

Case Study

<https://doi.org/10.20546/ijcmas.2021.1003.160>

A Case Study on Women Empowerment through Self Help Groups-Talluru Village of Vishakapatnam District

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ABSTRACT

Keywords

Women
Empowerment,
Self help groups

Article Info

Accepted:
12 February 2021
Available Online:
10 March 2021

Women empowerment are the liches national development. Hence globally Several programmes have been designed by realising the forte of women empowerment. In this context microfinance has ascertained to be an effective tool for poverty alleviation and women empowerment in India. The SHG - bank linkage programme, the largest community based microfinance programme in the world, emerged as a powerful instrument for financial inclusion of the poor and marginalized sections and for optimum utilization of India's vast rural banking and cooperative infrastructure. Even after with stride efforts of Government and NGO the women's were unable to be elevated to the extent as expected due to the improper utilization of credit, lack of group cohesiveness, lack of skill in identifying the enterprise, unable to predict the impact of women empowerment on their family, village and community. In this context this study aims to document the successful SHG groups and failure SHG to elucidate the reasons behind the achievement and disaster. Of one success full case study is document in the tallur village of the east Godavari district which is promoted by NASA NGO and proved that Unity is the opulence of the Village which was not just retained to their families but empowered the entire village as toddy free, zero illiterate and zero barren land in the village.

Introduction

Women empowerment plays a fulcrum role of national development. Hence globally. Several programmes have been designed by realising the forte of women empowerment in escalating the national development. In this context microfinance has ascertained to be an effective tool for poverty alleviation and women empowerment in India. The SHG - bank linkage programme, the largest community based microfinance programme in the world, emerged as a powerful instrument

for financial inclusion of the poor and marginalized sections and for optimum utilization of India's vast rural banking and cooperative infrastructure. It would be quite unrealistic to expect that an achievement of this proportion – without considering the role and contributions of Micro Finance Institutions (MFIs). NGOs have emerged as the major Self Help Promoting Institutions (SHPIs) mainly because of NABARD (National Bank for Agriculture and Rural Development) initiatives off 100% refinance assistance in 2000-01. Majority of NGOs

have played a significant role as facilitator for formation of SHGs and providing training support because of their strengths in social intermediation process, concerns for the poor and ability to provide innovative for realizing their goals [3]. They also help and assist SHGs in linking with banks for various financial services like loan, savings, etc. Over the years, NGOs are changing their roles from social intermediary to financial intermediary by directly extending various financial services such as credit, insurance, savings etc. to group members. Hence the present study present laurel case of Tallur village of East Godavari District where the women through MFI has played a magnificent role in comprehensive development of the entire village.

Materials and Methods

Ex-post facto research design was adopted in the present investigation. All the three regions of united Andhra Pradesh (Telangana, Coastal Andhra and Rayalaseema) were selected for the study and from each region one district was selected purposively based on highest number of SHGs. Accordingly, Nalgonda District from Telangana, from East Godavari District from Coastal Andhra and Chittoor District from Rayalaseema were selected. From each district two Mandals were selected based on the availability of NGOs promoted SHGs in the Mandal. Two villages were selected from each Mandal which are of having more than 20 groups in it. One village solely promoted by the government SHG's and second village being supported/promoted by the NGO, thus making a total of 4 villages from each district and 12villages from the state. 20 respondents from each village were chosen for the study, thus making a total sample of 240 (120 from Government promoted groups, 120 NGO & Government promoted groups) respondents from 240 groups. As a part of it case studies of

successful and failure groups were documented to explicit the essence of laurel of the groups.

Results and Discussion

Case study: Unity is the opulence of the Village

Together we work - together we earn – together we flourish

It is a case study of the entire village rather than of single women, it was about the Talluru village in Tuni Mandal of East Godavari district. Once upon a time the village was full of atrocities, domestic violence, caste discrimination, toddy addiction, child labour and with every kind outrages and women were restricted to domestic realm; scenario of the Talluru village was transformed a lot from the violent village to role model for the other villages. The villagers strongly perceived that this was all because of the SHG interventions and support of the NASA NGO.

