then I decided to allow her to join the SHGs. She started a tent house business with the support of self- help groups. Now I am helping her in business and cooking. We hired 2 persons. My grand - daughters also help her in accounts. We bought cow and now we sell milk for few temples for abishekams. My daughter is articulate; she participated in pulse polio, family planning and aid awareness programmes. I respect all her decisions. We prefer to buy vegetables and other products run by SHGs.”

22. Father-in-law of Saraswathi, Age-70: “I was a rickshaw puller and when I was pulling rickshaw I found some ladies conducting meeting, then I got little interest and wanted to know what they were discussing so I inquired. I was very much impressed by their saving programmes and income generating activities. I saw an unmarried girl

in that group and she was running sugar cane business using those profits for her brother's school fees. Then I decided to make her my daughter-in-law. I went to her parents and talked about my proposal. They were happy and agreed. Now she is my fourth daughter-in-law. We sent her for tailoring classes. She bought two machines and hired three women. We feel proud to say she is my daughter-in-law."

23. Padmawathi Age- 45: "I am the third wife of my husband. They treated me as a slave due to my poor back ground. Sometimes I used to sleep without food. I used to go for cleaning vessels nearby house. I earned 15 rupees per day. I told my mother-in-law I am getting only 10 rupees remaining 5 rupees I saved in SHGs. One day a lady came to my house to explain the benefits of petty businesses. Finally, my mother- in-law accepted my business. Then I started Agarabatti business. I repaid money within eight months. By seeing my growth everyone in my family started respecting me and my decisions. One day one of my group member attempted suicide, all of my group members went and found the reason. We lodged a complaint against her husband, mother-in-law and her sister-in-law. Now many of my village women come to sort out their family problems near me. It gives great strength to me. From this incident my relatives also want to join as partners in my business. But I did not permit them and I told I shall give full support to start their own businesses. I am happy and confident now."

24. Saroja Age-38: "I am Christian and married a Hindu. He is a labourer in a cool drink factory. I have five children. I studied up to 10th class. I live in a rented room which was about to collapse. I used to work as a cleaner in a hotel. I had a wish to put my children in a decent English medium school. In 1999 I came to know about the

achievements of SHGs and I requested my husband and in-laws to let me join the SHGs. I brought one of the SHGs members to explain the benefits of SHGs. Finally, I joined. Now I am an active member in SHGs. My position is economically and socially improved. I started pickle business and roti making; I took LIC policies also for my children. I am grateful to God and SHGs.

25. Ramulamma Age-48: “I am the fourth wife to my husband. He brought me from brothel house and gave a life to me. I was looked down by every one of my family and relatives. Generally, my husband behaves normally but behaves madly before my in-laws. My mother-in-law stays in native place and whenever she comes she makes our life hell. I hate fighting’s it is not my nature. I wanted to get my-self operated after the birth of my third child, but my husband refused. I requested my mother-in-law to convince my husband but in vain. I got T.B now. I was motivated by my friend to join the SHGs. One of the group members convinced my husband for family planning operation and also got treated for T.B. Now my health is fine and I started papad making business with the support of other women members. We do many varieties of papads like heart shape, micky Donald shape, laughing Buddha shape etc. Now I am able to get good income. Now having got money we have expanded this business. My wish is to sell my products throughout the state. My mother-in-law also changed her attitude and helps in cooking and packing. Earlier we don’t have electricity now we have and we constructed separate latrine. I started savings for my daughter’s marriage. I am glad to be a member of SHGs.”

26. Pragathi Age-39: “I have been a member of SHGs since 12 years. I am happy to be a member of SHG group. I have tried to motivate many women to join the SHGs and I

personally involved in SHGs programmes like sanitation and fought against for social evils. I tell the villagers to consult MBBS doctor only. I have tried to persuade the women not to fall on superstitions. I have been involved in the construction of latrines in village. I got this strength by SHGs”.

27. **Kamalamma Age-60:** “I joined in a group which was saving 100 rupees per month. Every one of my relatives laughed at my decision. I felt that these small savings can be used for my funeral. I was already trained in stitching. I joined as a teacher in NGO centre. I used to be paid 2500 rupees per month. Now I teach 5 girls free. Sometimes they help me in household work. Sitting at home without work was a hell to me. I feel that idle mind is a hub of evil thoughts. I want to keep doing something until my last breath. I only wish the government should start stitching centres in this village.”

28. **Nazma Age-47:** “I have four sons and one daughter. Earlier my children used to study in an Islamic school. I joined the self- help group in 1998. In the beginning I faced many hardships to enter into SHGs. My relatives spread rumours against me and self -help groups. I stood up and told everyone that we are doing nothing wrong. We are doing businesses for bright future of our family. Some of our relatives came to us and said that we should stop this work. Then we explained all the benefits of the programme. When they made all inquiries, they were satisfied that there was nothing wrong with this programme”.

