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WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN CHITTOOR DISTRICT OF ANDHRA PRADESH

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ABSTRACT

The intervention of Micro Finance has brought tremendous changes in the life of woman at the grass root level. The Self Help Groups (SHGs) are the instrumental in empowering rural women with affordable banking, insurance and entrepreneurial approaches. The SHGs have greater vision for the well-being and empowerment of woman towards overall human development because of she has contributing half of the world's population by virtue of an accident of birth, perform two-third of the world's work, receives one-tenth of income and owns less than one-hundredth of property (UN Commission on status of Woman). The women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have



empowered them at various levels not only as individuals but also as members of the family and the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is Self Help Group (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present study focused on socio-economic conditions of SHGs members and impact of self-help groups on

women empowerment in Chittoor District of Andhra Pradesh. The two research questions (hypothesis) that are (I) Micro Finance creates Women Empowerment and (II) The SHGs are the best econometric tool for poverty alleviation and employment generation. Based on the analysis of women empowerment through self-help groups in Chittoor district, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Chittoor District of Andhra Pradesh.

KEYWORDS: Self Help Groups, insurance and entrepreneurial approaches.

INTRODUCTION:

The India is facing the socio-economic problems from several decades. It is considered as largest democratic country in the World, the country for youth, poverty, unemployment, abundant natural resources, rural, etc. The ruling Governments are struggling to destruct the vicious poverty circle and create guaranteed employment for all talents and needy people through their party manifestos. This will be achieved with respective measures like implementing policies, decentralization of administrative channel, and care for young talents and concentric on rural folk. This has lead time to reach the targeted goals with cent percent and sometime, it has loosed the objectives during plan

periods. It is notified that the contribution of women is highly appreciated. India woman has strong vision that she can rule the state and/or she can become the cause for collapse of the state. However, she has brilliant skill to achieve the task in successful manner without any hurdles. Woman, in India, is considered as *Matru Devo Bhava* and has equal respect of God and the famous statements *Karyesu Dasi*, *Karunesu Manthri*, *Shayaneshu Rambha*, *Bhojyesu Mata* are the clear evidence for woman's dignity and respect from all generations and religions. On the other side, the group is being neglected due to gender issues, nature of work etc. by means of religions ways and customs even though, they have skill, talent, and suited personality but have been limited to only four walls of a home. Hence, she has brought under the tactical issues to bunch her all talents in a religious basket. This had led the minimal of economy progress during plan periods and some plans are brought to empower the women but they have ends without any fruitful results. But, in the present days, they have well organized and become necessary to the economy. Therefore, woman can lead her life without depending upon others, especially on men, and showcase her all tasks in the field.

The present generation having mindset those women also have equal respect and dignity as men and even though, in somewhere the women harassment cases are going hand by hand. This creates the issue of their Empowerment and Freedom. The Federal Government has intension to empower their groups with policy measure and constitutional support. Now, they are empowered and have shown all successful results as *They Can*, They have utilized these rights through formation of groups, making federation/commissions at administrative level and having percentage of quota to participate in political picture. These all issues are the part to show her empowerment level. The efforts of Governmental and Non-Governmental setups like NABARD, RBI, GOI etc. are highly appreciated in empowering the women through Self Help Groups (SHGs). This has resulted the level of participation of women is increasing day by day due to increments in literacy rate, wider opportunity for woman, necessity of woman in solving home related aspects, reduction in gender discrimination, Government schemes towards woman, etc.

The Self Help Groups (SHGs) are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. The SHGs comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment¹. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental Organizations by Government agencies. The SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. The SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. Now most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. The Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is Self Help Group (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

The SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The Self-help Groups provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting

democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual members management capacity. The SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life.

