



# Impact Of Self-Help Group's On Women Development: A Study In Guntur

<sup>1</sup>JYOTHI CHUKKA, *Research Scholar, Department of Centre for Women's Studies, Acharya Nagarjuna University.*

<sup>2</sup>ANIL KUMAR JANGALA, *Research Scholar, Department of Centre Dr.Ambedkar Chair, Acharya Nagarjuna University.*

Date of Submission: 20-07-2022

Date of Acceptance: 03-08-2022

## Abstract:

This research article explore the One of the major objectives of initiating SHGs for women is to help them make financially independent, take up and manage their own productive activities which could supplement their household employment and income leading to improve the standard of living. These income generating activities were also expected to serve as instruments which could bring about economic awareness and empowerment. The impacts of SHGs are analyzed on the basis of occupation, income and benefits accrued by the respondents in pre and post-SHG. The data were collected from primary and secondary sources with published books, research publications, internet, NGO reports and periodicals also. The empowerment of women through SHG would give benefits not only to the individuals but also family and community as a whole through collective action. The SHGs have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also for more holistic social development.

**Key words: SHGs, WOMEN DEVELOPMENT**

## I. INTRODUCTION:

SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members, but also helped in changing much of their social outlook and attitudes. In the study area SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

Women in India are victims of a multiple socio-economic and cultural reasons. Emancipation of women is a prerequisite for nation's economic development and social up-liftment. The role of women and the need to empower them are central to human development programmes, including poverty

alleviation programmes. In spite of safeguards provided in many of the poverty alleviation programmes, it was observed that women in rural areas, especially from poor families, are not benefited. The SHG is a viable organized setup to disburse micro credit to the rural women for the purpose of making them enterprising and encouraging them to enter into entrepreneurial activities. The formation of SHG is not solely a micro-credit project but it aims to empower women. SHGs encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leadership positions. In view of the above, the present study has been carried out (a) to examine the pre and post SHG status of SHG members and (b) to find out the impact of SHGs in empowering women.

## SHG (Self Help Group) Bank Linkage

A self-help group (SHG) is a village-based financial intermediary usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and Southeast Asia. Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHGs are 'linked' to banks for the delivery of microcredit<sup>1</sup>.

## Initiatives for women Empowerment

In July 2010, the United Nations General Assembly created UN Women, the United Nations Entity for Gender Equality and the Empowerment of Women. In doing so, UN Member States took an historic step in accelerating the Organization's goals

<sup>1</sup>.wikipedia.org



on gender equality and the empowerment of women. The creation of UN Women came about as part of the UN reform agenda, bringing together resources and mandates for greater impact. It merges and builds on the important work of four previously distinct parts of the UN system, which focused exclusively on gender equality and women's empowerment:

- ✓ Division for the Advancement of Women (DAW)
- ✓ International Research and Training Institute for the Advancement of Women (INSTRAW)
- ✓ Office of the Special Adviser on Gender Issues and Advancement of Women (OSAGI)
- ✓ United Nations Development Fund for Women (UNIFEM)
- ✓ To support inter-governmental bodies, such as the Commission on the Status of Women, in their formulation of policies, global standards and norms.
- ✓ To help Member States to implement these standards, standing ready to provide suitable technical and financial support to those countries that request it, and to forge effective partnerships with civil society.
- ✓ To hold the UN system accountable for its own commitments on gender equality, including regular monitoring of system-wide progress<sup>2</sup>.
- ✓ Women work two-thirds of the world's working hours, according to the United Nations Millennium Campaign to halve world poverty by the year 2015. The overwhelming majority of the labor that sustains life – growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water – is done by women, and universally this work is accorded low status and no pay. The ceaseless cycle of labor rarely shows up in economic analyses of a society's production and value.
- ✓ Women earn only 10 percent of the world's income. Where women work for money, they may be limited to a set of jobs deemed suitable for women – invariably low pay, low-status positions.
- ✓ Women own less than 1 percent of the world's property. Where laws or customs prevent women from owning land or other productive assets, from getting loans or credit, or from having the right to inheritance or to own their home, they have no assets to leverage for economic stability and cannot invest in their own or their children's futures.
- ✓ Women make up two-thirds of the estimated 876 million adults worldwide who cannot read or write; and girls make up 60 percent of the 77

million children not attending primary school. Education is among the most important drivers of human development: women who are educated have fewer children than those who are denied schooling (some studies correlate each additional year of education with a 10 percent drop in fertility). They delay their first pregnancies, have healthier children (each additional year of schooling a woman has is associated with a 5 to 10 percent decline in child deaths, according to the United Nations Population Fund).

