



Group Management perspective of Women Empowerment: A Study of erstwhile Mahabubnagar District.

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Abstract:

SHG are beneficiaries in India though Micro finance to establish income-generating activities for the rural poor through the assistance of multiple doses of credit in rural areas. Women empowerment not only depend on the micro finance it also depends on the age of group i.e initial stage of the group, maturity stage of group and graduating stage of the group. The successfulness of women Group has been influenced by the Group management aspects. The analysis of such factors inter-alia is quite relevant while attempting to study the level of understanding among women group members and occupation undertaken by women group members. An attempt is made in this study to study the Group Management of women members. The present study focus on the group management perspective in understanding the status of productive assets of women group by using the simple statistical tools and with structured schedule served to 1200 sample size of SHG group members.

Key words: Stage of SHGs, Group Management, Productive assets,

Introduction: SHG are beneficiaries in India though Micro finances to establish income-generating activities for the rural poor through the assistance of multiple doses of credit in rural areas. The successfulness of women Group has been influenced by the Group management aspects. The analysis of such factors inter-alia is quite relevant while attempting to study the level of understanding among women group members and occupation undertaken by women group members. An attempt is made in this study to study the Group Management of women members.

The origin of SHG concept can be traced back to the year of 1976 Mohammad Yunus of Chat-ganj University set up by Grameen bank experiment in the Bangladesh for alleviating poverty. The Grameen bank concept went on to become a great success and model swayed many of micro financial institutions across the world after receiving the Noble prize for peace in the year 2006. He stated that by the year 2030 poverty would be terminated everywhere in the world and the scars of poverty would be found in the museum only. The poor people are forced to turn to the traditional moneylenders and pay exhibiting high rates, poor remains poor passing on this burden to the future generations.

Review of literature: Puhezhendhi and Jayaraman (1990)¹⁵ in their paper on title “Increasing Women’s participation and employment generation among rural poor: An
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approach through Informal groups”, noticed that till women were not able to participate in income generating economic activity mainly due to historical and socio-cultural reasons, including gender bias. Kalyani and Chandralekha(2002)¹⁶ in their paper entitled on the topic ‘Association between socio-economic, demographic profile and involvement of women entrepreneurs in their enterprise management’ focused to identify the factors that motivate women to initiative the launching of income generating activities and also the factors which inhibit or support their effective association in managing the enterprises.

Lalitha . (2003)¹⁷ in her study observed that the role of women, as producers had been largely neglected in the design, formulation and implementation of development programmes until recently. Dutta P.C and A.Kherkatary¹⁸, their study on “Micro finance, SHGs and role of the state Institute of Rural Development in Assam” focused on income generation of SHGs & their problems,. The Authors concluded that the developments of technical and managerial capacities are most essential prerequisite to face the challenging problem of unemployment and poverty.

Awasthi P.K. (2001)¹⁹ examined in their study on the problems of Self Help Group enterprises in the watershed area of Madhya Pradesh and found that SHG members suffered from lack of motivation, lack of backward and forward linkages, inadequacy of infrastructures, insufficient loans, inadequate inputs, poor marketing facilities, lack of systematic monitoring and follow up of the productive activities.

A Study undertaken by Indira kumara and Sambasiva Rao (2001)²¹ on the topic “Emergence of women Self Help Groups and its impact on Rural Development”: a case study of Nuzividu division of Krishna district of Andhra Pradesh. . They concluded that training is an important aspect for formation, sustainability of SHGs and monitoring the performance of SHGs in running small businesses. An immediate attention must focus on marketing of SHGs products.

Kokila (2001)²³ in one of her papers on “Credit groups of women workers” recognized that DWCRA programme is a great boon for women’s development. Author also felt that the programme cultivated the habit of savings, thrift and credit policy among women. However, an author she felt that the programme is in its infant stage.

Vijaya Lakshmi(2000)²⁴ had taken up a study in Rajahmundry rural Mandal of East Godavari district of Andhra Pradesh based on the data pertaining to implementation of DWCRA during 1998-1999. It found that imparting technological, managerial and scientific skills were imminent and the schemes meant for women empowerment was not known to several women.

