

Women Empowerment through Self Help Groups(SHG) in Telangana State: A Study on Respondents Perceptions

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Abstract

The Self Help Groups movement advanced in the Telangana state with the starting of World Bank supported poverty eradication project, Andhra Pradesh District Poverty Project (APDPIP) in the year 2000 as part of united Andhra Pradesh. Later, second programme namely Andhra Pradesh Rural Poverty Reduction Programme (APRPRP) was launched by the World Bank in the year 2002. The above two projects together were brought under Indira Kranti Patham (IKP) and being social engineered by anodal agency established by the government, called 'Society for Elimination of Rural Poverty' (SERP). The present paper while presenting the brief profile of the Telangana state, provides a the entire trajectory of the evolution of Self help Groups (SHG) Bank Linkage Program (SBLP) in the state of Telangana. This paper also highlights the women empowerment through SHGs particularly the areas of economic empowerment, social empowerment, and political empowerment. Further it also provides a detailed note on the important impact of the SHGs on the sample villages and respondents respectively.

Key words:

Self Help Groups(SHG), Andhra Pradesh District Poverty Project (APDPIP), Society for elimination of Rural Poverty (SERP), Indira Kranthi Padhakam (IKP), SHG Bank Linkage Program (SHG BLP)

Introduction:

Self-Help Groups and Women Empowerment

It is essential to make a reference into the specific areas of women empowerment and also the empowerment indicators before proceeding into the study of Self-Help Groups and their role in empowering the women as empowerment facilitators¹.

The crucial areas where the women need to be empowered categories broadly into:

a) Economic Empowerment

Economic Empowerment is crucial to achieve all other categories of empowerment.

b) Social Empowerment

Social empowerment means social equality, equality of treatment, respect, opportunity, respect, dignity, and of status.

c) Political Empowerment

It has been the condition in India that the women were politically less conscious and powerless. The economic, social and educational awareness empowers the women politically better articulated and active².

Self-Help Groups and Women Empowerment – Indian Experience

SHGs laid the firm foundation for women empowerment and capacity-building. Various programmes have been introduced by with the assistance of NGOs and government agencies. The SHGs "being comprised of group of persons get empowerment to solve most

of their problems of non-financial marketing, better adoption of technology and training for realizing the human potential for entrepreneurial development. The objective of SHGs is to develop strong, cohesive, self-help women groups through inculcation of spirit of self-help and team spirit³.

These results in overall leadership development through exposure to SHGs management change from workers status to status of managers by putting control in their own hands, access to market through training, assisting and encouraging need based tapping of alternate resources inclusive of capital⁴.

As per 2011 census “almost 60% of women are outside the labour force and do not participate in any gainful economic activity, which is among the highest in the world.

These numbers taken together are an indication of the limited economic opportunity available to women in the country, and bring into sharp focus issue of gender equality, women empowerment and livelihood creation. Participation of women in the workforce is reflective of an economic strength of a nation and thus making it a pertinent indicator”⁵.

Women Empowerment does not mean only redistribution and alteration of the socio-economic power to bring gender equality; rather requires a total change in socio-economic institutions in order to enable the women to be aware of their immense potentialities to become socially and economically independent. In this direction the Self-Help Groups (SHGs) provided a common platform to the women to organize together in accomplishing social and economic empowerment⁶.

“Women played a prominent role in setting up and managing SHGs. Currently, over 90% of all the SHGs in India comprise of women” (NABARD, 2012). As stated “SHGs are perceived as a platform for empowering women through financial inclusion and social development”⁷.

In this paper Suryapeta District was selected as a sample area. This study was conducted during the 2015-16 to 2019-20 periods. The present paper consists of primary data analysis and interpretation of results. This paper analyses the extent of empowerment of women at different levels and investigates the changes in lives and livelihoods of the respondents after joining the SHG. The primary data analysis is presented in different sections which includes the socio-economic conditions of the respondents, the association of the respondents with SHGs, the level of empowerment of women through SHG at different levels, i.e., economic, social, and political spheres, Degree of Economic, Social and Political Empowerment, and lastly overall women Empowerment through SHG is presented.

