



EMPOWERING RURAL SELF HELP GROUP WOMEN THROUGH NGO: A STUDY

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INTRODUCTION

Since our independence all the Central governments have been striving to eradicate poverty from our society through a number of poverty alleviation programmes. These programmes have been planned in such a way so to meet the problems of poor people living below poverty line. Therefore, it becomes imperative to formulate situation specific poverty alleviation policies and programmes for generation of at least the minimum level of income for the rural poor. In the last decade, Non-Governmental Organizations (NGOs) have gained increased attention among scholars and practitioners of development. Some of the NGO's functions and advantages, according to Streeten (1997) are (1) NGO's are good at reaching and mobilizing the poor and remote communities (2) NGO's help empower poor people to gain control of their lives, and they work with and strengthen local institutions (3) NGO's carry out projects at lower costs and more efficiently than the government agencies and (4) NGO's promote sustainable development. The purpose of this paper is to shed some light on the NGO's programme regarding issues of empowerment and sustainable community development.

In particular, the paper seeks to highlight participation of NGOs in promoting sustainable community development. This paper demonstrated the importance of NGOs in achieving sustainable community development through micro-finance, capacity building and self-reliance. NGOs through the micro-finance help members of community to access jobs, income-generation and improve economic situation. And then they would become empowered economically. NGO programmes and highlight how these programmes would affect community empowerment, and finally contribute to sustainable community development. NGO Function - Microfinance

Capacity Building Self-reliance Empowerment - Economic Individual Social Sustainable - Community Development

There are three models of SHG functions in India. Under the first model SHGs have direct linkage with the banks. The second model NGOs promote SHGs and banks provide credit. In the third model, NGOs promote SHGs and act as financial intermediaries for channelizing credit from banks to SHGs. In this paper an attempt has been made to focus light on the impact of AMG activities on women of its working areas.

OBJECTIVES

This paper understands the impact the NGO-Government collaboration in empowering women through the SHGs undertaken in Guntur- District in Andhra Pradesh.

1. To study the various strategies used by the NGO to empower women in rural areas.
2. To study the different programmes offered by the NGOs.
3. To study the socio economic condition of women members of selected SHG groups this was promoted by NGOs.
4. To analyze the major strengths and weaknesses of women members of selected SHG groups.
5. To study the extent to which the SHGs have facilitated matters to bring about consciousness and empowerment.
6. Finally to suggest necessary measures for the effective working of SHGs.

METHODOLOGY

Many NGOs are working in Guntur District, Andhra Pradesh in areas of women empowerment. For the present study of an NGO by name AMGRP (Advanced Ministry of Gospel Rural Project) was selected. The region behind selecting AMG was it has been working in this area for more than 10years with women empowerment an important agenda. This study is an attempt to understand the different strategies employed by an AMG in Guntur District. From the total number of women beneficiaries which were working under AMG, 100 respondents were selected for this study. For the purpose of data collection, structured interview and questionnaire was used. This paper is based on the micro-study conducted in 2 mandals (Guntur & Chilakaluripeta) in Guntur district. Purposively these 2 mandals were selected because AMG were nurturing and promoting 10 SHGs groups. Out of the total 100 members of these 10 groups has been studied.

DATA COLLECTION

Primary data was collected with the help of structured questionnaire. Secondary data was collected from NGO annual, audit reports, various journals, text books and research publications in the area of women empowerment.

TOOLS AND TECHNIQUES

The data so collected have been analyzed and presented in the form of simple tables. Simple average, percentage have been used.

STRATEGIES OF NGO

Organization strategy of AMG comprises the following activities. First of all, it starts with organizing women self help groups in Chilakaluripeta village level around savings and credit. There is also linkage of SHGs with the external credit sources such as banks and other government agencies such as IKP-DRDA. Awareness creation is also a strategy employed by AMG to empower women. The areas where AMG create awareness include health and sanitation, awareness about their present situation and the governmental officials in charge of welfare programmes. Usually AMG uses the group meetings, training programmes and federation level meetings of capacity building. The major training programmes include animators training, entrepreneurship development programme, skill training and membership training. AMG uses micro credit strategy in three ways. To some groups AMG provides a seed monitor internal lending. Otherwise, AMG stands as guarantor for the loan taken by women groups from banks. AMG also creates a linkage between the self help groups and the banks by introducing the SHGs to the banks. The detailed analysis of the information collected through structured questionnaire on various aspects which have important bearing on the study is given in the table

Table: 1 Community Wise Distribution of the selected SHG members

Category	No of respondents	Percentage
BC	25	25
OC	10	10
SC	65	65
Total	100	100

The above table 1 reveals that the majority participants in the group activities belong to scheduled caste accounting for 65 percent of the sample while backward caste constituted 25 percent. Their enrolment in SHGs in the study area is high which is due to the fact that they are

the most economically oppressed class and SHGs aim to improving their living status and standard of living.

Table: 2 Age wise distribution of the selected SHG members

Age	No of respondents	Percentage
Young (20-30 years)	35	35
Middle (31-40 years)	45	45
Old (41-50 years)	20	20
Total	100	100

From the above table 2, it is revealed that the percentage of middle age respondents is more i.e. (45%). As per the survey the middle age involvement is higher than that of young age and old age groups in SHGs in the study area. The reason is during the middle age only most of the women face problems in managing their household activities and are responsible to run their family. Hence to support the household income they are on the lookout for some earnings.