Research Gap: Most of the studies focused on the women empowerment through micro finance but a few studies aimed on Management of groups for successful attainment of the targets further the present study proceeds to make an analysis on the group management at various stages of women groups in terms of age of the SHG as initial stage, maturity stage and graduated stage.

Objectives of the study: In success full functioning of SHG depends not only depends on micro finance management it also depends on the group management perspective. The present study focus on the issues related to the group management effective ness on women

empowerment. The study focus on the following objectives to explore the group management.

1. To know the level of priorities in selecting the group leader at various levels of the women groups.
2. To explore the purpose of the funds utilization at various stages of women groups
3. To evaluate the status of groups in terms of Productive Assets after proper group management
4. To identify the dependence women group on informal credit after successful group management.
5. To know the occupational activities of women groups at various stages.

Research Methodology:- Sample of study: A sample of 1200 beneficiaries of self-help group members are randomly selected for the collection of the data for the said purpose. The sample area is restricted to southern district of the Telangana state i.e erstwhile Mahabubnagar District. A structured schedule used for the collection of the data from the respondents. The present study is purely based on primary data. This empirical study is a descriptive study to explore the issues with the help of simple statistical tool of central tendency, proportions and ratios to describe the variables of the study.

Analysis and Results: In the present study the Women empowerment is constructed by considering the variables Group management, selection of leaders, prioritization of thrift amount, level understanding among the respondents.

1. Selection of leaders: Table 1: classification of respondents based on selection of Group Leaders (Numbers)

Selection of leader	Initial stage of SHG	Maturity stage of SHG	Graduating stage of SHG	Respondents
Caste basis	40	31	20	91
Literacy	224	165	202	594
Articulating level	70	132	123	325
Others	66	69	55	190

Source: field data

Table 1. depicts clearly by stating that literacy levels, assuming a lot of significance in selecting a leader among the group members, our field survey clearly revealed that literacy proclaims major chunk of share in identifying group leader followed by persons visualizing and articulating skills. Such skill levels also claim major proportions and other assumes good proportions. Particularly animators of groups after study group member’s capacity, he/she identify a person as a leader of the group, these apart socially advanced categories of persons mostly leading into the groups. We found in our study that rotation of leadership is negligible proportions, as we noticed 5%-10% change of leader by rotation, nevertheless members did not make a complaint against existing leaders.

2, Utilization of Group Funds: Table 2. Classification of respondents based on purpose of utilization of Group funds.

Particulars	Initial stage SHGs	Maturity stage SHGs	Graduated SHGs	Total
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<i>Group Management perspective of Women</i>				<i>Vijay Kumar Madugu</i>
Food	30	42	54	126 (10.5%)
Clothing	24	28	48	100 (8.3 %)
Education	60	33	40	133 (11.%)
Medical	66	72	78	216 (18%)
Marriage of Child	78	81	71	230(19.1%)
Repayment of Debt	76	74	72	222(18.5 %)

Source: Field data

Table 2. uniquely established that medical attendant problems claim a major share in utilizing Group funds. Other purposes around 20% in all three districts followed by marriage of children are around 19% and repayment of moneylenders' loans by way of loan swapping as rates of interests are vigorous. Relatively group loans are less costly and loans for educational purpose around 11%. Thus, loans for consumption do not delineate as unproductive purpose, health and education that enable to develop human resources and help to achieve sustainable income generating activity.

3. Status of Productive Assets after proper group management: Table 3. Classification of respondents based on the status of Productive Assets after proper group management.

Status of productive Asset	Initial stage SHGs	Maturity Stage SHGs	Graduating Stage SHGs	Total
No Change	28	36	12	76
Improved	272	280	305	857
Reduced	06	04	12	22
No response	94	80	71	245

Source: field data

Table 3. explicitly depicted that status of the productive assets through Group management after taking up IGAs, status of women respondents substantially enhanced, particularly graduated SHGs improved a lot, followed by matured stage SHGs and initial stage SHGs. We found in our study around 7-8 % of respondents did not perceive any change in their income generation asset level, whereas some of the respondents perceive that after taking IGA their asset's position has been reduced. Reasons could be attributable to selected activities not suitable by considering aptitude and local resources and, climatic conditions. She-buffaloes, which bought from Haryana not suitable for climatic conditions as a result of that productively not improved, sometimes death accrued. Overall, the status of the beneficiaries has been substantially enhanced.

