



Socio-Economic Profile of self-Help Group in Telangana: A Case Study of Nalgonda

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1. Introduction

The Indian female population is 645,221,336. The subject of women's empowerment grew more important in India because over 50% of the population is female. Male-dominated Indian society has denied women their rights and liberties, resulting in low social, economic, and political standing for generations. They have faced discrimination and been classified as 'second-class citizens. Thus, India's main concern is women's development or well-being. Women's empowerment has grown worldwide in recent decades, especially in the last quarter of the 20th century. UN named 1975-1988 and 1985-1995 global decades for women's progress, equality, and empowerment. Four international conferences focused on women's identities, knowledge resources, and decision-making, empowering them. The number of women's groups working for women's empowerment in various nations and hosting sub-regional and regional conferences and seminars to network and promote women's equality and empowerment has grown dramatically in the last 25 years.

The word 'women empowerment' is used in two definitions; numerous authors, including 'Sen and Grown,' 'Sharma,' 'Daphnews,' and others, have presented a broad definition of empowerment. They defined empowerment broadly, including aspects such as women's control over material and intellectual resources. Empowerment is a process that calls into question traditional powers, equations, and relationships. Gender equality in all institutions and structures of society, as well as women's participation in home and public policy and decision-making processes, are only a few aspects of women's empowerment. In its most basic form, empowerment means a challenge to male supremacy through power redistribution. Empowerment is an active process that allows women to recognize their identity and authority in all aspects of their lives. The female population of India is 48.3%, according to the 2011 census and particular data. In general, it refers to empowering women to be self-sufficient by granting them access to all of the liberties and opportunities that have been denied to them for centuries.



Women's empowerment has now become a critical aspect in determining the status of women. In 1990, a parliamentary act established the National Commission for Women to protect women's rights and legal entitlements. The 73rd and 74th amendments to India's constitution (1993) provide for the reservation of seats for women in panchayats and municipalities.

Women's empowerment may be traced back to the latter part of the 1970s when it was increasingly debated and supported by third-world feminists and women's organizations. Since 1975, when recognized nations named the decade as the 'Women Development Decade' and issued similar resolutions for women empowerment, the issue of women's participation in policies around the world has gained prominence. The Nineteenth Conference (1985) urged participating countries to take steps to ensure women's participation in policymaking by reserving 35% of election seats for women. Following independence, policymakers recognized that the country could not succeed unless women were equal participants in development. Recognizing the significance of women's welfare, the founding fathers of the Indian constitution included specific provisions in the constitution to protect women's rights and gender equality. Gender equality is established in the constitution's Preamble, Fundamental Rights, Fundamental Duties, and Directive Principles of State Policy. The constitution not only grants women equal status but also authorizes states to implement positive discrimination measures in favor of women. Since independence, the state has established numerous women-specific laws to protect women's rights. Women's empowerment has been planned in all five-year plans that have been evaluated and established. Women's empowerment has become an important topic due to the enormity of women's powerlessness and subordination in today's social context. Self-help, liberation, professional, managerial, and market empowerment paradigms exist. Women's empowerment has a regulatory function in terms of men's authority over women. The empowerment process helps women establish self-esteem and encourages them to speak up and fight against injustice, exploitation, abuse, and violence to play a powerful role in society.

2. Review of literature

Brody et al. (2015) examine the impact of women's self-help groups (SHGs) on women's economic, social, psychological, and political empowerment in low- and middle-income countries, finding positive effects on economic and political empowerment, women's mobility, and control over family planning, but no evidence for positive effects on psychological empowerment. The review also highlights the importance of familiarity with handling money, independence in financial decision-making, solidarity, social networks, and respect from the household and community members as mechanisms through which SHGs contribute to women's empowerment. However, it remains unclear which SHG models are most effective, and there is no evidence of adverse consequences for domestic violence.

Claus and Liu (2013) evaluate the impact of a self-help group model in Andhra Pradesh, India that combines micro-credit with efforts to target the poor and address their specific needs. The program shows positive effects on female empowerment and nutritional intake but does not significantly impact asset formation or income for program participants and other villagers. However, it helps improve consumption smoothing and income diversification in the short term.

