

Reinforcement of Women through Self Help Group (SHG)

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ABSTRACT

The objective of this case study is to see the impact of SHG, Village Organization and Mandal Samakhya formation on their members which is strongly promoting women's empowerment in the Andhra Pradesh. For said purpose information's were collected through personally interaction with the members of SHG in Village Organization Meeting during five days exposure visit (25 Nov to 30 Nov, 2013) which was supervised by National Institute of Rural Development and Panchayati Raj (NIRD and PR), Hyderabad (A.P.) Staff members on the recommendation of Deendayal Upadhyaya State Institute of Rural Development, Lucknow (U.P.). Result can be concluded in terms of the SHG formation and their rules are playing important role for the women empowerment and income generation in Warangal district.

MINI REVIEW

Andhra Pradesh poverty eradication programme- VELUGU (District Poverty Initiative Project-APDPIP) was the brain child of Poverty Eradication Mission (PEM) of Govt. of AP was launched in June 2000, implemented with the assistance of World Bank through Society for Elimination of Rural Poverty (SERP), an autonomous society registered under Public Societies Act, a non-profit organization established by the AP State Government and supervised by the Andhra Pradesh Department of Rural Development [1]. The SERP also facilitates the transfer of ultimate control of the poverty alleviation initiatives to the participating communities. The name of Velugu project is changed to Indira Kranthi Patham (IKP). SERP is implementing IKP in all 23 districts of Andhra Pradesh with the support of the World Bank and the Government of India [2]. In Andhra Pradesh SHGs are getting financial help through IKP and SGSY. Self Help Group (SHG) in its present form of development orientation, owed its origin to the starting of the Grameen Bank, founded by Mohamed Yunus of Bangladesh, the Nobel Prize Winner for Peace for the year 2006. The experience of Bangladesh had proved to the world the banking wisdom in helping the women and the poor people to improve their economic condition and to overcome their problem of poverty. Women constitute a major segment of the rural society but are often not able to reap adequate benefits of progress due to lack of empowerment.

In Warangal district

- Total population 35 Lakh
- Literacy rate 65.13% while state literacy rate is 67.66%
- Formation of SHG started since year 2002 and 97% population covered by SHG (18-59 years age).
- Village Organization (VO) formation started from the year 2003.
- Five lakh ninety seven thousand seven hundred eighty six (597786) SHG members
- Fifty thousand five hundred sixty nine (50569) SHG
- Two thousand one hundred seventy (2170) Village Organization (VO)
- Forty Nine (49) Mandal Samakhya
- E-Book Keeping first Experienced in the year 2010
- Recently Mobile Book Keeping (Real time accounting) started in the year 2012

With this background, a case study is done to see the progress of SHGs member in Warangal District of Andhra Pradesh at family level.

Information's were collected through Personally interaction with the members of SHG in Village Organization Meeting (VO Meeting) during Five days exposé visit (25 Nov to 30 Nov, 2013) which was supervised by National Institute of Rural Development (NIRD), Hyderabad (A.P.) Staff members on the recommendation of Deendayal Upadhyaya State Institute of Rural Development, Lucknow (U.P.) [3].

Objectives of the study

The objective of this case study is to evaluate the role and performance of SHGs in promoting women's empowerment in the study area with following specific objectives:

- To analyze the economic gains derived by the member after joining the SHGs.
- To examine the social benefits derived by the member.
- To suggest appropriate policy intervention for the effective performance of SHGs.

A case study was done at below described place with the B. Wanaza member of SHG.

B. Wanaza (age 42 years) has no any education and her husband name is Damodar Reddy (age 55 years) working as a farmer but now became handicapped due to accident. She has three children's. Her family was very critical with respect to economic situation. After some time she was interacted with Padma which has been already membership of SHG and joined Wimesawera Swami SHG in the year 2002 [4]. There is a comparative description of socio-economic situation of B. Wanaza which is presented below as following way:

Before joining SHG

- She has 3 acre land without irrigation facilities.
- She was not able to give the education their children.
- She was not in a position to get any kind of assistance from the society means there was no one ready to help her.
- Banking institutions were not ready to give loan because of absence of resources as a mortgage.
- She has not any identity and respect even in own family.
- She has also not any confidence even described herself.
- She has 50000 to 60000 per year income.

After joining SHG

- A drastically changes was found in their family that is a result of 11 years.
- She has increased her land from 3 acre to 15 acre.
- Now she was able to provide good education to her children's.
- She purchased irrigations pumping set and made a tube well on her land.
- She has also got information regarding agriculture through the exposé visit of SHG and CRP (Community Resources Person).
- She was now in a position to fulfill their requirement as per needed of her family.

- She was got 19 times small loan (from 1000 to 5000) and seven times big loan (up to 5000) from the bank and also got money from internal lending of SHG group and from DRDA Schemes of A.P.
- She was now able to treat her husband in a good hospital.
- She has increased her income up to 6-7 lakh per year with the help of crop production, dairy farming and two younger children is also adding the money (one children is doing Ph.D from Banglore & second one is branch manager, SBI at Bhopal). A third child is doing agriculture work with her mother.
- She found her own place not only in the family but also in the whole village.
- Her crediantiality in the SHG was very good in pertaining to timely repayment without any conflict amongst the members.
- She was also purchased 40 gm gold for their children.
- She has now only Rs. 40000/- remaining as a due payment in the bank.
- Now she would plan to serve her handicapped husband by herself through entire life for which she wanted to reserve money.
- She would also plan to purchase more gold for her children.
- She said SHG has upper position from my mother.
- She also said my SHG all for me means my bank my SHG.

Finally it can be concluded that women empowerment through the SHG in Warangal district is being watched with full confidence [5]. We humbly claim that effort of SHG members of this district is succeeded for successful development of women empowerment and rural areas and hopefully it may be suggested that such kind of practices might be possible in other areas if we guide properly to the SHG groups.

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