

# **Impact of Self Help Groups on Women Empowerment in Telangana State - A Case study of Nagarkurnool district, in Telangana**

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## **I. Introduction:**

Self-Help Groups (SHGs) was Introduced in India as One an Effort For poverty alleviation. Self-Help groups are small co-operatives mostly credit cooperatives. These SHG, s has now become a popular instrument world over, especially in developing countries for poverty alleviation. It is described as a effective means of empowerment. SHGs mobilize the rural poor people, especially women to few groups on the basis of mutual benefits. These groups play a vital role in reducing poverty and social inequalities by improving the savings and credit facilities. Theses SHGs were promoted with a focus on social and economic issues, mainly credit programmes by govts, development banks and voluntary agencies. The striking functional feature of the SHGs is that it provides access to credit for the poor with minimum affordable cost and the loans are properly utilized and repayments are prompt. The SHGs took up issues like wife battering, child marriages and harassment by the employers which is considered as best suited groups to take up gender linked. They can also take up general community issues.

## **II. Review Of Literature**

### **III.**

Bhagirath Singh & Mukesh K Shaina (2018) in their article, stress on the need for financial inclusion especially for the poor, as an important tool for alleviation of poverty. The main reason for opening an account and usage of banking services was, for the subsidies and MNREGA benefits which were credited in their bank accounts. M Sree Rama Devi (2017) It was observed from the study that, 49.7 % of the beneficiaries had taken a loan once, and 48.6 % percent had taken loans 3 or more times. Porinita Banerjee & Shivaji N.Borhade (2016), Government of India as well as Maharashtra is trying to motivate women, youth and other individuals to start up new ventures, to create their own self employment .Thus, Self help groups' are the part and process of the said programme. K.Sivachithappa (2013), the objectives of the self-help groups are to promote strong and independent women groups who exert control over their own development and that of the community. G.Uma, & D.Fatima Baby (2013), this study analysed indicates that there has been a significant improvement in the employment, income, expenditure, and savings of the respondents. It is also observed that the level of debt has decreased. However the present study is different from the above reviewed studies. The present study concentrates only impact of self help groups on women empowerment in Nagarkurnool District of Telangana State.

SHG's developing in a phased process, starting with economic enhancement, leading to empowerment at the individual level. It is an instrumental in empowerment by enabling women to work together in collective agency. Self help groups when combined with saving and credit has enabled women to benefit economically by monetizing their contribution. The economic condition and standard of living of women has improved drastically after joining SHG's and also develop their skills and abilities in various productive activities. It is a way of improving the earning capacity and empowerment of women. The poor, especially poor women and enable them to participate in the development and transformation of society poverty is to be truly alleviated.

## **Objectives**

1. To study the SHG's socio-economic conditions of selected sample respondents.
2. To study the impact of SHG's on employment generation selected sample respondents of SHG members.
3. To study the impact of SHG's on Income and Savings.
4. To analyses the socio-economic benefits derived by the SHG members.

Methodology

We used the multiple stage random sampling method to collected primary data. In the first stage selected women empowerment institutions Self Help Groups. In the second stage Nagarkurnool district was selected. In the third stage among the 20 mandals in the district, four (4) mandals have randomly selected for the collection of primary data. The sample respondents selected based on the principles of stratified random sampling method.

**Primary Data Analysis:**

**Table: 1 Size of the Household**

Sl. No	Size of the Household	Respondents	Percentage
1	1-3	30	15.0
2	4-6	164	82.0
3	7-10	6	3.0
	Total	200	100.0

Source: Field Study

The above table shows that Size of the households of the respondents. Among the 200 respondents 15 percentages of the respondents are 1-3 members of the family, 82 percentages of the respondents are 4-6 members of the family and 3 percentages of the respondents are 7-10 members of the family. Most of the respondents are house hold size is 4 to 6 members in the family.

**Table 3 Age of the respondents**

Sl. no	Age	Respondents	Percentage
1	Below 30	60	30 %
2	31 to 40	88	44 %
3	41 to 50	30	15 %
4	51 to 60	20	10 %
5	Above 60	2	1 %
	Total	200	100 %

Source: Field Study

It could be seen from Table that 60 (30 percent) test individuals are under 30 years old, 88 (44 percent) have a place with the age gathering of 31 to 40 years and 30 (15 percent) are in the age gathering of 41 to 50 years. What's more, 20 (10percent) are in the age gathering of 51 to 60 lastly 02 (1 percent) are over 60 years. The higher (44%) portion respondents are belongs to 31 to 40 years.