4. Dependence on informal credit: Table 4. Classification of respondents on the basis of dependence on informal credit.

(Number)

Status	Initial stage SHGs	Maturity stage SHGs	Graduating SHGs	Total
No change	23	28	27	78
Improved	30	19	04	53

Reduced	212	182	168	562
No dependence	135	171	201	507

Source: Field data

Table.4 revealed that the role of village moneylenders and their exploitative practices of charging higher interest rates, which exorbitantly high, most of respondents got relief from such exorbitant practices. By having, number of respondents did not opt loan from village moneylenders, nevertheless still some of the respondents relying on moneylenders for making financial adjustment. We found an overall way money lenders exploitative practices have been reduced a great proportion as groups enable them to get timely finances at the relatively lesser interest rates through groups as a local banking system

5, Occupational Activity: Table 5 Classification of respondents based on occupational activity (Number).

	Initial stage SHGs	Maturity Stage SHGs	Graduating Stage SHGs	Total
Animal Husbandry	148	153	163	464 (57.9%)
Agri- allied activities	88	93	76	257 (20%)
Trade,petty business	22	31	25	78 (6.8%)
Labour	12	14	18	44 (3%)
Household-Industry	47	32	41	120 (10%)
Handicrafts	40	23	16	79 (3%)
Services	21	33	30	84 (3%)
Allied	22	42	31	92 (1%)

Source: Field data

Table 5.Stands for various and variant types of IGAs following by respondents. An Animal husbandry activity which showed major chunk as it supplementing to agriculture to floods and drought situation and trade and petty business like kirana, small vegetable vending, coin boxes, telephone shops, cool drinks shops particularly handicrafts, which also claims major share. Household industries, which claim very less as respondents did not get any training from government agencies. We found that, overall primary sector claims major share in income generating activities.

6, Social Level of understanding: Table 5.6. Classification of respondents based on social Level of understanding

	Initial stage SHGs	Maturity SHGs	Graduating SHGS	Total
No change	20	39	24	83 (6.9%)

<i>Group Management perspective of Women</i>				<i>Vijay Kumar Madugu</i>
Improved	320	287	251	858 (71.5%)
Reduced	22	06	24	52 (4.3%)
No response	38	68	101	207 (17.25%)

Source: Field data

Table 6. Analyses the outcome of social status by revealing sample. Respondents articulating skills have been improved a lot after grounding IGA. Some of the respondents did not perceive any changing in their status that claims 6.9%. Some of them perceived that their social status has been reduced. Factors could be attributable to tapping loans from different sources without deploying financial resources productively thereby fell down into poverty by having debt-trap, as it leads to the reduction of image and social status.

Findings and conclusions: The study clearly revealed that the group management depends on various issues literacy level, appointment of leader and utilization of group funds and level of social understanding among the group members. In the study that women that literacy proclaims major chunk of share in identifying group leader followed by persons visualizing and articulating skills. In identify a person as leader mostly socially advanced categories of persons mostly leading into the groups. The rotation of leadership is negligible proportions, meagre change of leader by rotation; nevertheless members did not make a complaint against existing leaders. In utilization of funds of women group is major for medical attendant problems, marriage of children and repayment of moneylenders' loans by way of loan swapping as rates of interests are vigorous. Relatively group loans are less costly and loans for educational purpose. Thus, loans for consumption do not delineate as unproductive purpose, health and education that enable to develop human resources and help to achieve sustainable income generating activity. The status of the productive assets through Group management after taking up IGAs, status of women respondents substantially enhanced, particularly graduated SHGs improved a lot, followed by matured stage SHGs and initial stage SHGs. Some of the respondents perceive that after taking IGA their asset's position has been reduced due to attributable to selected activities not suitable by considering aptitude and local resources and, climatic conditions. She-buffaloes, which bought from Haryana not suitable for climatic conditions as a result of that productively not improved, sometimes death accrued. Overall, the status of the beneficiaries has been substantially enhanced. Primary sector claims major share in income generating activities.

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