The Microfinance (DWACR A in local word) in the village was started in the year of 1995 with 10 members as size of the group. It was started with the three groups and now there are 24 groups actively working in the village. In the beginning stage the women were abused and trodden for joining in self-help groups and participation in meetings. Women used to organize their group activities confidentially from the male members in the villages. One day all the male members of the village came to stop the SHG meetings and forcefully made them to stop functioning SHG for few months assuming that these groups effect their supremacy in their families and village. Later with the consistent orientation, awareness, counselling and support given by NASA NGO, they agreed for functioning of SHG's in the village.

Gradually with the doles they were getting from the SHG's, the villagers realised the significance of the groups and started encouraging the women to take part in the activities. From then the transformation actually initiated in the village, slowly the women started getting matching grant with less rate of interest from Government, with which they cleared their debts, made their children educated and started their own enterprises lack of consistent employment opportunities in the village, for the family surveillance they used to send their children for work.

With the existence of the Self Help Groups in the village, awareness campaign conducted by the NASA NGO women understood the significance of education to their children from then women with social support from the promoting agencies they strongly rebuffed sending their child for labour work, now the village has created a record with zero per cent illiteracy, all the children in the village were going for the schools either of government/ private.

The Tallur village is nearby to "Tallupullamma Lova" which is a very famous for the Durga Devi temple where all the visitors pray the Goddess by offering Toddy and Meat. With that kind of habitation dwellers were addicted to toddy and were succumbed to health problems in the very young age. Looking at the ill effects of the toddy on the villagers all the SHG's women fought consistently for 6 months with menfolk to change toddy habit in the village. As the women in the village were strongly opposing, the menfolk planned to prepare toddy confidentially all the women in the village proceeded to forest along with the village heads at 1PM with lanterns and demolished all the equipment with all these efforts at last the community transformed into a toddy free village.

To improve the income generation capacity, the NASA had promoted an idea of land based empowerment i.e., engaging the women in that kind of enterprises in-group basis at which they were familiar. Intrigued by their promptness, creditworthiness of the SHG and dynamism of the members, the local bank sanctioned a credit of five lakhs to this SHG's. This offer served as a major confidence booster to the otherwise shy women. Then they hired one acre land on a one-time lease rent to start agricultural operations with which they were familiar. The best raw material that the poor could give was labour which they collectively put by tilling the land. In one cropping season they could harvest enough to repay the borrowing and save for the future with greater hopes!! The crops they majorly cultivated are chilli, cashew nut, mango, tomato etc. Initially this idea was adopted by two groups, with the success they achieved, made many other groups adopt this land based empowerment concept had gained a lot acceptability among the other groups.

The health status of the villagers was also improved considerably with the economic development, educational development and social development of the women. SHG women families in the entire village had their own homestead dairy that increased their milk and milk products consumption which had sound impact on their health and nutrition. It's also lined up as secondary source of income to the family. With the abundance of milk supply from the village to the dairy, the SHG women played a major role in building their milk cooperative society in their own village which had become as one of the major source of income to the many families.

SHG brought up remarkable development in the women, not only women but also in the entire village itself. The active participation of the women in SHG's activities, maintenance

of records, savings and regular repayments of their loans made the bankers to rush towards the groups in offering loans. In the assessment of the groups by the DRDA there was no single default group was found in the village. The unity among the group members made it more successful and strong. The visible outcomes of the SHG in the village, made the menfolk to agree with women, in fact the feminization system has been followed in the village. At present almost all the families in the village had their own houses, own land for farming, own dairy, having their children educated, roads, street lights, milk society and library etc.

In conclusion as quoted by Mahathma Gandhi “If a nation has to be empowered its women has to empowered When women move forward the family moves, the village moves and the nation moves.” was proved by the Tallur SHG women where the development was not only limited to the women, it was extended to their families and intern to the entire village. In this case MFI played a pivotal role in brings laurels to the village with the unity and insight of the women and NASA NGO played as catalyst in motivating the women.

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How to cite this article:

Manasa Grandhi, I. Sreenivasa Rao and Sudharani, V. 2021. A Case Study on Women Empowerment through Self Help Groups- Talluru Village of Vishakapatnam District. *Int.J.Curr.Microbiol.App.Sci*. 10(03): 1311-1314.
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