

Abstract:-

Empowerment of women through Self-Help Groups strategy is a novel approach in development planning. Self-Help Group is considered as a key strategy evolved by the developing nations to empower women especially rural women to leap from the state of powerlessness to powerfulness. In the present study an attempt is made to assess the impact of SHG on women empowerment in the spheres of economic, social, health, educational, knowledge and political aspects in Andhra Pradesh. The assessment has been made by considering their position before and after joining in SHG. A stratified multi stage random sample method is used for the purpose of the study. The study finds out that the SHG programme has considerable positive impact on all the aspects of women empowerment except on educational and political perspective in the study area.

IMPACT OF SELF-HELP GROUPS ON DIFFERENT SPHERES OF WOMEN EMPOWERMENT IN ANDHRA PRADESH

Keywords:

Self-Help Group, Women empowerment, economic, social, health, educational, knowledge and political empowerments.



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INTRODUCTION

Empowering women in the development process has been one of the center concerns of almost all development strategies and programmes related to women's development. Development policies are now more concerned to raise the women empowerment level, which make them capable to challenge their dependency or oppressive situation in the family and society. The main object of the Self-Help Group (SHG) programme is providing access to credit in the context of poverty reduction and women empowerment. Women are the vital human productive asset and their empowerment in economic, social, health, education, knowledge and political aspects would hasten the pace of socio-economic development of the country. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the surest way to contribute to economic development. Empowerment of women means creating economic independence, self reliance, political, social and legal awareness, self confidence and positive attitude among women. It enables women to face any situation and to participate in the development activities of the nation. Self-Help Groups have now been viewed as dependable vehicles for the delivery of rural credit as a means for empowerment of rural women. Self-Help Group is a small and economically homogeneous and affinity group of 10-20 members, mostly women belonging to rural poor, voluntarily coming together for mutual benefit and support with thrift and credit as entry point.

Women empowerment must involve the transformation of power relations in six different levels, namely-- individual, family group, organization, village, community and society. Batliwala (1994) has identified three approaches to women's empowerment: (i) the integrated development approach, which focused on women's survival and livelihood needs; (ii) the economic development approach, which aimed to strengthen women's economic position; and (iii) the consciousness approach, which organized women into collectives that address the sources of oppression. Empowerment is a comprehensive process, and is not therefore, something that can be given to people. The process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop the awareness and the ability to organize to take action and bring about change (Indira Kumari and Sambasiva Rao, B. 2005).

According to Mayoux (2003) empowerment is a multi dimensional and interlinked process of change in power relations and she explains further the outcome of change in such power relations in the process of empowerment, namely power within, power to, power with and power over. (i) Power with in, would enable women to articulate their own aspirations and strategies for a change; (ii) Power to, would lead women to develop the necessary skills and access the necessary resources to achieve their aspirations; (iii) Power with, would enable women to examine and articulate their collective interest, to organize to achieve them and to link with other women's and men's organization for a change; (iv) Power over would help women change the underlying inequalities in power and resources which constrain women's aspirations and their ability to achieve them. According to Pillai, J.K., (1995), empowerment is an active, multi-dimensional process which enables women to realize their full identity and process in all spheres of life.

NEED FOR THE STUDY

Women are representing about half of the Andhra Pradesh's Population. Women are in backwardness in all developmental concepts and facing the poverty. In the eradication of rural poverty, Andhra Pradesh Government started the DWCRA programme in 1983. Later it was developed as the SHG-Bank Linkage Programme (SBLP). In the year 2005 it was named as Indira Kranthi Patham (IKP). Andhra Pradesh is the first state in the implementation of SHG programme in India. It has the half of the share in number of SHG groups and A.P is in the forefront under SHGs promotion through microfinance. The major share holders in this movement are rural women. Therefore, it is important to study whether the SHG programme impact the empowerment of sample respondents in a significant manner after joining in SHG on the basis of following aspects.

1. Empowerment in Economic Aspect
2. Empowerment in Social Aspect
3. Empowerment in Health Aspect
4. Empowerment in Educational Aspect
5. Empowerment in Knowledge Aspect
6. Empowerment in Political Aspect

Against this background the present study examines the impact of SHGs on different spheres of women empowerment with the following objectives:

OBJECTIVES OF THE STUDY

1. To assess the impact of SHG programme on women empowerment, especially in the broad categories of empowerment, namely, economic, social, health, education, knowledge and political empowerments of the

SHG women in Andhra Pradesh.