## II. REVIEW OF LITERATURE

1. **Archana Gupta (2001)** reported that a typical tribal women's SHGs performs a number of functions such as unabling members to become self dependent and self reliant , providing a forum for members for discussing their socio- economic problem, developing decision making capacity and leadership qualities among members and equipping women with the basic skill required for understanding monetary transactions.

2. **V.M. Rao (2002)** in a case study on "Women Self Help Groups" profiles from A.P. and Karnataka conducted by V.M. Rao the research has taken 48 self help groups spread over 6 districts of Andhra Pradesh, 6 districts of Karnataka and surveyed then using a questionnaire. The research has found among 48 villages of Andhra Pradesh and Karnataka 28 self Help groups have highest percentage of befits. Where as the remaining districts of A.P. and Karnataka. Have lowest percentage of self help groups and in their status.

3. **Shivamurthy M., Sarada O. and Gangadharappa Nr. (2003)** the study was conducted in cumbum and Prakasham district of Andhra Pradesh Twenty Four self help groups were selected by proportionate random sampling from 6 villages. Five respondents from each of the self help groups were selected randomly forming 120 respondents for the study. Pre-tested structured schedule was used to collect the data. The results of the study revealed that, with respect to access to information, majority (more than 50%) of the rural women in self help groups were collected new information related to the enterprises and obtaining official guidance to modify and improve the enterprises. Seventy two percent of them documenting new and relevant information for future use.

4. **Rowntree (1901)**, defined Poverty concept in many ways. He differentiated between primary and secondary poverty. His primary poverty line represented the minimum sum on which physical

<sup>2</sup>. <http://www.unwomen.org/en/about-us/about-un-women#sthash.ZBUuGMdQ.dpuf>



efficiency could be maintained. Secondary poverty is the situation where earnings are sufficient for maintaining physical efficiency but some portion of it is absorbed by other expenditure either useful or wasteful.

5. **Barbara harriss-white (2008)**, said that while it may be possible to mitigate poverty through social transfers, it is not possible to eradicate the processes that create poverty under capitalism. Eight

such processes are discussed, the creation of the precondition; poverty commodity production and trade, technological change of the production and unemployment commoditization; harmful commodities and waste; pauperizing crises; climate change related pauperization ;and the unrequited, incapacitated and low dependent human body under capitalism, ways to regulate these processes and to protect against their impact are discussed.

**Table: 1. How did you come to know about the SHG Scheme**

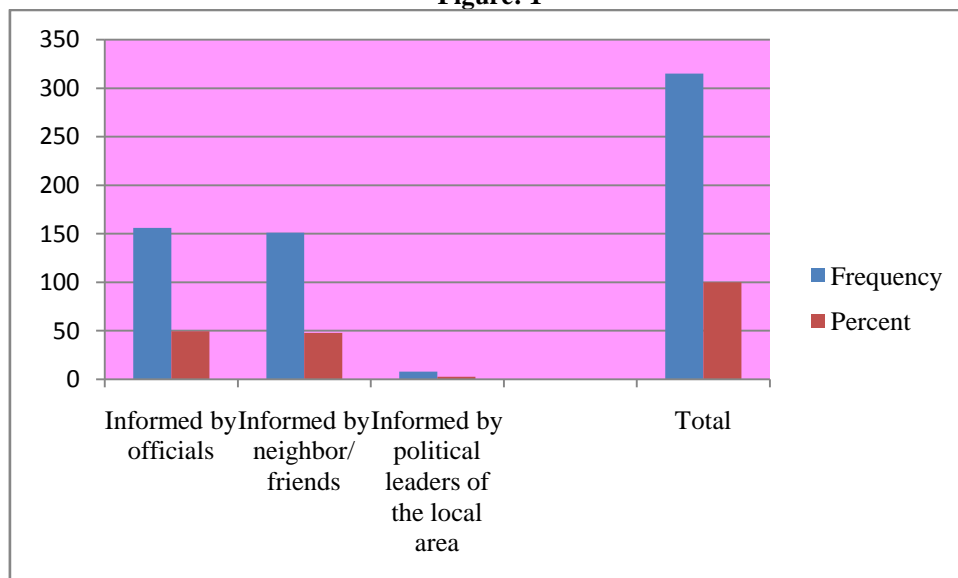
Sl.No	Opinion of respondent	Frequency	Percent
1	Informed by officials	156	49.5
2	Informed by neighbor/ friends	151	47.9
3	Informed by political leaders of the local area	8	2.5
	Total	315	100.0

