

## Empowerment of women through self-help groups in Telangana: A study in tribal areas

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### Abstract

The present paper deals with the empowerment of women through self-help groups with special reference to tribal areas. The paper has been divided into three sections. Section-I deals with the importance of the empowerment of women through self-help groups, and review. Section-II deals with the methodology, research background, and data base. Findings and Conclusion of the study had been presented in Section-III. The study is primarily based on the data gathered from primary and secondary sources. Therefore, the study suggested that skill development training, the loan amount should be increased, free loans for without interest, provide self-employment scheme, and many other steps must be taken to change negative attitude of the needy towards banks. By and large, it can be said that the study suggested many efficient steps to be taken for a better performance the programme of self-help groups.

**Keywords:** women empowerment, self-help groups

### Introduction

Poverty deprives the opportunities of women to have equal access to participation in development programs, mobility and decision making. In the subsistence sector women spend the greatest amount of their time in collecting fuel, fodder, water, looking after livestock and kitchen gardening. Deforestation deprives the poor of their livelihood opportunities, thereby causing migration to urban areas. Poverty pushes them down to the lowest strata. When we think about tribal women, they are more backward and their social and economic empowerment issues are even more complicated. Social empowerment creates a favorable environment for women to take part in the development programs. Their mobility, confidence and opportunities increase with social mobility. Economic empowerment enables them to smoothen their cash flow throughout the year. Most of the poor are left out of the formal financial institutions as they do not have anything to keep as a security. To a large extent money-lenders and local input dealers supply loans to meet the needs of the poor, charging exorbitant rates of interest (Natarajan, 2009).

The concept of empowerment traces its history in the mid-17th century with the legalistic meaning; to invest with authority. Thereafter it began to be used with an infinitive in a more general way meaning "to enable or permit". Its modern use originated in the civil rights movement, which sought political empowerment for its followers. This idea of empowerment is an offshoot of the discourse on human development and it came into prominence after 1980. Its linkage with feminist discourse went a long way in shaping the idea of women's empowerment. However, these concepts are still not clearly defined and demarcated from closely related concepts. Empowerment has been defined as to infuse people with power (Narayana, 2002).

Tribals, widely known as Adivasis, are confined to economic and social backwardness and it is one of the important

problems in the country. Adivasis in this country can be described as the poorest among the poor. They might have had a wonderful past but their present status is miserable. People living in forests and depending on forests for livelihood, are being uprooted along with jungles. On the one side, they are losing the basic support of life and on the other side they are not being brought into the mainstream of modern Indian development process. Poverty, lack of knowledge, sickness and exploitation are a few of the complex problems that occupy the lives of tribals. They have little access to education, health and nutrition, opportunity to acquire skill and training, employment opportunities, easy credit, market technology and information (Natarajan, 2009) [2].

Empowerment is an active and multidimensional process, which enables women to realize their identity and power in all aspects of life. The need for empowerment of tribals women hardly needs justification. Their primitive way of life, economic and social backwardness, low level of literacy, out dated system of production, absence of value systems, sparse physical infrastructure in backward tribal areas and demographic quality of tribal areas make the development of tribal's and tribal areas essential. The status of women in a society is a significant reflection of the level of social justice in that society. In tribal communities, the role of women is substantial and crucial. Empowerment of tribal women, were social constraints, political constraints, economic constraints, technological constraints and psychological constraints (Sanjay, 2012) [5]. Though the status of Adivasis varies significantly according to their social ethnic backgrounds, but within this social group also, women face discrimination in many areas of life. Adivasi women are doubly excluded from the mainstream development process as Adivasis and also as women.

Therefore, there is a need to empower tribal women and some efforts from outside are needed for that. Unless and until

empowerment or assertive changes take place among tribal women, balanced development is not possible. We cannot achieve higher levels of development by excluding women, particularly tribal women, from the developmental policies and processes. In the present study, the focus has been given on tribal women empowerment through SHGs in Adilabad district of Telangana State and their role in making them empowered. Concepts related to the present study i.e. definition of Tribe, concept of Empowerment, Self Help Groups, Microfinance, Micro Credit, Livelihood finance etc. are discussed in detailed.

Micro credit alone cannot alleviate poverty. It needs a holistic approach to improve their employability status. This includes improved skill levels, attention to entrepreneurial aspect, market availability, its problems, new technology. In this regard, the Self Help Groups (SHGs) play a vital role. The empowerment of women has been recognized as a central issue in determining the situational reality of their status. The Government of India declared the year 2001 as Women's Empowerment Year and a lot has been and is being done at national and international levels since then. Yet the question whether women in India have been empowered or not, remains unanswered. In spite of all the efforts, why do women, particularly the tribal women, continue to remain much more backward in comparison with their sisters in other classes.