Lenka et al. (2015) try to investigate the function of self-help groups in empowering tribal women by enhancing their socioeconomic status, decision-making authority, and capacity building. The study's goal was to investigate the demographic profile of tribal women, the reasons for joining SHGs, and the activities conducted by them to achieve empowerment in terms of rewards and degree of satisfaction. Data was obtained from one hundred tribal women working in seven different SHGs using a stratified random selection procedure and pre-tested questionnaires. The research was carried out in the Jashipur Block of the Mayurbhanj region of Odisha. According to the study's findings, most respondents are between the ages of 31 and 40 and work as agricultural laborers. None of them were illiterate, and 70% had completed elementary school. The joint family system was discovered to be common in that area. Before joining SHG, all respondents had an annual salary of less than 50,000/-, but after joining SHG, their income increased to 1 lakh in many cases. The major motivations for respondents to join SHGs were to increase their family's income, have easy access to loans, feel financially secure, work in a group, and the straightforward method of SHGs. Most respondents worked in



vegetable agriculture, followed by Sattu preparation. The majority of SHG members paid their loans on time and participated in their village's health and sanitation programs. After joining SHGs, respondents' decision-making capacity in personal and family matters improved. As a result, his research stated that SHGs play a significant role in altering the status of indigenous women in rural areas in all aspects of their lives.

Manvar et. all (2019) explored SHGs member's involvement in health care matters. The study was based on cross-section data (110 women) which has been gathered in rural areas of Rajkot district of Gujarat, India. Study. Revealed that 63.64% were literate, 66.48% received economic help through the SHG program, 28.50 % got importance in the family as well as community 21.40 % had improvement in personal health, 70.50% of individuals self-decided to seek medical care for health-related issues. Self-help groups are a useful platform to enhance women's health thought increased knowledge and awareness of health issues, and financial security during health emergencies.

3. Statement of the Problem

Women in India have been mistreated in their culture, society, economy, and government for hundreds of years. They are used in their homes, families, communities, and countries. In India, where there are many different cultures and ethnic groups, this kind of exploitation takes many different forms. The main problem is that they have to take care of a lot of things, but they don't have enough say or power in making decisions in the family or elsewhere. Women can get this kind of power if their economic, cultural, and social lives get better. Women's empowerment is the process of giving them more power over their lives as a whole. Self-Help Groups have given women more power and a bigger say in their homes, communities, societies, and countries. So, being empowered means going from being forced to have no power to having power over yourself. Women's strength can be shown in different ways. These indicators are mobility, autonomy, decision-making, ownership of household assets, freedom from dominance in the family, political and legal knowledge, participation in social and development activities, contribution to family spending, reproductive rights, and participation in development programs.

4. Gaps of the study

As previously discussed, there is limited literature available on self-help groups SHGS and implications for women development in Nalgonda district (Telangana state). Keeping in mind, how the SHG are playing their significant role in women empowerment through various activities in Nalgonda district, the current study aims to examine the impact and role of SHGs in women empowerment.

5. Objectives

- To examine the overview of Self-help in India and Telangana.
- To study the socio-economic conditions of SHG members

6. Hypotheses of the study

H₀: There is no significant impact of SHGs on socio-economic conditions of Group members in the study area.

7. Methodology

The goal of this study is to describe women's empowerment. In the Nalgonda district, self-help groups and the consequences for women's empowerment are discussed.

7.1 SAMPLE DESIGN

The study area consists of a single district, Nalgonda, in the state of Telangana. The Telangana district of Nalgonda was specifically selected for the aforementioned investigation based on the following criteria: In the district, women's self-help organizations are particularly successfully implemented.

7.2 SAMPLE DATA:

The current study is based on primary and secondary data obtained from the Nalgonda area of Telangana state. The primary reason for selecting Nalgonda district is that there has not been a single study on this topic recently data and as per Ministry of Rural Development Report 2022.in India, Telangana state stood 8th in terms of numbers of SHG and In Telangana state, Nalgonda district stands in first place in Telangana state, with a high number in the state. As a result, it is one of the reasons for choosing the district. Telangana has a total of 439730 SHG groups. Nalgonda has 29235 SHG groups (the most in Telangana State).