Source: Primary data

The above table presents the how they know information about the SHG's. it is the evidence to show the information that is 49.5 percent of the sample respondents are stated information received by the officials and officers from the concerned department, followed by 47.9 percent of the sample respondents are stated that they are knowing information regarding SHG's through neighbors or friends, where as a meager 2.5 percent of the sample respondents are stated that they are knowing the information about SHG's through local political leaders.

It can be concluded from the above analysis that the majority of the sample respondents are stated that they know the information regarding SHG's through government officials of the selected areas of the selected mandals from the Guntur district.

**Figure: 1**



**Table: 2 did you know about objectives and benefits of the SHGs to the poor women before you joined the group**



Sl.No	Opinion of respondent	Frequency	Percent
1	Yes	126	40.0
2	No	188	59.7
3	Un decided	1	0.3
	Total	315	100.0

Source: Primary data

The above table presents response regarding the statement that did you know about the objectives and benefits of the SHG's to the poor women before you joined in this group. An observation is made with the help of opinions elicited from the sample respondents of three selected mandals. It is apparent from the table that majority of the respondents in three mandals have endorsed a negative note on the statement. It is found that 59.7 percent of the sample respondents are not agreed to the statement. However against the above

tendency, 40.0 percent of sample respondents have stated positive.

It can be concluded from the above analysis disagreeableness is more with the statement that they don't know benefits to the poor women from the SHG's before joining the group. But most of the group members stated that they know benefits of SHG's to the poor women before joining the group from the selected areas of selected mandals from the Guntur district.

**Table: 3 what was your Economic possession before you joined the self help group?**

Sl.No	Opinion	Frequency	Percent
1	Poor	183	58.1
2	Very Poor	92	29.2
3	Average	40	12.7
	Total	315	100.0

Source: Primary data

The above table is a canvas of women reflections regarding the statement that the frequency of financial status of the sample respondents in the selected areas. It is interesting to observe from the data that the opinions elicited by the respondents are mixed in nature. It is evident that 58.1 percent of sample respondents stated they are economically poor conditions. Followed by 29.3 percent respondents stated that their financial positions are very poor conditions, where as a meager 12.7 percent sample respondents stated they are in average fi-

nancial position from the sample respondents of the selected areas of selected mandals from the Guntur district.

It can be concluded from the above analysis that the majority of the sample respondents stated their financial position is poor conditions that is higher percentage of respondents compared to other opinions of the sample respondents regarding the frequency of financial positions in the selected areas of selected mandals in Guntur district.