The erstwhile Nalgonda district was bifurcated into three districts namely Nalgonda, Suryapet, and Yadadri Bhongir after the formation of the Telangana State in 2014. For the present study 3 Mandals namely, Munagala, Nadigudem, Nuthankal Mandals were selected from the Suryapeta District from each Mandal two villages Repala, Nilamarri villages from Munagala Mandal, Rathnavaram, Siripuram villages from Nadigudem Mandal, and from Nuthankal Mandal Chilpakunta, Lingampally villages were selected for the study. A sum of 240 respondents was taken as sample for the present study, analysis and data was interpreted using tables.

Micro Finance and Women Empowerment

We can see two approaches that in the discourse of gender and development, namely Women in Development and second, Women and Development. While the proponents of Women and Development focused on women's rights and political movement, proponents of 'Women In development' argue that for poor women, economic power helps more than unenforceable radical laws. In this context equal access to technology and professional education for women assumes significance for the empowerment of marginal women⁸.

Objectives of the study

The study attempts to examine the impact of SHGs and their activities in empowering women, particularly in the selected villages of the 3 Mandals and Suryapeta District in the Telanagana State.

- To assess the impact of the SHGs on socio-economic conditions of the women in sample villages.
- To evaluate the SHGs contribution in empowering rural women enabling them to achieve socio-economic independence and mobility.
- To assess the impact of SHGs on women's status leading to social, economic and political empowerment.

Research design, locale and sample Design

The approach of study is descriptive and evaluative in nature based on survey and case study methods. The study was carried out in the Suryapeta District in Telanagana State. 240 respondents were selected from 3 mandals namely Munagala, Nadigudem and Nuthankal from each mandal 2villages were selected for the study. A total of 3072 women members in the 283 SHGs across 6 villages. The study followed technique of stratified random sampling, interviewed 240SHG women respondents in 6 villages covering 40 SHG members per village.

While selecting the respondents the following variables were considered Age, Education, marital Status, Type family, Occupation, Caste, Land holding size, respondents association with SHGs, Reasons for join SHGs quantum of lone amount, main reasons for taking loan, social category and utility of SHG loan amount, monthly savaging before and after joining in the SHG, etc,⁹.

Profile of the selected Mandals and villages:

(A) Munagala Mandal profile

Munagala village cum mandal comes under Nalgonda District. The total number of households in village is 2384. Village has population of 8942 as per census data of 2011, in which male population is 4577 and female population is 4365. Out of the total population, the Scheduled Castes and Scheduled Tribe population are 21.87% and 4.44% respectively. As per the Census Data 2011 there are 954 Females per 1000 males. Total literacy rate of Munagala is 68.99 %, the male literacy stands at 78.89 % while female literacy rate was 58.59.

Social category wise distribution of SHG members in the Repala Village:

Repala village comes under Munagala mandal in Suryapet district. It shows the social category and well-being status of the SHG members in the Repala village. The Repala village has a total number of 43 SHGs with 456 total members with an average of 10.6 members per SHG.

The Social Category wise distribution of SHG members in the village clearly shows that women members from Backward classes (BCs) account for 64% (292 members) of the total SHG members in the village followed by members from Scheduled Castes(SCs) with 22.1% (101 members) and Other Castes (OCs) with 13.8% (63members) . One can see that there are no members in Scheduled Tribes (STs) and Minority categories in the SHGs. In the well being wise status of the SHG members clearly indicates that nearly half of them are Poor (50.4%) followed by Poorest of the Poor (46.5%) and a small percentage of Non-poor (3.1%).

Social category wise distribution of SHG members in the Nelamarry village :

The social category and well-being status of the SHG members in the Nelamarry village. The Nelamarry village has a total number of 51 SHGs with 532 total members with an average of 10.4 members per SHG.

The Social Category wise distribution of SHG members in the village clearly shows that women members from Backward classes (BCs) account for 56.2% (299 members) of the total SHG members in the village followed by members from Scheduled Castes (SCs) with 30.1% (160 members), and Other Castes (OCs) with 12.6% (67 members). The Scheduled Tribes and Minorities account for 0.4% and 0.8% respectively. In the well being wise status of the SHG members clearly indicates that more than half of them are Poor (59.8%) followed by Poorest of the Poor (33.8%) and a small percentage of Non-poor (6.4%).