**Table: 4 Education levels of the respondents**

Sl. No		No. of SHG's Respondents	Percent
1	Illiterate	16	08
2	Up to V class	60	30
3	VI - X class	110	55
4	Intermediate	10	5
5	Graduation	4	2
6	Others	0	0
	Total	200	100

Source: Field Study

Table-4 deals with the distribution of the SHG's beneficiaries by their education. It is found that 85 percent of the beneficiaries of SHG's beneficiaries endowed with school level education among them 55 percent of the beneficiaries are endowed with VI th class to Xthclass and 30 percent of the beneficiaries are up to Vth class, 08 percent are illiterates, 5 percent beneficiaries are with intermediate qualification, 2 percent are under graduates. Thus, majority of the beneficiaries of SHG programs are equipped with low-level education. Most (55 percent) of the respondents their education levels is VI to X th class.

**Table: 5 Religion wise of the respondents**

Sl.No	Religion	Respondents	Percentage
1	Hindu	166	83
2	Muslim	24	12
3	Christian	10	05
	Total	200	100.0

Source: Field Study

The above table shows that Religion wise of the respondents. 83 percentage of respondents are Hindu religion, 12 percentages of the respondents are Muslims and reaming 05 percentage of the respondents are Christian.

**Table: 6 Social statuses of the respondents**

Sl.No	Social Status	Respondents	Percentage
1	SC	40	20
2	ST	20	10
3	BC	110	55
4	OC	30	15
	Total	200	100.0

Source: Field Study

The above table shows that social status of the respondents. Among the 200, 20 percentages of the respondents are Schedule Cast, 10 percentages of the respondents are Schedule Tribes, 55 percentages of the respondents are Backward Classes and 15 percentages of the respondents are General Category.

**Table: 7 Housing conditions**

Sl.No	Type of House	Respondents	Percentage
1	Pucca	40	20
2	Semi Pucca	120	60
3	Kutchra	40	20
	Total	200	100.0

Source: Field Study

The above table shows that type of the house they having. Among the 200 households 20 percentages of the respondents are having pucca house, 60 percentages of the respondents are having semi pucca house and remaining 20 percentages of the respondents are having Kutchra type house.

**Table: 8. Land Ownership**

Sl.No	Land Owned	Respondents	Percentage
1	Irrigated	46	23
2	Un-irrigated	58	29
3	Not Applicable	96	48
	Total	200	100.0

Source: Field Study

The above table shows that land owned by the households. Among the 200 respondents 23 percentages of the respondents are having irrigated land, 29 percentages of the respondents are having un-irrigated land and 48 percentages of the respondents are doesnot have land.

**Table: 08: Size of employment**

Sl.No	Size of employment	Respondents	Percentage
1	Up to 2	126	63
2	2-4	60	30
3	Above 4	14	07
	Total	200	100.0

Source: Field Study

The above table shows that Size of employment of the respondents. Among the 200 respondents 63 % percentages of the respondents are having employment Up to 2 members, 30 % percentages of the respondents are having employment 2 to 4 members and remaining 07% percentages of the respondents are having employment above 4 members in a family.

**Table 9: Man days of employment**

Sl.no	Man days of employment	Before SHG's		After SHG's	
		Respondents	Percentage	Respondents	Percentage
1	143 days	164	82	104	52.0
2	212 days	32	16	90	45.0
3	265 days	4	2	6	3.0
	Total	200	100.0	200	100.0

Source: Field Study

The above table shows that Man days of employment of the respondents. Among the 200 respondents, before (82 percentage) and After joining of shg's 52 % percentages of the respondents are having employment 143 days, before (16 percentage) and After joining of shg's 45 % percentages of the respondents are having employment 212 days and remaining before (4 percentage) and After joining of shg's 3% percentages of the respondents are having employment 265 days in the year. The man days of employment is increased after joining SHG's the reason is availability of employment is increased.