Table: 3 Family Size Wise distributions of the selected SHG members

Size	No of respondents	Percentage
Small (1-3)	30	30
Medium (4-6)	57	57
Large (above 6)	13	13
Total	100	100

The above table 3 reveals that majority of the respondent's i.e. 57 percent respondents have medium size family ranging between 4-6 members. 30 percent of the respondents have small family. 13 percent of them have large family i.e. above 6 members. The implementations of family planning programmes were effectively worked and members realized the importance of small family.

Table: 4 Education Qualification of the selected SHG members

Qualification	No of respondents	Percentage
Illiterate (signature)	45	45
School level	35	35
High school level	15	15
College level	05	05
Total	100	100

From the above table it is clear that majority of respondents i.e. 45 percent are illiterate but some of them were know to sign the signature. 35 percent of the respondents are completed their school education and where as 15 percent were high school. Illiterate members show more interest to develop themselves and their family through SHGs. The illiterate SHG members are ready to learn education in their leisure period.

Table: 5 Marital Status of the selected SHG members

Status	No of respondents	Percentage
Married	85	85
Unmarried	10	10
Widow	05	05
Total	100	100

The above table reveals that majority of the respondents were married. The unmarried women constitute only 10 percent. The remaining 5 percent of the respondents are widows. It shows that the reason for joining SHG may be to earn additional income for supplementing their family income.

Table: 6 Role of the selected SHG members in their Family Decision Making

Participation of SHG members	No of respondents before entry the group	Percentage	No of respondents after entry the group	Percentage
Always	25	25	61	61
Rarely	55	55	29	29
Never	20	20	10	10
Total	100	100	100	100

The above table 25respondents 25 percent of the members plays an active role in the decision making before entry the group but 61 percent of the members plays an active role in the decision making after entry the group. 29 percent of the members are rarely taking the role.

Table: 7 Managing Capacity of the SHG members in their Economic Activity

Management	No of respondents	Percentage
Self	55	55
Husband	25	25
Both	20	20
Total	100	100

The above table reveals that out of 100, 55 members taken the business her economic activity study, 55 percent of the members are managing their business themselves, 25 percent of the members revealed that their business are managed by their husbands only, 20 percent of the members manage their business both by themselves and by husbands.

PROBLEMS FACED BY THE SHGs IN SELECTED NGO MANDALS

1. Non co-operation of the members in the SHGs to act according to the norms.
2. Irregular in conducting monthly and general body meetings and poor attendance of the members in the meetings.
3. Domination of high level women members to became president/secretary to the groups and continues permanently without giving change to others on rotation basis.
4. Illiteracy is the main problem in the groups.
5. Non refund of loan amount, of irregular paying of monthly installments and savings is another problem.

SUGGESTIONS FOR STRENGTHENING OF SHGs

- A monitoring cell appointed by the government collaborates with NGO and local leader.
- All the members in SHGs may not have the same caliber and expertise. Government /NGO can identify the inefficient members of the group and can import proper training to them in order to make them competent.
- Arrangements may be made by the financial institutions for providing adequate financial assistance to the SHG strictly on the basis of tier actual performance without any discrimination of caste, politics etc.
- Government has to play a significant role in empowering women entrepreneurs by providing basic education, motivation training, and financial help and so on.

The following are the suggestions that emerged out of the study

- After taking training they should be encouraged to start small business units through bank loans/ government grants, etc
- Banks and financial institutions should also come forward by extending easy loan facilities for the self help groups.
- Government authorities and NGOs should encourage and help SHG members to market their products.

- Internal loans from savings should be used for income generating activities instead of consumption / day by day needs.
- Members should be well informed about the various facilities and subsidies offered by the government to SHGs.
- Regular attendance of members is a must for efficient functioning of SHGs.
- SHGs must have regular meetings at district level to share their success stories in managing enterprises and other good practices adopted by them. This will help the new and upcoming SHG for their future.
- Suitable training must be given to members, in their specific field of interest
- There is a need for mutual understanding among the members of self help groups in purchasing their products.
- Women should educate towards their opportunities and upgrade their knowledge according to the social and technological changes.

CONCLUSION

In this study it has tried to highlight the impact of the programs adopted by AMG and strategies followed by the same on vulnerable section of the society especially women. From the above discussion it has been found that living condition of women has improved. They became aware of child rights, women's rights and above human rights. Women can now understand the reasons behind their present conditions and gain ability to initiate social movement against these cause especially violence against women. Savings mentality has also increased. They are now capable to specify activities for strengthening institutional capacity. In brief now they are more organized, self confident and powerful. The fact which has been revealed this study is that women have been freed from the chain of their traditional role in family. SHG role is significant in the inclusive growth of rural people. It is necessary that each SHG should make its own effort to perform its activities well to accelerate the socio economic well being of the members in the days to come. Thus SHGs has become a powerful tool in bringing women together in the remote rural areas and thus helped to emancipate the once mute sufferers in silence, forward towards collective community progress/development on a substantial basis.

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