(B) Nadigudem Mandal profile

Nadigudem Mandal is situated in the Suryapeta district. Rathnavaram and Siripuram villages have been considered under Nadigudem Mandal. It shows the year wise distribution of number of Mandal Samakyas, Number of VOs, Number of SHGs, Bank linkages and Srinidhi Linkages in the Nadigudem Mandal during the five years from 2015-16 to 2019-20. There is one Mandal Samakyas in Nadigudem Mandal. The number of Village Organizations is 13 which remain the same during the five years from 2015-16 to 2019-20. The data also clearly shows that there is also an increase in the number of SHGs during the period under study. The total number of SHGs formed in the year 2015-16 is 340 while the total number of SHGs is increased to 369 in the year 2019-20.

Social category wise distribution of SHG members in the Rathnavaram Village:

Rathnavaram village comes under Nadigudem Mandal in Suryapeta district of Telangana State. It shows the social category and well-being status of the SHG members in the Rathnavaram village. The Rathnavaram village has a total number of 55 SHGs with 562 total members with an average of 10.2 members per SHG.

The Social Category wise distribution of SHG members in the village clearly shows that women members from Backward classes (BCs) account for 58.5% (329 members) of the total SHG members in the village followed by members from Scheduled Castes (SCs) with 35.2% (198 members), and Other Castes (OCs) with 5.3% (30 members). While Minorities account for 0.4% of the members, there is no presence of Scheduled Tribes women members in this village. In the well being wise status of the SHG members clearly indicates that more than half of them are Poor (63.3%) followed by Poorest of the Poor (32.6%) and a small percentage of Non-poor (4.1%).

Social category wise distribution of SHG members in the Siripuram Village:

Siripuram village comes under Nadigudem mandal in Suryapeta district of Telangana State. It shows the social category and well-being status of the SHG members in the Siripuram village. The Siripuram village has a total number of 26 SHGs with 281 total members with an average of 10.8 members per SHG.

The Social Category wise distribution of SHG members in the village clearly shows that women members from Backward classes (BCs) account for 68.3% (192 members) of the total SHG members in the village followed by members from Scheduled Castes (SCs) with 23.5% (66 members), and Scheduled Tribes with 1.8% (5 members). The Other Castes (OCs) and Minorities have equal number of members with 3.2% (9 members) each. In the well being wise status of the SHG members clearly indicates that more than half of them are Poor (74.7%) followed by Poorest of the Poor (21.0%) and a small percentage of Non-poor (4.3%).

(C) Nuthankal Mandal profile:

Nuthankal mandal is situated in the Suryapeta district in Telangana. Chilpakunta and Lingampally villages have been selected from Nuthankal Mandal for the present study. The Social Category and Wellbeing Status of SHG members along with the brief profile of the above two villages are presented below

Social category wise distribution of SHG members in the Chilpakunta village:

It the social category and well-being status of the SHG members in the Chilpakunta village. The Chilpakunta village has a total number of 49 SHGs with 509 total members with an average of 10.4 members per SHG.

The Social Category wise distribution of SHG members in the village clearly shows that women members from Backward classes (BCs) account for 56.8% (289 members) of the total SHG members in the village followed by members from Scheduled Castes (SCs) with 32.8% (167 members) and Other Castes (OCs) with 5.5% (28 members). The Scheduled Tribes (STs) and Minority members account for 4.5% (23 members) and 0.4% (2 members) respectively. In the well being wise status of the SHG members clearly indicates that Poor account for 72.5% (369) members and remaining are Poorest of the Poor with 27.5% (140 members).

Social category wise distribution of SHG members in the Lingumpally village:

Lingumpally village comes under Nuthankal Mandal in Suryapeta district of Telangana State. It shows the social category and well- being status of the SHG members in the Lingumpally village. The Lingumpally village has a total number of 69 SHGs with 732 total members with an average of 10.6 members per SHG.

The Social Category wise distribution of SHG members in the village clearly shows that women members from Backward classes (BCs) account for 53.1% (389 members) of the total SHG members in the village followed by members from Other Castes (OCs) with 19.7% (144 members) and Scheduled Castes (SCs) with 14.6% (107 members). The Minorities and Scheduled Tribes (STs) account for 9.7% (71 members) 2.9% (21 members) respectively. In the well being wise status of the SHG members clearly indicates that more than half of them are Poor (48.6%) followed by Poorest of the Poor (46.7%) and a small percentage of Non-poor (4.6%).