**Table 10: Income generating products of SHG**

Sl. No.	Products made by SHG	No. of SHGs	% Total
1.	Agricultural produce (vegetables, ginger cultivation, floriculture)	8	40
2.	Livestock/Poultry/Dairy	7	35
3.	Local snacks and pickle	2	10
4.	Handicrafts	2	10
5.	Sales of fisheries	1	05
	Total	20	100

Source: Fieldwork

The table 10 represents that 40 % SHGs created farming items, for example, vegetables, ginger and blooms, 35% have domesticated animals, for example, goat, poultry, 10% make nearby bites, honeycomb, custom made chips, 10% did fitting and made conventional handiworks, for example, bamboo make, sacks, cover, and 05% SHG Sales of fisheries in the market.

### MARKETING OF THE PRODUCTS

The showcasing of the products delivered by the Swarozgaris, includes association and investment in presentations, fairs at the local, state, national and universal dimensions. Arranging Commission Report, GOI calls attention to that there ought to be an arrangement of market knowledge, advancement of business sectors and consultancy administrations, just as institutional plans for fare and promoting of the products delivered by the Swarozgaris.

**Table 11 Marketing of economic products of SHG**

Sl. No.	Marketing Centres	No. of SHGs	% Total
1.	Business	7	35
2.	Self employment	6	30
3.	Rural Products Marketing Centres	4	20
4.	Own Shop	1	05
5.	Within the village/ local market	2	10
	Total	20	100

Source: Fieldwork,

In this examination 35% SHGs sold their items in reasonable and shows, 30% in general stores another 20% sold their create in Rural items showcasing focuses built up by the legislature in their towns and

neighboring regions, 5% sold their financial items in their very own shops and 10% advertised it inside the town or nearby market. The SHGs were occupied with financial exercises dependent on their preparation and aptitudes.

**Table 12: Years of sale of products**

Sl. No.	Duration in years	No. of SHGs	% Total
1.	1-3	0	0
2.	4-6	3	25
3.	7-9	9	28
4.	10-12	8	28
	Total	20	100

**Source: Fieldwork,**

The table 12 clarifies that 28% of the SHGs sold their financial items for 7-9 years, 28% SHGs for 10-12 years and 25% SHGs for 4-6 years. The salary creating items are believed to be tranquil feasible and there is request in the market.

**Income generated through economic products**

**Table 13: Monthly income through economic products**

Sl. No.	Income per month	No. of SHGs	% Total
1.	1001-2000	1	05
2.	2001-3000	2	10
3.	3001-4000	4	20
4.	4001-5000	8	40
5.	5001-6000	2	10
6.	6001-7000	1	05
7.	7001-8000	1	05
8.	More than 8000	1	05
	Total	20	100

**Source: Fieldwork,**

The information speaks to that 20% SHG had created a salary running from Rs. 3001 - 4000, 40% SHG had salary of Rs.4001-5000, 5% every one of the SHG have pay extending from Rs.1001-2000, Rs.2001-3000, 10% of the SHG have pay extending from Rs.5001-6000 and 5% of the SHG have pay extending from Rs. 6001-7000. 5% SHG had pay of Rs, 7001-8000 another 5% SHG produced salary that occasionally surpassed Rs.8000 month to month.

**Contribution in income generating activities**

Individuals from the SHG should be helpful and make break even with commitment in different exercises of the gathering. As the SHGs capacities through the participatory methodology the commitment of every part is required to keep up gathering solidarity. SHGs depend on the possibility of dialogic little gatherings, which work at creating aggregate cognizance.

**Table 14: Contribution of members in income generating activities**

Sl. No.	Contribution	No. of respondents	% Total
1.	All members	180	90
2.	Some members	10	5
3.	Very few members	10	5
	Total	200	100

**Source: Fieldwork,**

Table 14 demonstrates the commitment of SHG individuals in monetary exercises. It portrays that 180 respondents (90%) guaranteed that all individuals make approach commitment in monetary exercises, 10 respondents (5%) uncovered that just a few individuals contribute in financial exercises of the gathering and 10 respondents (5%) said that not many individuals make commitment in pay creating exercises. It very well may be in this manner inferred that the majority of the individuals from SHG contribute similarly in the financial exercises of the gathering. In a few gatherings the commitments of a few individuals supposedly were inadequate with regards to, the explanation for this is the land area of those individuals.