Table 1: Total SHG members in Nalgonda district

S.No	Mandal	Total No of SHG	Rank
1	Miryalguda	1764	1
2	Nakrekal	1311	2
3	Narketpally	1195	3
4	Thripuraram	1180	4
5	Munugode	1121	5
6	Damaracharla	1102	6
7	Chinthapally	1087	7
8	Nidamanoor	1072	8
9	Pedda adserlapally	1066	9
10	Shali gouraram	1063	10
11	Nalgonda	1059	11
12	Kattangur	1053	12
13	Kanagal	1039	13
14	Gundalapally (dindi)	1027	14
15	Gurrampode	1017	15
16	Nampally	1005	16
17	Chityala	930	17
18	Thirumalagiri (Sagar)	906	18
19	Chanduru	903	19
20	Marriguda	890	20
21	Madugulapally	865	21
22	Peddavoora	840	22
23	Kethapally	839	23
24	Devarakonda	831	24
25	Thipparthi	729	25
26	Konda mallepally	643	26
27	Chandempet	640	27
28	Vemulapally	637	28
29	Anumula	626	29
30	Adivi devulapally	408	30
31	Neredugommu	390	31

Source:<https://nrlm.gov.in>(MinistryofRural Developmentgov. of India2022)

8. Socio-Economics Profile of SHG Group Members

Table 2: Age of the Respondents

Age Group	No of Respondent	Percentage
Below 25	16	6.1
26-35	80	30.3
36-45	96	36.4
46-55	52	19.7
Above 56	20	7.5
Total	264	100

Source: Primary data

The table shows the distribution of respondents based on their age groups. This age group has the smallest representation among the respondents. It indicates that a relatively small percentage of the respondents are below the age of 25. 6.1% of the total respondents are below the age of 25. The largest age group is 26-35, comprising 30.3% of the total respondents. The age group 36-45 accounts for 36.4% of the total respondents, making it the second-largest group. The majority of respondents are in the 26-35 and 36-45 age groups, while the below 25 and above 56 age groups have fewer respondents. This information helps provide insights into the age demographics of the surveyed population.

Table- 3: Caste information provided by respondents

Caste	No SHG Members	Percentage
OC	43	16.28
BC	145	54.92
SC	43	16.29
ST	33	12.50
Total	264	100.00

Source-primary data

The table 3 related to Self-Help Group (SHG) members categorized by caste. The Backward

Caste (BC) has the highest representation among SHG members, comprising over half of the total members. Other Caste (OC) and Scheduled Caste (SC) have relatively similar representation, each accounting for about 16%. Scheduled Tribe (ST) has the smallest representation among SHG members at 12.50%.

Table- 4: Marital Status of Respondents

Marital Status	No of Respondent	Percentage
Unmarried	26	9.8
Married	205	77.7
Divorce	10	3.8
Widow	23	8.7
Total	264	100

Source-primary data

The table 4 provide information about the marital status of a group of 264 respondents. 9.8%. This category represents individuals who are not currently married. It constitutes a relatively small portion of the total respondents, accounting for 9.8% of the total. The majority of respondents, 77.7%, fall into the married category. This suggests that a significant portion of the surveyed population is currently in a marital relationship.

Table- 5: Type of the family

Type of family	No of Respondent	Percentage
Joint	94	35.6
Nuclear	170	64.4
Total	264	100

Source-primary data

Table 5provides a list of the different types of families in the sample district. Based on the statistics, 170 respondents, or 64.4%, are from nuclear families, and about 94 respondents, or 35.6%, are from joint family systems.

Table- 6: The size of the family of the respondents in as follows

Size of the Family	No of Respondent	Percentage
Less than 4	33	12.5
4 to 6	85	32.19
7 to 10	113	42.80
Above 10	33	12.5
Total	264	100

Source-primary data

The above table 6 shows that 42.80% of respondents said they were part of a family of seven to ten people, 32.19 percent of respondents said their family was four to ten people, 12.5% of respondents said their family was more than ten people, and 9.2% of respondents said their family was less than four people.