Respondents Association with SHG

The data shows that out of 240 total respondents 112 (46.67%) of the respondents have 6-9 years of association with the SHGs, followed by 88 (36.6%) of the respondents have 9 years of association and the remaining 40 (16.6%) of the respondents are having 3-6 years of association with the SHGs (**Source of Interpretation based on field data**).

Respondents Reasons for joining SHGs

Respondents explained various reasons for joining the SHGs which includes promote savings, getting loans; maintain social status and overall empowerment. Out of 240 total respondents 160 (66.6%) of them joined the SHGs for getting loan followed by 60 (25%) of them joined for gaining social status. While 16 (6.6%) joined the SHGs for the purpose of saving money, around 4 (2%) of them joined for overall empowerment. This clearly shows the importance of access to micro finance in the rural India. (**Source of Interpretation based on field data**).

Quantum of loan taken from SHG

Majority of the respondents have joined SHGs for availing formal loans from banks. the quantum of loan taken by the SHG members from the banks/srinidhi funds. Out of 240 total respondents (52 %) of the respondents have taken loan in the ranging between Rs.50000 to Rs.100000 followed by the rest of the 115(47.9%) respondents' availed loan in the ranging between Rs.25000 to Rs.50000(**Source of Interpretation based on field data**).

Respondents main Reasons for taking loan

The main reasons expressed by respondents mainly agriculture, floor mill, kirana shop, tailoring, household purpose, cloth shop, teashop/ tiffin centre, milk animals. Out of 240 total respondents 116 highest percentage of respondents cited agriculture as the reason for taking loan (48.3%) followed by household purpose 44 (18.33%), Kirana shop 20 (8.33%), Tailoring 16 (6.6%), Cloth shop 8 (3.3%), Teashop/Tiffin Centre 8 (3.3%), and Livestock 8 (8.3%). As stated by the respondents, the household expenditure includes the expenditure towards ceremonies, health, education, purchase of gold etc. (**Source of Interpretation based on field data**).

Perceptions of respondents on women empowerment through SHGs

Likert scales are very well known and commonly used in different social science disciplines to ascertain the perceptions of the respondents on any subject matter. The 5-point Likert scale (**Very High (VH), High (H), Medium (M), Low (L), Very Low (VL)**) has been used in ascertaining perceptions of respondents on empowerment through participation in SHGs. The 5-point scale contains two extreme sides and a middle/neutral answer option. We can also assign scores from 1 to 5 for different options in the scale like 5 marks for 'Very High' to 1 mark for 'Very Low'. Different As part of this section, an analysis is presented on the level of empowerment of women through SHG at different levels, i.e., economic, social, and political spheres.

Economic Empowerment: Degree of Economic Empowerment

Respondents Degree of Participation in Family Economic Decision

The degree of participation that respondents experience in family economic decisions. The degree of participation shown in the study is medium, high and very high. Out of 240

respondents 168 (70%) were expressed that medium degree of participation in family economic decisions followed by high 48 (20%) and very high 24 (10%).

Respondents access to Credit/Loans

All the respondents have a certain degree of access to credit/loans. The degrees to access of respondents are medium and high. Out of 240 total respondents 168 (70%) have medium access to credit/loans and out of total respondents only 72 (30%) of respondents have high access to credit/loans. Those who have high access to credit/loans have an upper hand in certain aspects which have helped them in getting more loans than the majority. (Source: Compiled from Field data)

Respondents Degree of Opportunity for Income Generation Sources

The degree of opportunity for income generation sources falls under medium and high. Out of 240 total respondents 206 (85.83%) of respondents has medium degree of opportunity for income generation sources. 34 respondents (14.17%) of respondents have shown high degree of opportunity for income generation sources. (Source: Compiled from Field data).

Respondents Standard of living and Overall Economic Development

	Medium	High	Total
Repala	28	12	40
%	70	30	100
Nelamerry	24	16	40
%	60	40	100
Rathnavaram	28	12	40
%	70	30	100
Siripuram	32	8	40
%	80	20	100
Chilpakunta	32	8	40
%	80	20	100
Lingumpally	28	12	40
%	70	30	100
Total	176	64	240
%	73.33	26.67	100

Source: Compiled from Field data

From the 6 sample villages out 240 total respondents 176 (73.33) of respondents have a medium standard of living and overall economic development. The rest 64 (26.67%) have high standard of living and economic development which means that they might have more income generation in their families.