**Table 15: Self-employment after joining SHG**

Sl. No.	Self-Employed in areas of	No. of respondents	% Total
1.	Agriculture	160	80
2.	Livestock	25	12.5
3.	Business	15	7.5
4.	Other	0	0
	Total	200	100

Source: Fieldwork,

The table 15 delineates that 80% respondents got independent work in zones of farming, 12.5% in zones of animals and 7.5 % began little scale business. The respondents opined that the preparation they got under SHGs helped them to upgrade their abilities in farming and domesticated animals which brought about better creation of vegetables, natural products, poultry and domesticated animals and brought maintainable financial additions. Some had contributed the credits from SHGs to begin a dress business and few put it in their self-claimed unimportant shops. Without a doubt, SHGs have helped the vast majority of the ladies to begin their very own endeavor and accomplish financial strengthening.

**Income generated through individual business ventures**

**Table 16: Income through individual business**

Sl. No.	Income from self-employment	No. of respondents	% Total.
1.	1000-4000	170	85
2.	4001-8000	20	10
3	8001-12000	8	4
4.	More than 1200	2	1
	<b>Total</b>	<b>200</b>	<b>100</b>

Source: Fieldwork,

Table 16 demonstrates the individual pay through business and 85% respondents said that their salary differed between Rs.1000-4000 every month, 10% respondents hold that their pay extended from Rs.4001-8000, 4% respondents have pay variety of Rs.8001-12000 and 1% respondents have pay variety of more than Rs 12000. The respondents in perspective of the above information have produced pay and methods for subsistence for themselves.

**Table 17: Economic status of the respondents after joining SHG**

Sl. No.	Economic Status	No. of respondents	%Total
1.	Totally dependent on spouse or family	20	10
2.	Dependent only few times	140	70
3.	Independent	40	20
	Total	200	100

Source: Fieldwork

The table 17 shows that 20% respondents have turned out to be monetarily independent and don't rely upon their family or spouse for satisfying essential needs. 75% still depended here and there on their mate's salary. 5% respondents completely relied upon their life partner and family. Most of respondents who had turned out to be financially autonomous took credits from the SHGs and put it in little scale business of pieces of clothing, vegetables, piggery, poultry, gardening, conventional painstaking work and so on for money age. Different respondents who couldn't do as such guaranteed that because of disappointment of their past monetary endeavors they have not possessed the capacity to set up another business and are along these lines subject to spouse's salary.

**Table 18: Sharing of Knowledge within the SHG**

Sl. No.	Knowledge sharing within SHGs	No. of respondents	% Total
1.	Yes	160	80
2.	Unsure	20	10
3.	No	20	10
4.	Total	200	100

Source: Fieldwork,

The information from the field shows that 80% respondents share learning and thoughts inside the SHG, 10% were uncertain about learning sharing inside their separate SHGs and 10% respondents said that they don't impart anything to other SHG individuals. Lion's share of respondents concurred that learning about wellbeing, nourishment, family arranging, ladies' instruction, and business enterprise advancement and so on was shared inside the gathering which expanded their insight on these issues. In addition, ladies with the help of other gathering individuals figured out how to peruse compose and sign. They created information about managing an account, upkeep of gathering records and records and all these prompted the formation of a superior mental self-view, independence and certainty.

**Table 19: Assets bought after joining SHG**

Sl. No.	Assets	No. of respondents	% Total
1.	Land	30	15
2.	Jewellery	90	45
3.	Home Appliances	70	35
4.	Vehicle	2	1
5.	Nil	8	4
	Total	200	100

Source: Fieldwork,

The information in table 19 shows that 35% respondents have purchased home apparatuses subsequent to joining SHG, 45% have purchased gems, 15% have purchased land, 1% have purchased vehicle and 4 % have not purchased anything in the wake of joining SHG. It is discovered that the majority of the respondents have expanded their benefits in the wake of joining SHG.