Age of the children of respondents' family

Another essential factor to consider is the age of the family's children. This boosts the members' chances of remaining with the group and engaging in economic activity significantly. Typically, the age of the children determines the family's load. When the children are under the age of 18, the financial demands on the family are at their peak since school fees, books, clothes, school projects, and so on are a burden that grows exponentially with the number of children. As a consequence, the replies were collected and presented in table-8.

Table-7: Age of the children of respondents' family

Age of Children	No SHG Members	Percentage
Family who has no children	3	1.1
children are below 18 years of age	193	73.1
above 18 years of age	68	25.8
Total	264	100.00

Source-primary data

From table 8, its study found that 73.1 percent of respondents' children were under the age of 18, while 25.8 percent were over the age of 18. The older children are believed to understand the value of SHGs and to joyfully assist their parents.

Education profile

One of the factors contributing to Self-Help Groups (SHGs) effective operation is the members' completion and management of the SHG books. Education is one factor that contributes to the empowerment of women. Education is the key that opens doors to life, advances human development, and advances a country. Education is an important social indicator that affects potential for future growth as well as social standing. It makes it possible for rural women to learn new skills and technologies from a variety of sources, as well as to correctly analyze and think creatively to launch enterprises and enhance their efforts across the board. One of the factors contributing to SHGs' successful operation is the members' completion and management of the SHG books. To ensure such success, the members must be able to read, write, and perform simple math operations. Moreover, a deficiency in education is considered to be one of the primary causes of unemployment, albeit not the only one. Following an investigation into the respondents' educational background, the following findings were made.

Table 8: Literacy Level of the Respondents

Literacy	No of Respondents	Percentage
Illiterate	67	25.4
Primary and Upper primary	88	33.3
Secondary	71	26.9
Intermediate	29	11.0
Degree	9	3.4
Total	264	100

Source-primary data

Table 8 shows the literacy levels of respondents, categorized into different levels. 25.4% of individuals who cannot read or write. 33.3% of the respondents have completed primary and upper primary education, suggesting a basic level of literacy. 26.9% of individuals who have completed secondary education indicate a moderate level of literacy. 11.0% of the respondents

have completed intermediate education and 3.4% consists of individuals with a degree. The majority of respondents fall into the "Primary and Upper Primary" and "Secondary" categories, indicating a significant proportion with at least a basic or moderate level of literacy.

Table -9: The beneficiary’s classification based on their religion

Religion	No SHG Members	Percentage
Hindu	197	74.62
Muslim	38	14.39
Christian	29	10.98
Total	264	100.00

The table -9 explains about the distribution of Self-Help Group (SHG) members based on their religion. There are 197 Hindu SHG members, constituting 74.62% of the total SHG members. There are 38 Muslim SHG members, accounting for 14.39% of the total SHG members. There are 29 Christian SHG members, making up 10.98% of the total SHG members. it is useful for understanding the religious diversity within the Self-Help Group, and it provides insights into the distribution of members across different religious communities.

Table 10: House Ownership Staying of the Respondents

Ownership of House	No of Respondent	Percentage
Own House	240	90.9
Rent House	24	9.1
Total	264	100

Source-primary data

Table 10 provides information about the ownership status of houses among a group of respondents. 240 respondents own their houses. This constitutes 90.9% of the total respondents. 24 respondents rent their houses. This represents 9.1% of the total respondents. the majority of respondents (90.9%) own their houses, while a smaller percentage (9.1%) are renting. The table gives a quick overview of the distribution of house ownership within the surveyed group.

Table- 11: PDS card Holders

PDS	No of Respondent	Percentage
Anthyodaya	24	9.1
BPL	240	90.91
Total	264	100

Source-primary data

The table 11 present the information about PDS (Public Distribution System) card holders, categorizing them into two groups: Anthyodaya and BPL (Below Poverty Line). There are 24 respondents who hold Anthyodaya cards and 240 respondents who hold BPL cards. The percentage of respondents with Anthyodaya cards is 9.1% of the total. The percentage of respondents with BPL cards is 90.91% of the total. The table illustrates the distribution of PDS cardholders between Anthyodaya and BPL categories, providing both counts and percentages for a total of 264 respondents. The percentages help to understand the relative proportion of each category within the total population of PDS cardholders.

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