Respondents Degree of Liberty in Meeting our Personal expenses/spending on own Discretion

Out of 240 total respondents a majority percentage of respondents 188 (78.33) have shown medium degree of liberty when it came to meeting personal expenses /spending on own

discretion. The rest of the respondents, that is, 52 (21.67%) have shown high degree of liberty. **(Source:** Compiled from Field data).

Social Empowerment: Degrees of Social Empowerment process

Participation in child education and child health care decision

The degree of participation those respondents in all the villages have in child education and healthcare decision. Out of total 240 respondents majority percentage of participants 152 (63.34) have high degree of participation in child education and healthcare decision, followed by medium 60 (25%) and very high 28 (11.66%). **(Source:** Compiled from Field data).

Speaking in SHG and public

The degree of speaking of respondents from the sample villages in SHG and public. They are high, medium and very high. Out 240 total respondents Majority of the respondents 164 (68.33%) said that they have a medium degree of speaking in SHG and public followed by high 72 (30%) and very high 4 (16.67%). **(Source:** Compiled from Field data).

Respondents Degree of Social mobility

The degree of freedom that respondents have to participate in social. Out of 240 total from the sample villages 136 (56.67%) of the respondents have a medium degree of social mobility and 104 (43.37%) showed a high degree of mobility. It can be seen from table that a good number of respondents have an active social life and are participative in nature as well **Source of Interpretation based on field data).**

Respondents Degree of Overall social empowerment

Village	Medium	High	Very High	Total
Repala	24	8	8	40
%	60	20	20	100
Nelamerry	28	12	0	40
%	70	30	0	100
Rathanavaram	28	8	4	40
%	70	20	10	100
Siripuram	28	12	0	40
%	70	30	0	100
Chilpakunta	24	12	4	40
%	60	30	10	100
Lingumpally	28	8	4	40
%	70	20	10	100
Total	160	60	20	240
%	66.67	25	8.33	100

Source: Compiled from Field data

Out of 240 total respondent from the sample villages the majority of the respondents 160 (66.67%) have shown a medium degree of overall social development. This is in line with the previous few tables that show the degree of social mobility and freedom to participate in social activities. 60 (25%) of the respondents show high degree of social development followed by a meager 20(8.33%) who showed very high degree of social empowerment.

Political Empowerment

The Political Empowerment further segregated into four sub sections.

A. Political participation

Respondents Voted in the last Village Panchayat election

Out of 240 total respondents from the 6 sample villages 100% of the respondents voted in village last village panchayat election. That means they are aware of their rights and want to see changes and development in their villages. **(Source of Interpretation based on field data).**

Women voted as it is her right to vote

Women's voting rights have been a neglected issue in the history of women empowerment. However in the 6 sample villages, Out of 240 total respondents a remarkable 240 (100%) of them believe it is their right to vote. This shows a great sense of awareness among the respondents. **(Source of Interpretation based on field data).**

Women made voting decision herself

From the 6 sample villages out of 240 total respondents 220 (91.7%) of the women respondents made the decision of voting on their own. The rest of 20 (8.3) must have got help or inspiration to exercise their voting rights. **(Source of Interpretation based on field data).**

Awareness and utilization of government schemes by SHG membership

Respondents Awareness and availing of different State government Schemes

	Raithu Bandhu		Raithu Bhima		KCR Kit		Kalyana Lakshmi/ Shadimubarak		Anganwadi Programme		ASHA programmes	
	Awareness	Availed	Awareness	Availed	Awareness	Availed	Awareness	Availed	Awareness	Availed	Awareness	Availed
Repala	8	8	9	8	9	2	10	2	10	5	9	6
	20	20	22.5	20	22.5	5	25	5	25	12.5	22.5	15
Nelamerry	9	8	9	7	9	1	10	3	10	6	9	7
	22.5	20	22.5	17.5	22.5	2.5	25	7.5	25	15	22.5	17.5
Rathanavaram	8	7	8	7	9	1	10	2	10	6	10	6
	20	17.5	20	17.5	22.5	2.5	25	5	25	15	25	15
Siripuram	9	8	9	7	9	2	10	2	10	5	9	7
	22.5	20	22.5	17.5	22.5	5	25	5	25	12.5	22.5	17.5
Chilpakunta	9	8	8	7	9	1	10	2	10	6	9	6
	22.5	20	20	17.5	22.5	2.5	25	5	25	15	22.5	15
Lingumpally	9	9	9	7	8	1	9	2	10	5	9	6
	22.5	22.5	22.5	17.5	20	2.5	22.5	5	25	12.5	22.5	15
Total	52	48	52	43	53	8	59	13	60	33	55	38
%	21.7	20.0	21.7	17.9	22.1	3.3	24.6	5.4	25.0	13.8	22.9	15.8