Figure-3

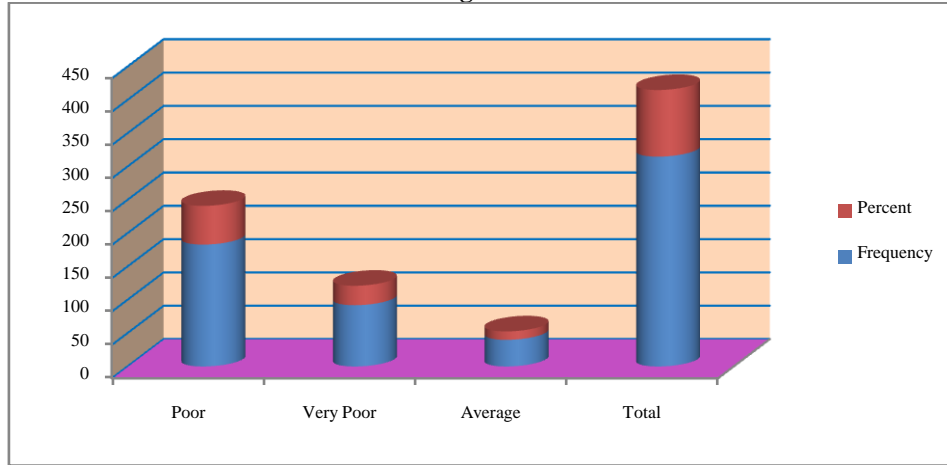


Table: 4 Is there any increase in your family income after you have joined the SHG

Sl.No	Family income	Frequency	Percent
1	Yes	281	89.2
2	No	34	10.8
	Total	315	100.0

Source: Primary data

The above table presents the response regarding the statement that is there any increase in your family income after you have joined the SHG. An observation is made with the help of opinions elicited from the sample respondents of three selected mandals. It is apparent from the table that majority of the respondents in three mandals have endorsed a positive note on the statement. It is found that 89.2 percent of sample respondents are agreed to the statement. However against the above

tendency, 10.8 percent respondents stated negatively.

It can be concluded from the analysis that the agreeableness is more with the statement that any increase in your assets after joining SHG group of the sample respondents of the selected areas of the selected mandals from the Guntur district. Group members are financially enhanced and developed after joined in this SHG groups.

Table: 5 Impact of SHG's on group members

Sl.No	Opinion	Children education	Health and medical treatment	Food	Cloths	Entertainment
1	Very Good	68(24.2)	48(17.1)	43(13.7)	37(11.7)	7(2.2)
2	Good	181(64.4)	215(76.5)	219(69.5)	161(51.1)	121(38.4)
3	Average	32(11.4)	16(5.7)	19(6)	82(26)	149(47.3)
4	Poor		2(0.7)		1(0.3)	4(1.3)
	Total	281(100)	281(100)	281(100)	281(100)	281(100)

Source: Primary data



The above table shows the response regarding the statement that impact of SHG groups on women development and improved the efficiency. An observation is made from the above data through the opinions elicited from the respondents of three selected sample mandals. It is observed from the data that about 64.4 percent respondents stated they are using this money for their children's education, 76.5 percent respondents are stated spent this money for health and medical treatments, 69.5 percent respondents stated spent this money for food, 51.1 percent respondents stated spent their money for purchasing cloths, and 47.3 percent respondents are stated spent their money for entertainment, majority of the respondents are stated agreed to the above view point and stated good impact on women de-

velopment. Followed by 24.2 percent respondents who stated very good to the above viewpoint. Whereas 11.4 percent of the sample respondents are stated average impact on women development by this SHG groups. SHG group women are enhanced their knowledge and spent their money for the family expenditure like children's education, health treatments, for food preparation, for the purchasing cloths and etc.

It can be concluded from the above analysis that the extent of agreeableness is more regarding the statement that impact of SHG groups on women development. Majority of the sample respondents are agreed and satisfied through this SHGs assistance for the development of women.

**Table: 6 did your Family acquire any asset/assets after you have started earning through SHG? If yes mention them.**

Sl.No	Opinion of respondent	Frequency	Percent
1	House	197	62.5
2	House Site	57	18.1
3	Agricultural Land	1	0.3
4	Vehicle	11	3.5
5	TV	47	14.9
6	Others	2	0.6
	Total	315	100.0

Source: Primary data

The above table presents the asset value of the sample respondents in the selected mandals. It is evident from the above table that 62.5 percent respondents stated they are purchased or constructed own house after joined SHG group. Followed by 18.1 percent respondents stated that purchased house sites or lands, then followed by 14.9 percent of the respondents stated purchased TV, then after 3.5 percent respondents stated purchased vehicles,

followed by 0.6 percent respondents stated purchased other things for the house hold purpose. Whereas a meager 0.3 percent respondents are stated purchased agricultural land.

