



ISSN: 2249-894X
 IMPACT FACTOR : 5.7631 (UIF)
 UGC APPROVED JOURNAL NO. 48514
 VOLUME - 8 | ISSUE - 8 | MAY - 2019



UNHEARD VOICES OF THE POOR WOMEN - ROLE OF SELF HELP GROUP APPROACH IN ADDRESSING POVERTY

Dr. T. Sarah Kamala¹ and Uma Jyothi Y.²

¹Professor & Principal Scientist, ALL India Coordinated Research Project on Home Science, Post Graduate Research Centre, Professor Jayashankar Telangana State Agricultural University, Hyderabad-500 030. Telangana State.

²Senior Research Fellow, ALL India Coordinated Research Project on Home Science, Post Graduate Research Centre, Professor Jayashankar Telangana State Agricultural University, Hyderabad-500 030. Telangana State.

ABSTRACT:

"When a destitute mother starts earning an income, her dreams of success invariably center on her children. A woman's second priority is the household. She wants to buy utensils, build a stronger roof, or find a bed for herself and her family. A man has an entirely different set of priorities. When a destitute father earns extra income, he focuses more attention on himself. Thus money entering a household through a woman brings more benefits to the family as a whole." (Muhammad Yunus, the winner of the 2006 Nobel Peace Prize and author of "Banker to the Poor: Micro-lending and the Battle Against World Poverty").

The "Self Help Group" (SHGs) is a tool to remove poverty and improve the rural farm women entrepreneurship through financial support and capacity building, through group action and empowerment. Thus improves their livelihoods rising their standard of living in India. They have emerged as a powerful tool to alleviate poverty, empower rural women to increase their potential and identity, bring personal, social and economic changes, facilitate their managerial abilities, and develop community value. In this way, these groups gather people who share the same needs or problems that are not being addressed by existing organizations, institutions or other types of groups (Stieglitz, 1993, p. 34).

The paper presents, the results of the investigation carried in the states of Telangana and Andhra Pradesh, India, which has proved that Self Help Group (SHG) process has facilitated rural farmwomen's saving, credit and income generation thereby ensuring economic independence by addressing Poverty through Self Help Group Approach. Out of 447 SHGs -10 SHGs (2.24%) are doing Group Income Generation, 226 SHGs (51%) are carrying Individual Income Generation Activities and remaining 211 are involved in microfinance activities. A total of 61.07 percent of members involved in income generation after joining the SHG and thereby empowered to overcome all social, economic, cultural and psychological barriers to overcome poverty. Documented Success Case studies who are able to make a difference of overcoming absolute extreme poverty.

KEYWORDS: Poor Women, Self Help Group Approach

INTRODUCTION:

Eradicating poverty in all its forms and dimensions,

including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development. On September 25th 2015, 168 countries adopted a set of goals to

end poverty, protect the planet, and ensure prosperity for all as part of a new sustainable development agenda. 'Increasingly poverty has a woman's face' (Human

Development Report, 1995). The Human Development Reports of UNDP from 1990 onwards attest to the fact of growing feminization of poverty. 'Women experience hunger and poverty in much more intense ways than men. If one of the family members have to starve it is an unwritten law that has to be the mother' (Yunus. M, 1999).

Reducing the number of people who are poor and making the end of extreme poverty is possible, if women's productivity is enhanced through economic dynamism and social empowerment. Women contribute to the economy being part of businesses, farms, domestic work, being entrepreneurs, employees, and so on, and for this, the benefits of empowering them are not just for them. When she is given even the smallest opportunity, she struggles extra hard to get out of poverty by building up her financial security. Studies have revealed that when women are involved and empowered the whole society improves.

To alleviate the poverty and to empower the women, the micro-finance and credit management groups with Self-Help Groups (SHGs) approach paved the way for resource poor rural women, this empowered them socially, economically and politically. In SHGs the poor rural women in a group of 10-20 members from same socio-economic background, come together for the purpose of solving their common problems through self-help and mutual help. For poor people it is hard to solve their problems individually but once they are together, it becomes easier to tackle them. The SHGs are characterized by a focused attention on providing employment opportunities by imparting training in order to generate both income as well as employment (Husain and Nair, 2006).

Women and SHGs in many parts of the country have achieved success in bringing the women to the main stream of decision making. The SHG in India has become a source of inspiration for women's welfare. SHG is also a viable organized set up, to disburse micro credit to the rural women and encouraging them together into entrepreneurial activities. (Abdul, 2007). Kallur, M.S. (2001). Group approach has brought many operative values like group support, thrift, group action and sustainability of women SHGs. Manimekalai, M., & Rajeswari G. (2001). SHGs has helped the groups to achieve economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

METHODOLOGY

Location of the Study: The research study was carried in all 3 regions of Telangana state representing 4 districts (Medak, Nalgonda, Karimnagar, and Ranga Reddy) and a limited sample from 13 districts of Andhra Pradesh, India.

Sample: A total of 1341 Office Bearers and 4858 Members' data was studied from 447 SHGs from 4 districts of Telangana State and a limited sample from 13 districts of Andhra Pradesh, covering 86 Mandal's / Blocks and 228 villages.

Tools: Developed the tools for study of the SHGs and their dynamic performance through a structured Interview Schedule, to study:

- Profile of the group, its members and the activities undertaken.
- Information regarding the SHG and its formation.
- Income generation and entrepreneurial activities of SHG's.
- Documentation of Success Case studies who are able to make a difference of overcoming absolute extreme poverty.

RESULTS/ DISCUSSION

The results reveal that women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family, members of the community and the society as whole.

Profile of the group, its members:

Results prove that personal and socio-economic profile of the SHG members did impact the status of the group. Out of 447 SHGs nearly 50 percent of Office Bearers and Group Members are in young age group (50.1% and 46.12 %).