Source : Compiled from Field data

The above table shows awareness and availing of the respondents from sample villages of different state government schemes. The schemes mentioned in this table are Rythu Bandhu, Raithu Bhima, KCR Kit, Kalyan Lakshmi/Shadimubarak,

Anganwadi Programme, ASHA Programme. A total of 21.7% respondents from all villages are aware of this scheme and 20% have availed the scheme. With regard to Farmers Group Life Insurance Scheme (Rythu Bima), 21.7% are aware of the scheme, 17.7% have availed it, which is less in comparison to the previous scheme. In case of the

KCR Kit, while 22.1% are aware of the scheme but only 3.3% have availed it. As the scheme is for pregnant women very low percentage of respondents availed the scheme inspite of being aware of the same. A similar trend can be seen under Kalyana Lakshmi Scheme or Shaadi Mubarak scheme as well. While 24.6% of the total respondents in all sample villages are aware of the scheme, only 5.4% have availed it. Under the Anganwadi scheme, 25% of the respondents are aware of the scheme and 13.8% have availed it. 22.9% of the respondents are aware of the ASHA Programme and 15.8% have availed it.

Mobility and Confidence in Public Spaces

Respondents' attendance to SHGs meetings

Village	Regular	Sometimes	Total
Repala	36	4	40
%	90	10	100
Nelamerry	36	4	40
%	90	10	100
Rathanavaram	36	4	40
%	90	10	100
Siripuram	36	4	40
%	90	10	100
Chilpakunta	40	0	40
%	100	0	100
Lingumpally	40	0	40
%	100	0	100
Total	224	16	240
%	93.33	6.67	100

Source : Compiled from Field data

The above table shows the attendance of respondents to SHGs meetings. Majority of the respondents (93.33%) attended the SHGs meetings regularly and only 6.67% have been absent maybe few times, therefore, they fall under the category of 'sometimes'.

Respondents Participation in Grama Sabha?

Village	Yes	No	Total
Repala	28	12	40
%	70	30	100
Nelamerry	24	16	40
%	60	40	100
Rahtnavaram	20	20	40
%	50	50	100
Siripuram	24	16	40
%	60	40	100
Chilpakunta	28	12	40
%	70	30	100
Lingumpally	24	16	40
%	60	40	100
Total	148	92	240
%	61.67	38.33	100

Source : Compiled from Field data

As the previous table on awareness on Gram Sabha suggests that a greater percentage of respondents are aware of it, similar to that, in the above table No. 4.33, majority of the respondents (61.67%) participated in gram sabha. 38.33% of the respondents did not.

Overall women Empowerment through SHG

The Table The percentage of respondents experiencing such empowerment is mostly divided equally. The results shows an increase in self confidence level in **65.4%** of the respondents, self esteem and self respect (**68.3%**), leadership role in family (**56.3%**), taking up leadership in SHG (**66.3%**), political awareness and participation (**66.7%**) and overall political empowerment (**67.9%**).