It can be concluded from the analysis that the majority of the sample respondents are purchased or constructed own houses in this selected three mandals of Guntur district when compared with other categories of assets.

**Table:7 Assistance for housing from Government and Banks / Agency**

Sl.No	Details of the bank	Frequency	Percent
1	Banks	244	77.5
2	Agency	19	6.0
3	Government	12	3.8
4	No	40	12.7
	Total	315	100.0

Source: Primary data

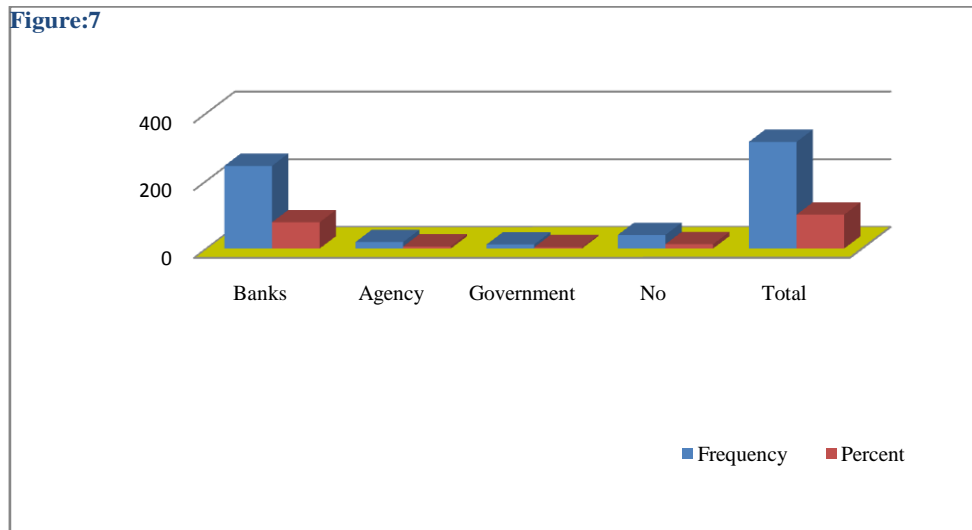




The above table presents the women development reflections regarding the statement that is assistance for housing from Government and banks / agency are clearly explained. It is interesting to observe from the data that the opinion by the respondents state that the extent of women development is greater than un-development by the providing financial assistance for housing development by the financial institutions. It is evident from the fact that 77.5 percent respondents are stated that they are receiving financial assistance for house constructions from the banks. Followed by 12.7 percent respondents are stated that they are not

received any assistance from any government or private sector. Then after followed by 6.0 percent of the sample respondents stated that they are taking financial assistance from several agencies to the same view point. Whereas a meager 3.8 percent of respondents stated that they are received financial assistance from the government sector.

It can be concluded from the above analysis that the majority of the sample respondents are taking financial assistance from the several banks when compared with other financial agencies from the selected areas of Guntur district.



**Table: 8 Assistance for self employment (indicate programme and agency)**

Sl.No	Assistance self employment programmes	Frequency	Percent
1	PMEGP	2	0.6
2	SJSRY	60	19.0
3	Rajiv Yuva Sakthi	1	0.3
4	An individual	200	63.5
5	Through group approach	52	16.5
	Total	315	100.0

Source: Primary data

The above table shows about the self employment of the sample respondents in three sample mandals. It is found from the analysis that as much as 63.5 percent respondents are an individually self employed. Followed by 19.0 percent respondents

are working in SJSRY scheme, followed by 16.5 percent respondents are working through group approach, conversely 0.6 percent of sample respondents working in PMEGP scheme, whereas a meager