The concept of SHG services the principle, 'by the women, of the women and for the women'. Self help groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. Such groups are organized for mutual help and benefit. It is formed democratically without any political affiliations. They may comprise of 15–20 women or men, although they generally consist exclusively of women members. In India among women more than 90 per cent Self Help Groups are formed between the age group of 18 to 55 years. It is done at micro or group level. The initial operations of SHGs start with collecting savings from members. These groups inculcate the habit of thrift among the members. By collecting small saving huge amount can be raised. These groups advance loans to the needy members. The total funds owned by the group are thus circulated in the form of loan among the members.

The identification, formation and nurturing of groups is carried out by NGOs, other development agencies or banks with the promoters inculcating habit of thrift among members. Once the groups are trained and strengthened, they are linked to nearby banks, usually within six months of formation. Banks provide collateral-free credit in increasing proportion to the group's accumulated savings. All the initiatives such as selection of borrowers for availing credit, identification of activity, unit cost volume of loan, management of finance and procedures for repayment are undertaken by the poor at the group level. Briefly, SHGs can be stated as a plan by the people, of the people for the people. It reflects the real people's participation in the process of development at micro level.

Over the decades of planned development, the shift of emphasis of women's programmes from purely welfare oriented approach to a more pragmatic and development

oriented one has recognized woman as a productive worker and contributor to the economy. The formal financial institutions have failed to perform their role of supplying institutional credit to the women folk in our country for undertaking the income generating activities. As a result, a large segment of poverty stricken people and particularly the women who constitute a significant number still remain outside need for the emergence of a new institution to tackle the situation. The origin of SHG is from the brain child of Gramina Bank of Bangladesh, which was found by the economist, Prof. Mohammed Yunus of Chittagong University in the Year 1975, to provide micro-finance to rural women. In Bangladesh, micro-finance has been established as a most powerful instrument to tackle poverty.

Self Help Groups is as an instrument to change the conditions of women socially and economically. Once socio-economic experiment is achieved it would have implication on the overall development of women. SHGs enable economic, social, political and psychological empowerment of women. SHGs enhance the equality of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs inculcate a great confidence in the minds of rural women to success in their day-to-day life. Different Models of Self-help Group Credit Linkage: Two models of microfinance involving credit linkage with banks are SHG-Bank Linkage Model and MFI – Bank Linkage Model. There is a difference in microfinance and micro credit. Microfinance is much more holistic than micro credit. Micro credit means more emphasis on loans while micro finance also includes support services where channels for thrift, market assistance, technical assistance, capacity building, insurance, social and cultural programmes are included.

Tribal women are far away from advancement and development. Poverty, exploitation, low paid jobs, problem of livelihood, problem of illiteracy are major problems of tribal women in general, in India, and hence, efforts from outside are essential for their empowerment. Self Help Groups can play a dominant role in empowering tribal women. This can be the answer to their problems.

SHGs intermediated by Micro Finance Institutions have shown to have positive effects on women. Micro finance refers to small savings, credit and insurance services extended to socially and economically disadvantaged segments of society. At present, one of the successful ways through which micro finance services are being provided to poor people is through SHGs. Two approaches are commonly used by the development agencies to examine the empowerment of women. Empowerment in economic status through (i) Economic intervention such as employment, income generation and access to credit and (ii) Integrated rural development programmes in which, strengthening women's economic status is the only component along with education, literacy, the provision of basic needs and services and fertility control. The present study is focused to examine the performance of women development programme in terms of Self Help Groups and to analyze the extent of empowerment of women through Self Help Groups in tribal areas of Telangana.

## Methodology

The objectives of the study are as follows:

1. to examine the status of tribal women's SHGs before and after group formation; and
2. to identify the tribal women empowerment through SHGs.

For the present study, the Research Design adopted for the study is an explorative one, which is adopted to examine the empowerment of women through Self Help Groups in general and the functioning of tribal women's SHGs in Mahabubabad district in particular. Mahabubabad mandal in Mahabubabad district is chosen for the study. Amangal, Parvathagiri villages of the Mahabubabad mandal in Mahabubabad district is chosen for the present study. Among these two villages in a relative sense, there are highest SHGs in Amangal village and lowest SHGs in Parvathagiri village. 60 respondents from each village are taken to obtain relevant information.

In view of the research design adopted for the study, a sample design had been worked out for the present study. The stratified random sampling frame had been adopted while selecting the sample households in the study area. Altogether, 120 sample households from Lambada tribal community selected for the study.

The data for the study had been collected from the primary as well as secondary sources. The researcher had also gathered necessary information on the basis of field observations. In addition to the primary and secondary data the relevant information also been collected to corroborate with the empirical findings from the reports and also the research studies conducted by the academicians. The articles published in various journals and the various books published in this area of specialization had been referred.