2.To identify the problems of SHGs so as to suggest the remedial measures for their sustained growth and contribution to empowerment of women.

HYPOTHESIS

1. SHGs improve the empowerment of Andhra Pradesh rural women.

METHODOLOGY

A stratified multi stage random sample method is used for the purpose of the study. In the first stage three districts were selected from the three regions of Andhra Pradesh. One district was selected from each region. In the second stage one mandal was selected at random from the selected district. In the third stage one village was selected at random from the selected mandal of each district. In the fourth stage hundred SHG members, who have taken minimum of four bank linkages and above were selected at random from each village. Total of 300 women SHG members were randomly selected under SHG scheme. The responses are recorded on the basis of the opinion of the sample respondents themselves on each aspect through schedule method with a well structured questionnaire. The entire study is based on the primary data. For the statistical analysis of the data pertaining to the study, the collected data is processed through using Statistical Package for Social Sciences (SPSS) software.

RESULTS AND DISCUSSION

Empowerment in Economic Aspect

An individual’s development purely depends on the positive economic impact. The SHG are helping to improve the economic condition of its members. The improvements can be visualized through increase in savings, asset holding, borrowing capacity and amount of expenditure and provision of employment opportunities. The economic impact of SHG on empowerment of sample respondent women is examined by taking into account the opinion of respondents on the economic indicators like the decision making power in spending on respondents own income, decision making power in taking loans and spending loans, freedom to use income for personal needs, having bank account on respondents name, having savings and land on respondents name, whether they used savings to purchase anything for her own needs by the respondents and having the capacity of the respondents to borrow at least Rs. 1,000 and above.

Sample respondents are asked to express their opinion about the changes in the above economic indicators. The distribution of the sample respondents by the indicators of change in economic empowerment is presented in the table-1. It is elucidated that 62.6 per cent of the sample respondents exuded decision making power in spending their own income during pre-SHG situation. This is improved to about 74.3 per cent during post-SHG situation. Out of 62.6 per cent of the respondents in pre-SHG situation, only 21.3 per cent is taking decisions by own and the rest of 41.3 per cent of respondents spending the own income by the decision of both the respondent and her husband. It is increased to 74.3 per cent totally in post-SHG situation. And out of that 35.3 per cent are having the freedom to spending their own income without asking anybody and 39 per cent of the respondents’ spending the income by the joint decision. The freedom of personal decision also increased in post-SHG situation from 21.3 to 35.3 per cent.

Similarly, there is an improvement in decision making power in taking loans and spending the loan amount from 63 per cent during pre-SHG situation to 74.4 per cent during post-SHG situation. Out of 63 per cent during pre-SHG situation only 18.7 per cent of the respondents are taking decisions alone the rest of 44.3 per cent are taking decisions jointly. While post-SHG situation 33.7 per cent is taking decisions alone and 40.7 per cent is taking decisions jointly. Alone decisions are improved from 18.7 per cent during pre-SHG situation to 33.7 per cent during post-SHG situation. Further, there is an improvement in freedom to use income for personal needs of sample respondents from 13.7 per cent during pre-SHG situation to 64 per cent during post-SHG situation.

Table-1
Indicators of Change in Empowerment in Economic Aspects of Sample Respondents

Sl.No	Indicators of Changes	Pre-SHG	Post-SHG
1.	Decision Making Power in Spending on Respondent's Own Income		
	Own	64 (21.3)	106 (35.3)
	Joint (Wife and Husband)	124 (41.3)	117 (39.0)
	Total Participation of the Respondent	188 (62.6)	223 (74.3)
2.	Decision Making Power in Taking Loans and Spending Loans		
	Own	56 (18.7)	101 (33.7)
	Joint (Wife and Husband)	133 (44.3)	122 (40.7)
	Total Participation of the Respondent	189 (63.0)	223 (74.4)
3.	Freedom to use Income for Personal Needs	41 (13.7)	192 (64)
4.	Having Bank Account	3 (1.0)	300 (100.0)
5.	Having Savings on Respondent's Name	0 (0.0)	300 (100.0)
6.	Having Land on Respondent's Name	7 (2.3)	22 (7.3)
7.	Whether they used Savings to Purchase anything for her Own Needs by the Respondents	0 (0.0)	31 (10.3)
8.	Having Borrowing Capacity of the Respondent's (At least Rs. 1000)	91 (30.3)	300 (100.0)

Source: Primary Data.

Note: figures in parenthesis are percentages.