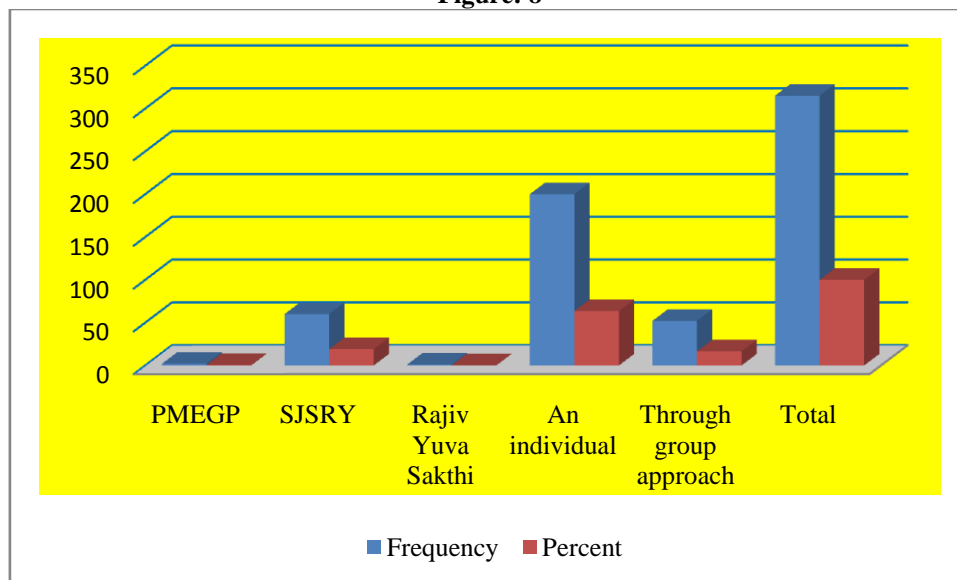


er 0.3 percent respondents working in Rajiv Yuva Sakthi scheme.

It can be concluded from the above analysis that majority of sample respondents are working

an individual in three sample mandals of Guntur district where as compare with other self employment opportunities in selected areas.

Figure: 8



### III. CONCLUSION

SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members, but also helped in changing much of their social outlook and attitudes. In the study area SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

The five-year plan approach resulted in significant social and economic development yet majority of our population has still been dithering under many a disadvantage. Unfortunately these people were belonging to Weaker Section consisting of Women in general, Scheduled Castes and Scheduled Tribe communities, Children and other related people. In a contemporary period of globalization and economic reforms, no nation, especially a developing country like India, can afford to have large chunk of its people being disadvantaged from assessing development avenues. Otherwise, such nation cannot ensure development in terms of social and economic aspects in its society. One can be sure of their development if they are empowered in the process of social and economic development. Women need to be empowered in terms of education, social awareness, human resources development, accessing avenues for development

and so on. Facilitating such paraphernalia in the process of social and economic development would certainly ensure empowerment of women. From the findings of the study, it was recorded that majority of rural women who are associated with self-help group activity positively succeeded to gain themselves empowered.

### REFERENCES:

- [1]. MHRD; Education for All towards Quality with Equity in India, Aug 2014, p.no. 7.
- [2]. www.undp.org
- [3]. Suguna .B, (2006), "Empowerment of Rural Women through Self Help Groups", Discovery Publishing House, New Delhi.
- [4]. <http://www.nabard.org/shgl.sbid.htm>
- [5]. Guntur Municipal Corporation. Upa cell developmental activities. Town level bankers committee meeting dt.31-01-2009.
- [6]. Chatterjee, Piya (2008), "The power of women's organizing: Gender, Caste and class in India: Review", Gender and Society, 22(3), p.395.
- [7]. John, E Mary (2007), "Women in Power? Gender, Caste and the Politics of Local Urban Governance", Economic and Political Weekly, 42(39), p. 3986.
- [8]. Rowntree, B.S. (1901), Poverty: A Study of Town Life, Macmillan Press, London.





- [9]. Mohan Gurus Amy. Ronald Joseph (2006),  
Poverty and Capitalism, Economic and Political Weekly, April -1 , 2008, vol. xli ,no  
13.