## Results and Discussion

The present section had been devoted to examine tribal women empowerment through SHGs with empirical evidence. In this section, as per requirement of the present study, the field study was conducted in two villages of one mandal in Mahabubabad district by covering 60 samples from each village and altogether the data had been collected from the 120 sample beneficiaries of tribal women with a view to analyse the process of performance of SHGs in the study area.

**Table 1:** Details of the Learned New Skills after Joining in SHGs

Opinion	Amangal	Parvathagiri	Total
Learned	52 (43.3)	55 (45.8)	107 (89.2)
Not Learned	8 (6.7)	5 (4.2)	13 (10.8)
Total	60 (50.0)	60 (50.0)	120 (100.0)

*Source:* Field study

Table-1 elicits the opinion about the learned new skills after joining in SHGs. Among the households those who have received the training, 107 households opined that the training programme helped them to learned new skills after joining in SHGs. Of the 107 households, the percentage of households in Parvathagiri outweighs the percentage of households in Amangal and their respective percentages are being 45.8 and 43.3. Only 10.8 per cent of the sample households those who have not received the training said that the training is not

helped to learned new skills. In this case, 6.7 per cent and 4.2 per cent can be found in Amangal and Parvathagiri villages respectively. Thus, from the above analysis, it can be said that the training programme helped them to learned new skills after joining in SHGs.

**Table 2:** Details of the Total Number of Times Taken Loans from SHG

Number of Times	Amangal	Parvathagiri	Total
One	3 (2.5)	4 (3.3)	7 (5.8)
Two	23 (19.2)	11 (9.2)	34 (28.3)
Three	34 (28.3)	45 (37.5)	79 (65.8)
Total	60 (50.0)	60 (50.0)	120 (100.0)

*Source:* Field study

Table-2 deals with the details of the total number of times taken loans from SHG. The Table reveals the fact that a majority of them i.e. 65.8 per cent of the households said that they have received the loans from SHGs three times. And the remaining 28.3 per cent of the sample households stated that they have received the loans from SHGs two times only. The households those who have received the loans from SHGs are higher in Parvathagiri when compared with the Amangal and their respective percentages are being 37.5 and 28.3. From the analysis, it can be said that a majority of the sample households have received the loans from SHGs three times.

**Table 3:** Distribution of the Sample Households as per the Delay in Sanctioning of Loan by Banks

Opinion	Amangal	Parvathagiri	Total
Delaying loans	45 (37.5)	34 (28.3)	79 (65.8)
Not Delaying loans	15 (12.5)	26 (21.7)	41 (34.1)
Total	60 (50.0)	60 (50.0)	120 (100.0)

*Source:* Field study

Distribution of the sample households by whether there is any delay in sanctioning of loans by the banks had been presented in Table -3. The Table reveals that a majority of the sample households i.e. 65.8 per cent stated that whether there is a delay in sanctioning of loans by the banks and remaining 34.1 per cent of sample households stated that banks are not delaying the sanctioning of loans. In this regard, 37.5 per cent in Amangal, 28.3 per cent in Parvathagiri said that the banks are delaying the sanctioning of loans. 21.7 per cent in Parvathagiri, 12.5 per cent in Amangal stated that banks are not delaying the sanctioning of loans. Therefore, it had also been suggested that banks should be advised not to delay the sanctioning of loans to the SHGs. Banks also play a prominent role in the capacity building of the SHGs.

**Table 4:** Distribution of the Respondents' Difficulties Faced at the Time of Getting Loans

Opinion	Amangal	Parvathagiri	Total
Difficult in getting	49 (40.9)	45 (37.5)	94 (78.4)
No Difficult in getting loan	11 (9.2)	15 (12.5)	26 (21.7)
Total	60 (50.0)	60 (50.0)	120 (100.0)

*Source:* Field study

Distribution of the sample households as per the difficulties at the time of getting loan has been shown in Table-4. The Table

reveals the fact that a majority of the sample households i.e. 78.4 per cent stated that they are facing difficulties at the time of getting the loans. But, 21.7 per cent of the sample households said that they are not facing any problem at the time of getting the loan amounts. In this regard, 40.9 per cent in Amangal, 37.5 per cent in Parvathagiri village said that they are facing difficulties at the time of getting the loans. And 12.5 per cent in Parvathagiri, 9.2 per cent in Amangal stated that they are not facing any problem at the time of getting the loan amounts. Further, the researcher had also observed that they are facing problems such as long waiting hours at the bank, irresponsive of bank officials, vast procedures. It had also been observed that problems aroused among the group members also became difficult in getting the loan amount, non-cooperation of group leader is also the difficulty that they have faced while getting the loan amount.