Overall women Empowerment through SHG

Village	Self Confidence level	Self-esteem and self-respect	Leadership role in family	Taking up leadership in the SHG	Political Awareness & Participation	Overall political Empowerment
Repala	28	29	28	30	27	27
%	70	60	70	70	70	70
Nelamerry	24	28	22	26	26	26
%	50	40	60	60	60	60
Rathnavaram	24	26	19	23	25	26
%	50	50	50	50	50	50
Siripuram	26	27	22	24	26	27
%	60	40	60	60	60	60
Chilpakunta	28	25	23	27	29	29
%	70	30	70	70	70	70
mpally	27	29	21	29	27	28
%	60	60	60	60	60	60
Total	157	164	135	159	160	163
%	65.4	68.3	56.3	66.3	66.7	67.9

Source : Compiled from Field data

Suggestions for Empowerment of women through SHGs

Village	Skill development programmes	Insurance to SHG members	Pension facility to SHG members	Housing scheme to SHG members	Extent of Loan to be increased
Repala	28	12	32	16	32
%	70	30	80	40	80
Nelamerry	24	16	28	20	36
%	60	40	70	50	90
Rathnavaram	20	20	32	24	28
%	50	50	80	60	70
Siripuram	24	16	36	20	32
%	60	40	90	50	80
Chilpakunta	28	12	32	28	28
%	70	30	80	70	70
Lingumpally	24	16	32	20	32
%	60	40	80	50	80
Total	148	92	192	128	188
%	62	38	80	53	78

Source : Compiled from Field data

For women to be empowered in the real sense, there needs to be proper methods. Some suggestions have been given, for example, skill development programs, life insurance to be provided to SHG members, pension facility to SHG member, housing scheme to SHG members, extent of loan need and personal loan to SHG members. The highest percentage for suggestions went to pension facility (80%) while the lowest is under life insurance (38%). This shows that respondents are more inclined towards having a more secured future after their job life gets over.

Summary

Perceptions of Respondents on women empowerment through SHG has been analyzed at different levels, i.e., economic, social, and political spheres. With regard to Economic

Empowerment, Majority of the respondents recorded medium degree of participation (70%) in family economic decisions followed by high (20%) and very high (10%). A higher percentage of respondents (70%) have medium access to credit/loans and only 30% of the respondents have high access to credit/loans after joining SHGs. A majority of respondents (75%) have medium degree of loan repayment capacity. 25% of respondents have higher degree of loan repayment capacity. About 85.83% of respondents have medium degree of opportunity for income generation sources while 14.17% of respondents have shown high degree of opportunity for income generation sources. A majority percentage of respondents (78.33) have shown medium degree of liberty when it came to meeting personal expenses /spending on own discretion. The rest of the respondents, that is, 21.67% have shown high degree of liberty. A higher percentage of respondents (73.33) have a medium standard of living and overall economic development. The rest (26.67%) have high standard of living and economic development which means that they might have more income generation in their families.

On Social Empowerment side, majority percentage of participants (63.34) have high degree of participation in child education and healthcare decision, followed by medium (25%) and very high (11.66%). The highest percentage of the degree of participation in social activities falls under high (63.33%) followed by medium (28.33%) and the least is 8.34% that falls under very high. Majority of the respondents (68.33%) said that they have a medium degree of speaking in SHG and public followed by high (30%) and very high (16.67%). About 56.67% of the respondents have a medium degree of social mobility and 43.37% showed a high degree of mobility. Majority of the respondents (66.67%) have shown a medium degree of overall social empowerment. 25% of the respondents show high degree of social empowerment followed by a meager 8.33% who showed very high degree of social empowerment after joining the SHGs

With regard to degrees of political empowerment, 100% of the respondents voted in assembly elections. All respondents (100%) in the sample villages voted in village panchayat election. 100% of the respondents voted because they believe it is their right to vote. About 91.7% of the respondents made the decision of voting on their own. Majority of the respondents have awareness on state government schemes and most of them have availed as per the eligibility. The Schemes include, Rythu Bandhu, Rythu Bima, KCR KIT, Kalyana Lakshmi and Shadi Mubarak etc .

Pension Yojna (APY) is low. Majority of the respondents (93.33%) attend the SHGs meetings regularly. About 86.7% of the respondents have awareness on Gramsabha and its importance. Majority of the respondents (61.67%) participate in Gramsabha. About 60.83% of women does not need permission of husband to go to a village meeting or meeting of an association. Majority (61.67%) of the respondents are comfortable speaking in public. The overall empowerment is measured under different categories and the

categories include increase in self confidence level (65.4%), self esteem and self respect (68.3%), leadership role in family (56.3%), taking up leadership in SHG (66.3%), political awareness and participation (66.7%) and overall political empowerment (67.9%). About 61.67% of the respondents think that association with SHG changed their outlook.

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