During the pre-SHG situation, only one per cent of the respondents were having the personal bank account. It is improved to cent per cent during the post-SHG situation. Similarly, there was no respondent are hold the personal savings during pre-SHG situation. It is improved to cent per cent during post-SHG situation. Similarly, only 2.3 per cent of the respondents are hold land on their name during pre-SHG situation. It is improved to 7.3 per cent during post-SHG situation. In the pre-SHG situation there was no respondent use the savings of family to purchase anything for her personal needs while it is improved to 10.3 per cent during post-SHG situation. Further, there was only 30.3 per cent of the respondents were having the borrowing capacity of at least Rs. 1,000 and above in pre-SHG situation and it is improved to cent per cent during post-SHG situation. It is revealed that there is an incremental change in economic indicators of the women empowerment after joining in SHG. An improved economic condition gives economic power, which may be converted into political and social power. Economic independence gives social respect and social esteem.

EMPOWERMENT IN SOCIAL ASPECT

Under social empowerment, six indicators namely, sharing feelings confidently with others, gained confidence and self esteem, stand up against injustice and inequality, respectful treatment from family members, domestic violence and increased mobility are considered. The indicators of change in social empowerment of sample respondents are presented in table-2. The data reveals that only 34.3 per

cent of the respondents sharing their feelings confidently with others during pre-SHG situation. It is improved to 85 per cent during post-SHG situation. In pre-SHG situation only 27.7 per cent of the sample respondents are gained confidence and self esteem. It is improved to 81.7 per cent during post-SHG situation. Similarly, 15.7 per cent of the respondents are stand up against injustice and inequality during pre-SHG situation and it is improved to 52 per cent during post-SHG situation. Further, there is an improvement in the quality of treatment received by the respondents from their family members. About 94.6 per cent of them experienced a better treatment within the family during post-SHG situation while it is only 68.6 per cent during pre-SHG situation.

Table-2
Indicators of Change in Empowerment in Social Aspect of Sample Respondents

Sl.No	Indicators of Changes	Pre-SHG	Post-SHG
1.	Sharing Feelings Confidently with Others	103 (34.3)	255 (85.0)
2.	Gained Confidence and Self Esteem	83 (27.7)	245 (81.7)
3.	Stand up Against Injustice and Inequality	47 (15.7)	156 (52.0)
4.	Respectful Treatment from Family Members		
	High	40 (13.3)	172 (57.3)
	Medium	166 (55.3)	113 (37.3)
	Total respect receiving respondents from family	206 (68.6)	285 (94.6)
5.	Domestic Violence	73 (24.3)	45 (15.0)
6.	Increased Mobility	94 (31.3)	255 (85.0)

Source: Primary data.

Note: figures in parentages are percentages.

During the pre-SHG situation only 13.3 per cent of the respondents had received high respect from the family members and 55.3 per cent had received the medium respect. While post-SHG situation 57.3 per cent of the respondents are received higher respect and 37.3 per cent is received medium respect. It is observed that the higher respectful treatment is increased from 13.3 per cent during pre-SHG situation to 57.3 per cent during post-SHG situation.

However, with the implementation of the SHG programme domestic violence in the family came down considerably in the post-SHG situation. About 15 per cent of the respondents reported that they had been suffering from family violence as compared to 24.3 per cent during pre-SHG situation. As regards to the mobility of respondents, about 31.3 per cent of them had been coming out or moving out freely before joining SHG. However, the situation improved significantly as about 85 per cent of the sample respondents reported their improved mobility during the post-SHG situation. Improvement in the economic condition is a pre-requisite for women's emancipation from the traditional bondage and is imperative for promoting their social mobility.

EMPOWERMENT IN HEALTH ASPECT

This part discusses the SHG impact on health empowerment of the sample respondents. The SHG create health awareness among its members. The opinion of the sample respondents on the health impact are examined with the help of the health indicators like, taking the service of qualified doctor, awareness about family planning, vaccination to children, cleanliness, access to health service, sanitary facilities, Taking nutritious food and taking an insurance policy. Sample respondents are asked to express their opinion on health impact indicators. The details of indicators of change in health empowerment of sample respondents are given in table-3.