29. **Kanakamahalakshmi Age-44:** “I have three daughters. My husband is Chandrayya, aged 55 years. He lost one leg and one arm in an accident. I used to work in a hospital as nurse. After the accident it became very difficult for me to maintain the family. I

am used to hard work. One of my friends helped me to join the SHGs. I have taken a loan from self -help group and bought two buffalos. Now I stopped the work in hospital and I am sending two of my daughters to school. I am determined that my daughter should come up in her life and have a better life than me. I have done everything with my faith and hard work. I have faced lot of difficulties. But by the God's grace, I am able to bring up my children properly. Recently I started selling fruits. My husband sits at the shop. I earn some times 100 rupees, 150 rupees or 200 rupees per day. We have not got the benefit of any government programme. I repaid loan amount within time. Now we are happy and confident”.

30. Karuna Age-29: “I have one daughter and one son. I took divorce from my sadist husband 3 years ago. I observed the lives of SHGs beneficiaries and I decided to join the self- help groups. In the beginning, my savings were 50 rupees per month but now 1000 rupees. I started a bangle shop and was also selling sarees. I sell a sari for 30 rupees less from the market rate and I give credit also. I go to parlours, colleges and offices to sell the product. Now I got good reputation in the village. I became an active member in the SHGs. I have participated in family planning campaigning, alcohol protests, dowry ban protests, child marriage and dowry protests. I organised a meeting in my house. We discussed about sanitation, street lights, drinking water, drainage and other community based issues. My name became famous in my village. All women in my village were after me and said that, ‘Karuna, we also want to become a member of the group like you’. I became a role model to them. I want my children to grow up and stand on their own feet. Now I am self- sufficient and self-confident. People advised me that ‘If you contest the election, you will win’. I have

no time but I support the women who contest in election. I can emphatically say SHGs brought major changes in the lives of members.”

The participation of women in self-help groups made a notable change in their lives.

Visible and invisible achievements of SHG beneficiaries

Sl. No	Visible achievements	Invisible achievements
1	Earth filling of site, Construction of house, Increase of income through tailoring centre, Purchase of cow	Freedom, mobility, removal of Purda, courage, confidence, training in banking, health, identity, education of children in private school, education/training of daughter, mentoring of other women, participation in community issues, political awareness, Major role in family decision making.
2	Expansion of business, increase in income, purchase of house, purchase of plot, construction of latrine.	Training in health, sanitation: mentoring of other women; leadership in community issues; starting of other SHGs, Primary decision maker in family.
3	Provision of inputs for Substance agriculture, purchase of cow.	Coping with out migration of husband due to job.
4	Construction of house, increase in come expenditure on marriage of son	Coping with domestic violence/desertion by husband
5	Starting of bangle shop, purchase of cow	Coping mechanism in old age, reduction in dependency.
6	Provision shop, marriage of son, improvements in house, construction of house for son	Increase in bargaining power in household, reduction in stress, escape from household conflict
7	Substitution of menial work by provision shop, rehri for son	Financial support reduces dependency on violent husband, exposure, public speaking, confidence, finding meaning in life.
8	Increase in income through expansion of business	Increase in bargaining power in household, consultation of by husband, respect, confidence, ability to talk and articulate, exposure

9	From wage employment to self-employment, increase in income, construction of house installation of hand pump	Coping with social isolation of widowhood; Community leader, confidence, mobilisation of women for collective works, training in health, skill development; mentoring other women
10	Reduction in drudgery through purchase of electric machine, marble cutting machine for son, increase in income, construction of house	Exposure, broadening of world view

The study has revealed that the self- help groups play vital role and contribute very significantly on the development of rural women. Self-Help Groups (SHGs) have been successful in empowering rural women through income generating activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. The study revealed an increase in social recognition of self- status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making. There was an increase in self- confidence; self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs. The SHGs could be linked to literacy programmes run by government and it could be made an integral part of SHG activities. Raised literacy level could be helpful for the SHG members to overcome the various constraints and to understand government policies, technical understanding and gaining required skills. Rural women could be motivated to avail finances for starting the entrepreneurial activities. Awareness has been created about various credit facilities, financial incentives and subsidies through Self Help Groups in the rural areas. As women were found technologically less empowered, they are to be exposed to the technologies which are labour saving, drudgery reducing, income generating and productivity

increasing. Entrepreneurship education and trainings could be introduced at all levels from basic education. It could be helpful in inducing positive self-concept, self-reliance, self-confidence and independence in rural women. The old adage is proved, “If you educate a man you educate him alone but if you educate a woman you educate the whole family and the nation”.

Scope for further Research

SHG programme evaluation should not be confined only to beneficiaries of SHGs, it is important to continue to assess the impact on poor women. It is necessary to do further research on rural women in India because it needs to dig deeper into constraints within households and their marketing areas. These have been seen in these villages and need to be investigated further. Furthermore, the link between individual characteristics and community, need to be examined.

Further researchers can include other aspects of rural women development and urban also. Comparison of performance and satisfaction of members of rural women SHGs with men SHGs can be undertaken. The direction for improvement may be by establishing B to B portals for internet based marketing which will be both cost effective, and having wide reach.