**Table 5:** Distribution of the Sample Households as per the Involve in Any Political Party after Joining SHGs

Opinion	Amangal	Parvathagiri	Total
Involved	8 (6.7)	5 (4.2)	13 (10.8)
Not Involved	52 (43.3)	55 (45.8)	107 (89.2)
Total	60 (50.0)	60 (50.0)	120 (100.0)

Source: Field study

Distribution of the sample households by whether they involve in any political party after joining SHGs have shown in Table-5. From the Table, it can be said that only 10.8 per cent of the sample households said that they had involved in the activities of the political parties after joining SHGs, while the rest 89.2 per cent of the sample households said that they didn't involve in any of the activities of the political parties. In the case of Parvathagiri village, 45.8 per cent of the sample households expressed that they have not involved in political parties after joining SHGs and 4.2 per cent of the sample households stated that they have involved in political party activities. In the case of Amangal village, 43.3 per cent of the sample households stated that they have not involved in political parties after joining SHGs and 6.7 per cent of the sample households stated that they have involved in political party activities. By and large, from analysis it can be said that majority of the sample households stated that they have not involved in political party activities in the study area.

Distribution of the sample households by problems faced by the SHGs has shown in Table -6. From the Table, it can be said that most of the sample households stated that the lack of knowledge of financial dealings either to all or most of the members i.e. 71.7 per cent. Majority of the women who join

SHGs are from poor background and are either illiterates or semi-illiterates. It can be found that in lack of knowledge and training in financial matters and in turn, they are unable to maintain accounts properly and keep records securely. Some of the members in the group may take this as advantage and fulfill their own interests. And remaining sample households expressed that the domestic problems i.e. 21.7 per cent respectively. It can be observed that the sample households are unable to pay full attention to the needs of husband, children and other dependents at home properly after joining SHGs when compared to situation before joining SHGs. The sample households felt guilty of giving less care and attention to their children. Further, it can also be observed that it is their unaccompanied problem since the attitude of family members of the most of the sample households is encouraging. While a negligible percentage of the respondents reported problems such as health problem and social problems.

**Table 6:** Distribution of the Sample Households as per the Problems Faced By SHGs

Problems	Amangal	Parvathagiri	Total
Health problems	5 (4.2)	1 (0.8)	6 (5.0)
Lack of knowledge of financial dealings to the members	44 (36.7)	42 (35.0)	86 (71.7)
Domestic problems	11 (9.2)	15 (12.5)	26 (21.7)
Social problems	-	2 (1.7)	2 (1.7)
Total	60 (50.0)	60 (50.0)	60 (50.0)

Source: Field study

Suggestions offered by the sample households for better functioning of the system had been presented in Table-7. The data reported in the Table reveals the fact that the sample households offered many suggestions for the better functioning of the system. The suggestions that they offered are loan amount should be increased, skill development training, provide self-employment scheme and steps must be taken to change negative attitude of banks draw. From the Table, it can be said that 38.3 per cent of sample households suggested that the loan amount should be increased, 22.5 per cent of sample households suggested that the provide skill development training, 22.5 per cent of sample households suggested that provide self-employment scheme and 15 per cent of sample households suggested that steps must be taken to change negative attitude of banks draw. In this regard, 20 per cent in Parvathagiri, 18.3 per cent in Amangal villages sample households suggested that the loan amount should be increased.

**Table 7:** Distribution of the Sample Households as per the Suggestions to Improve the Functioning of the SHGs

Suggestions	Amangal	Parvathagiri	Total
Loan amount should be increased	22 (18.3)	24 (20.0)	46 (38.3)
Self-employment scheme	10 (8.3)	17 (14.2)	27 (22.5)
Provide Skill Development Training	15 (12.5)	14 (11.7)	29 (24.2)
Steps must be taken to Change negative attitude of banks draw	13 (10.8)	5 (4.2)	18 (15.0)
Total	60 (50.0)	60 (50.0)	120 (100.0)

Source: Field study

## Conclusion

Finally, it can be said that the training programme helped them to learned new skills after joining in SHGs. From the

analysis, it can be said that a majority of the sample households have received the loans from SHGs three times. The study, it had also been suggested that banks should be

advised not to delay the sanctioning of loans to the SHGs. Banks also play a prominent role in the capacity building of the SHGs. The study had also observed that they are facing problems such as long waiting hours at the bank, irresponsive of bank officials, vast procedures. It had also been observed that problems aroused among the group members also became difficult in getting the loan amount, non-cooperation of group leader is also the difficulty that they have faced while getting the loan amount. Thus, the study offered many suggestions for the better functioning of the system. The suggestions that offered are loan amount should be increased, skill development training, provide self-employment scheme and steps must be taken to change negative attitude of banks draw. By and large, it can be said that the study suggested many efficient steps to be taken for a better performance the programme of Self Help Groups.

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