Table-3
Indicators of Change in Empowerment in Health Aspect of Sample Respondents

Sl. No	Indicators of Changes	Pre-SHG	Post-SHG
1.	Taking Service of Qualified Doctor	45 (15.0)	182 (60.7)
2.	Family Planning	59 (19.7)	192 (64.0)
3.	Vaccination	55 (18.3)	236 (78.7)
4.	Cleanliness	49 (18.1)	252 (84.0)
5.	Access to Health Service	54 (18.0)	252 (84.0)
6.	Sanitary facilities	48 (16.0)	251 (83.7)
7.	Taking Nutritious Food	21 (7.0)	244 (81.3)
8.	Take Insurance Policy	3 (1.0)	163 (54.3)

Source: Primary data.

Note: figures in parenthesis are percentages.

The table-3 reveals that only 15 per cent of the respondents taking the service of qualified doctor during pre-SHG situation. It is improved to 60.7 per cent during post-SHG situation. It is observed that only 19.7 per cent of the respondents have awareness and implemented the family planning during pre-SHG situation and it is improved to 64 per cent during post-SHG situation. Similarly, 18.3 per cent took vaccination to their children during pre-SHG situation. It is improved to 78.7 per cent after joining in SHG. 18.1 per cent of the respondents followed and aware of importance of cleanliness in the health context during pre-SHG situation. It is improved to 84 per cent during post-SHG situation.

Further, only 18 per cent had awareness about access to health services during pre-SHG situation while it is improved to 84 per cent during post-SHG situation. During pre-SHG situation only 16 per cent of the respondents possessed the sanitary facilities. It is improved to 83.7 per cent after joining in SHG. Only 7 per cent of the sample respondents were takes nutritious food during pre-SHG situation. It is improved to 81.3 per cent during post-SHG situation. Further, only one per cent of the respondents had the insurance policy during pre-SHG situation while it is increased to 54.3 per cent during post-SHG situation.

EMPOWERMENT IN EDUCATIONALASPECT

SHGs are educated its group members to strengthen the members' knowledge and improve their awareness. The education impact of SHG on sample respondents includes the indicators like Learning, Speaking, Reading and Writing (LSRW skills), learn reasoning and questioning and visiting the schools of their own children. The table-4 is represented about the details of indicators of change in educational empowerment of the sample SHG respondents.

It is observed that from the table-4 only 2 per cent of the respondents were learnt the reading and writing during pre-SHG situation. It is improved to 16.7 per cent during post-SHG situation. Only 5.3 per cent of the respondents learned reasoning and questioning during pre-SHG situation. It is improved to 45 per cent during post-SHG situation. Further, 10.3 per cent of the respondents had visited the schools of their children during pre-SHG situation. It is improved to 38.7 per cent during post-SHG situation.

Table-4
Indicators of Change in Empowerment in Educational Aspect of Sample Respondents

Sl.No	Indicators of Changes	Pre-SHG	Post-SHG
1.	Communication Skills (LSRW Skills)	6 (2.0)	50 (16.7)
2.	Learn Reasoning and Questioning	16 (5.3)	135 (45.0)
3.	Visit the School of Children	31 (10.3)	116 (38.7)

Source: Primary data.

Note: figures in parenthesis are percentages.

EMPOWERMENT IN KNOWLEDGE ASPECT

This part portrays the opinions of the sample respondents on knowledge impact. The SHG provides scope for the improvement of the knowledge and awareness of its members. The knowledge impact constitutes usage of technical appliances like cell phones, operating computer and electric kitchen appliances etc., learning technical skills like computer language, driving, operating machines, tailoring and painting etc., awareness about women rights and acts, awareness of reservation of Gram Panchayat seats for women and reservation of Gram Panchayat seats for SC and ST women, habit of reading news papers and habit of watching TV.

Table-5 gives the information regarding the incremental change in knowledge indicators of the sample women respondents. It is found that only 4.7 per cent of the respondents used the technical appliances during pre-SHG situation. It is increased to 57 per cent during post-SHG situation. During pre-SHG situation no one had any kind of technical skill. But it is increased to 30 per cent during post-SHG situation. Further, only 8.1 per cent of the respondents had awareness about the women rights and acts during pre-SHG situation. It is improved to 37.3 per cent during post-SHG situation.

Table-5

Indicators of Change in Empowerment in Knowledge Aspect of Sample Respondents

Sl.No	Indicators of Changes	Pre-SHG	Post-SHG
1.	Usage of Technical Appliances	14 (4.7)	171 (57.0)
2.	Learn Technical Skills	0 (0.0)	90 (30.0)
3.	Awareness about Women Rights and Acts	19 (8.1)	113 (37.3)
4.	Awareness about Reservation of Gram Panchayat Seats for Women	14 (4.7)	149 (49.7)
5.	Awareness about Reservation of Gram Panchayat Seats for SC and ST Women	12 (4.0)	142 (47.3)
6.	Habit of Read News Papers	17 (5.7)	152 (50.7)
7.	Habit of Watching Television	76 (25.3)	254 (84.7)

Source: Primary data.