**Table 20: Saving Accounts of SHGs in different bank**

Sl. No.	Name of the Bank	Number of SHGs	% Total
1.	Union Bank	120	60
2.	Telangana Grameena bank	40	20
3.	State Bank of India (SBI)	40	20
	Total	200	100

Source: Fieldwork,

Table 20 demonstrates that out of the 36 SHGs met for the investigation, 60% SHG have financial balance in the Union bank, 20 % SHGs have account in Telangana Grameena bank and 20 % SHGs in SBI. The most extreme number of SHG accounts was with SBI pursued by Union bank and the records were opened in closest branches accessible to the SHG.

**Table 21: Access of SHG members to NGOs, Bank and Government officials**

Sl. No.	Institutional support	No. of respondents	% Total
1.	Easy access to key persons, loans etc.	180	90
2.	Sometimes cannot be accessed	20	10
3.	No access	0	0

	Total	200	100
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Source: Fieldwork,

The field information displayed in table 21 accentuates that 90% respondents have simple access to the key people and authorities, 10% said that occasionally they couldn't be effectively gotten to. This shows the majority of the SHGs approaches this work force and could undoubtedly meet them, benefit credits absent much trouble and talk about issues identifying with SHG.

**Table 22: Loan taken by SHG members**

Sl. No.	Loans taken for	No. of Respondents	% Total
1.	Medical treatment	30	15
2.	Individual invest in agriculture/ livestock/business	120	60
3.	For income generation of group	30	15
4.	For children's education	5	2.5
5.	Family consumption and other activities	15	7.5
	Total	200	100

Source: Fieldwork,

Table 22 proposes that 15% respondents take credits for restorative treatment, 60% respondents take advances for interest in agribusiness, domesticated animals and business, 15 % for money creating movement of the gathering, 2.5% respondents to instruct youngsters and 7.5% respondents for family utilization and different exercises like celebrations, marriage of child, little girl. Increasingly number of respondents has taken credits for interest in horticulture, domesticated animals and business.

**Total savings of SHG**

The SHGs creates a corpus or normal store which is the cash spared through thrift, salary from financial exercises, sponsorship from banks and premiums and fines from advances that comprises the absolute investment funds of the SHGs.

**Table 23: Total Savings done by the SHG**

Sl. No.	Amount Saved	No. of SHGs	% Total
1.	10,000-30,000	8	40
2.	30,001-60,000	6	30
3.	60,001-90,000	3	15
4.	90,001-1,20,000	2	10
5.	Above 1,20,001	1	5
	Total	20	100

Source: Fieldwork,

The table 23 features that 28% SHGs have an all-out sparing of Rs.10,000-30,000, 25% SHGs have spared 30,001-60,000, 22 % SHGs have spared Rs.60,001-90,000 another 22% SHGs have spared Rs.90,001-1,20,000 and 6% SHGs have spared above Rs.1,20,001. The examination along these lines focuses that the SHGs have created great measure of sparing.

**Problems faced by SHGs for availing funds**

As indicated by the investigations that led before, the individuals from SHGs face issues in regards to reserves. The assets are at times not endorsed by the banks on time which makes issue for the SHG individuals.

**Table 24: Problems faced while availing funds**

Sl. No.	Problem faced for availing Funds	No. of SHGs	% Total
1.	Yes	12	60
2.	No	8	40



	Total	20	100
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Source: Fieldwork,

Table 24 portrays that 60% respondents confronted issues while benefiting advances, appropriation and credit from banks and 40 % respondents did not confront any trouble in profiting reserves. The examination in this manner, underlines that most SHG individuals did not confront any financing issues. A not very many SGHs confronting issues expressed that the bank authorities some of the time postponed the exchange of assets that made issues for the individuals who needed to travel long separations and brought about exercise in futility and expanded their movement costs.

**Table 25: Do you have the power to make decisions in the house?**

Sl. No.	Decision making	No. of respondents	% Total
1.	Yes	70	35
2.	Only few times	60	30
3.	No	70	35
	Total	200	100

Source: Fieldwork,

The table 25 means that 35% respondents appreciate basic leadership inside the house, 30% respondents can settle on just choices multiple times and 35% respondents don't have the basic leadership control inside the house. It tends to be foreseen that the vast majority of the respondents don't have an equivalent voice in family matters.

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