Nearly 50 percent (48.36%) of the group members are illiterate, 43.39% are with primary schooling, 7.25 % Middle / high School, and a least percent of members (0.80%) with Higher education.

Dynamics of Women Self Help Groups and the

The group dynamics impacted the sustainability of the group Groups who regularly conduct meetings, collect money and deposit the money after micro financing are more successful.

Role of women groups in income generation and poverty alleviation

- Fifty-three percent groups of total sustaining groups are involved in income generation activities. Though the groups are active and sustaining only half of the members are involved in income generation. Rest of (47%) forty-seven percent are in dormant condition with active micro-financing activity but without income generating activity.
- Only negligible amounts i.e. 2.24 percent of SHG groups are involved in Entrepreneurial activity.
- with an investment of Rs. 11, 00,000 and a profit of Rs.12, 151/- per person per month.
- The Entrepreneurs are doing business with leather Bags and Leather Products, Honey production and Sale, Herbal Health and Beauty Products, etc.
- Women with income Generating Activities were involved in varied income generating activities like Grocery Shops, Vegetable vending, tailoring and boutiques, dairy, goat rearing, jewelry & bangle stores, Sarees and petty coats, Pickle and snack powders, Basket making, Traditional Hand Weaving etc.
- Out of total sustaining groups, 83.44. % availed the loan facility.
- Out of total members of sustaining groups 75.22 % distributed the loan among themselves for other household activities like children's education, marriage, house repairs, family ceremonies and functions etc.
- 55 percent of the loan has been paid back by the SHGs and 45 percent of the loan is still continuing. They are regular in payment of their installments with few exceptional
- Only 85.7 percent of the loan was used for the purpose for which it was taken.
- Average annual income of members from income generating activity was reported to be Rs.51, 838/per member/ annum.
- All the 4858 members took training in group dynamics 118 members were trained as Book Keepers. Very less percentage had trainings for Income Generating Activities.

Empowerment Status of Group Members / Growth pattern of Women pattern of Women

- The Status of Empowerment of SHG leaders/Office Bearers (447) and SHG members (894) and 417 Non-members was measured on Five Point Continuum Scale developed for the study.
- The Overall Empowerment status of both the office Bearers and members was high in all the aspects viz. Psycho-sociological empowerment (Mean - 4.05 & 4.10), Economic Empowerment (Mean 4.07 & 4.43), Legal and political Empowerment (Mean 3.92 & 3.88) with an overall empowerment of 4.13 indicating that the SHG movement has empowered the women when compared with non- members.
- Both members and office bearers showed higher level of empowerment in all the three indicators comparatively the non-members showed medium level of empowerment.

Documentation of the Case Studies:

Case Studies were recorded representing ActiveGroups who are doing Income Generating (IG) /Entrepreneurial Activities viz.,

- Common Group Entrepreneurial Activity Common Activity by Different Individuals Groups with different IG activities
- Same IG Activity doing separately at Individual level
- IG Activity by lone members of the group

CONCLUSION

A total of 61.07 percent of members involved in income generation after joining the SHG and thereby empowered to overcome all social, economic, cultural and psychological barriers to overcome poverty. The formation of SHGs have benefited its members in numerous way; There is an increase in their assets, incomes and employment opportunities for the women within these SHGs considerably over time. There has also been significant shift in the use of the loans from personal consumption to their being used for income generating purposes. In addition, members have been able to increase savings and accumulate capital and in so doing, are now more financially stable. Documented success case studies proved that, they are able to make a difference of overcoming absolute extreme poverty.

Recommendations

- Strengthening SHG with Social mobilization to address social and gender Issues.
- More focus on Income generating & entrepreneurship skill Training.
- Strengthening Market linkages and strategies for direct sales.
- Handholding of SHGs by State/District administration with linkage with University and, Funding agencies.
- Capacity Building trainings on farming systems with more focus on integrated farming systems should be introduced to help the distressed farmers for Doubling the farmer's income.
- Awareness on Climate Change and farm friendly technologies should be imparted.
- e-marketing and web based and mobile based apps should be developed.
- Farm Women Knowledge Groups should be framed to address the issues related to farming, non-farm sector and social issues to strengthen farming community with the changing situations.

Acknowledgements

The author acknowledges and place on record a grateful thanks to the AICRP-HSc Project, Director and their team, ICAR and employer Professor Jayashankar Telangana State Agriculture University, Hyderabad, for funding and facilitating the research work which was carried as part of the AICRP-HSc Extension Project work for the plan period 2012-17.

REFERENCES

1. Abdul Rahman (2007) Islamic Microfinance: A Missing Component in Islamic Banking, Kyoto Bulletin of Islamic Area Studies, 1-2 (2007), pp. 38-53.
2. APMAS (2007) SHG federations in India – A publication of APMAS, Hyderabad, India.
3. Human Development Report, 1995.
4. Husain, A.S. & Nair, A.S. (2006). Women empowerment through 'Kudumbashree' projects of Kerala- a micro level analysis. MANAGE Ext. Res. Review. VII (2), 23-43.
5. Kallur, M.S. (2001). Empowerment of Women through NGOs: A Case Study of MYRADA Self-Help Groups of Chincholi Project, Gulbarga District, Karnataka State, Indian Journal of Agriculture Economics, 56 (3), 465.
6. Manimekalai, M., & Rajeswari G. (2001). Nature and Performance of Informal Self Help Groups: A case from Tamil Nadu, Indian Journal of Agricultural Economics, 56(3), 453-54.
7. Muhammad Yunus (1999), Banker to the Poor: Micro-lending and the Battle against World Poverty.
8. Stieglitz (1993), The role of the state in financial markets Washington, D.C.: The World Bank.