Note: figures in parenthesis are percentages.

It is observed that 4.7 per cent of the respondents were known about reservation of Gram Panchayat seats for women during pre-SHG situation. It is improved to 49.7 per cent during post-SHG situation. Similarly, 4 per cent of the respondents were aware about the SC and ST women reservation in Gram Panchayat seats during pre-SHG situation. It is improved to 47.3 per cent during post-SHG situation. Hence, only 5.7 per cent of the respondents during pre-SHG situation had the habit of reading news papers and it is improved to 50.7 per cent during post-SHG situation. During pre-SHG situation 25.3 per cent had the habit of watching TV and it is improved to 84.7 per cent during post-SHG situation.

EMPOWERMENT IN POLITICAL ASPECT

Under this political empowerment, five indicators are included like utilization of vote, who take decision about the respondents vote on whom to vote, participation of respondents in political meetings, contested in elections and participate in other social activities like canvass the cleanliness, vaccination, polio drops, spread the awareness about HIV aids, diseases and ban the liquor in the villages, etc. Economic independence moulds the respondents towards political aspects.

Table-6

Indicators of Change in Empowerment in Political Aspects of Sample Respondents

Sl.No	Indicators of Changes	Pre-SHG	Post-SHG
1.	Utilization of Vote	291 (97.0)	294 (98.0)
2.	Who Decides the Respondent's Vote on whom to Vote		
	Own	112 (37.3)	155 (51.7)
	Both (wife and Husband)	88 (29.3)	55 (18.3)
	Total choice of the Respondent in her vote	200 (66.6)	210 (70.0)
3.	Participation in Political Meetings	32 (10.7)	47 (15.7)
4.	Contested in Elections	2 (0.7)	5 (1.7)
5.	Participate in other Social Activities	0 (0.0)	46 (15.3)

Source: Primary data.

Note: figures in parenthesis are percentages.

The indicators of change in political empowerment of sample respondents are presented in the table-6. It shows that during pre-SHG situation 97 per cent of the respondents had utilized their right to vote in elections. While there is slight improvement in per cent that is 98 per cent of the respondents are utilized their right during post-SHG situation. Further, it was only 37.3 per cent of the respondents had the choice to own decision about her vote to whom to vote during pre-SHG situation. It is increased to 51.7 per cent during post-SHG situation. It shows the SHG impact on the freedom to vote of its respondents in a significant way. And 29.3 per cent of the respondents used their vote based on the joint decision of her personal and her husband during post-SHG situation. It is decreased in post-SHG situation to 18.3 per cent and it shows the increase in the importance of own decision in the place of joint decision.

Totally 66.6 per cent of the respondents had the choice to decide her vote on the basis of own and joint decision during pre-SHG situation. It is improved to 70 per cent during post-SHG situation. Only 10.7 per cent are participated in political meetings during pre-SHG situation while it is increased to 15.7 per cent during post-SHG situation. It is observed that 0.7 per cent contested in elections during pre-SHG situation. It is improved that to 1.7 per cent during post-SHG situation. Further, 15.3 per cent are participated in other social activities during post-SHG situation and during pre-SHG situation there was none to participate in social activities.

CONCLUSION

By applying the methodological framework to estimate the impact of SHG programme on women empowerment revealed that the SHG programme did contribute to the significant change in economic, social, health and knowledge empowerment perspectives of the sample respondents. But there was very less significant change in the educational and political empowerment of women through SHG programme

SUGGESTIONS

Based on the conclusions drawn from the study area, the following suggestions could be offered to improve the functioning of SHG programme:

1. Education is an essential factor to empower women. Therefore, Government should take steps to educate women through SHGs about their rights, legal rules, laws in favour of women in the constitutional amendments and logical reasoning in the place of already existed just can sign, read and write. This must be made available to the women to mainstream women into economic development.
2. Efforts should be made to increase the regular participation of SHG members in group activities, since this sort of exercise will create more awareness and empowerment among them.
3. Undertake adequate research studies to examine individual and cultural barriers, to understand the psychology of rural women. Such findings would help make the promotional programmes more realistic.

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