SIGNIFICANCE OF THE STUDY

As we know that the Women groups have become empowered in all cases. The question is that (I) Whether they are utilizing legalized empowerment right or not? (II) What are the barriers that have developed in exercising their legal right? (III) Whether the Government has provided all amenities for their prosperous development or not? (IV) How they are exercising their rights in the male dominated society? (V) What are the religious traditions and customs that have bound their growing talent and skill? This study elaborates the importance and performance of Self Help Groups (SHGs) in women empowerment. In the sample area, the operations of SHGs are in a negligible manner and the members are not having awareness about the Government schemes and policies towards women empowerment. The creation of awareness towards Bank Linkages and Entrepreneurial activities is the main intension of the present study. This will certainly bring the changes in current activities and future aspirations in their rural area.

OBJECTIVE OF THE STUDY

The following are the objectives that have been enacted for the present study:

- + Impact of Self Help Groups on Women Empowerment in Chittoor District of Andhra Pradesh.
- + To study the level of women empowerment, to analyze the contribution of SHGs towards women empowerment, to investigate the impact of SHGs in the sample area.

RESEARCH METHODOLOGY

The present study is empirical in nature and mainly based on primary data. The main sources of secondary data and pertinent literature include published and documented sources.

For the purpose of present study, 150 women sample from Chittoor District are selected. Of this, the three mandal (Irala, vadamalapeta, Rompiherla) six villages are Pulluru, Kothapalli, Ramasamudram, S.V. Puram, Ganugachinta, Motumallela were selected for this study, 25 samples from each village for this study. The sample respondents are selected mostly by adhering to the simple random sampling. In this study primary data were collected from directly respondents by pre-designed questionnaire. The simple percentages, averages and other relevant statistical techniques were adopted.

DATA ANALYSIS AND INTERPRETATION

The data are analyzed in the following lines. The Profile of the sample respondents in Chittoor district are presented in Table-I.

Table-I
Profile of the Sample SHGs Members in Chittoor District of Andhra Pradesh

AGE GROUP		EDUCATIONAL STATUS			SOCIAL STATUS		
Age level	Frequency	Education	Frequency		Social Status	Frequency	
0-25	22(14.66)	Illiterate	15(10)		OC	24(16)	
25-35	48(32)	Primary	49(32.66)		BC	78(52)	
35-45	64(42.66)	Secondary	81(54)		SC	36(24)	
Above 55	16(10.66)	Higher	5(3.33)		ST	12(8)	
TOTAL	150(100)	TOTAL	150(100)		TOTAL	150(100)	
OCCUPATIONAL LEVEL		INCOME			SAVINGS		
Occupation	Frequency	Income (Rs..)	Before	After	Savings (Rs..)	Before	After
Agriculture	66(44)	Less than 2500	18(12)	5(3.33)	Less than 500	112(74.66)	23(15.33)
Caste based	24(16)	2500-5000	77(51.33)	29(19.33)	500-1000	28(18.66)	76(50.66)
House Wife	28(18.66)	5000-7500	43(28.66)	88(58.66)	1000-1500	8(5.33)	39(26)
Self-employment	24(16)	7500-10000	12(8)	26(17.33)	1500-2000	-	12(8)
Others	8(5.33)	Above 10000	-	2(1.33)	Above 2000	-	-
TOTAL	150(100)	TOTAL	150(100)	150(100)	TOTAL	150(100)	150(100)

Source: Field Data

From the Table-I shows the distribution of sample respondents by age. It is found that 32% of the respondents are in the age of 25 to 35 years followed by 42.66% respondents are in the age of 35-45 years, 14.66% respondents are in the age of less than 25 years and 10.66% in the above 55 years. The majority of women in SHG are found to be relatively between 25-45 years. The distribution of sample respondents by their education observed that 10% of respondents are illiterates, 32.66% with primary education, 54% with above secondary education, 3.33% with higher education. The distribution of sample respondents their social status revealed that 52% of the respondents are drawn from backward caste followed by 24% scheduled caste, 16% socially advanced castes and 8% from scheduled tribes. Thus, most of the respondents are drawn from socially downtrodden communities. The distribution of sample respondents by their occupation is observed that 44% of respondents are involved in agriculture followed by 16% are involved in caste based services, 18.66% are involved house wives, 16% per cent are involved self-employment and 5.33% are involved in other sources. Thus, the occupations of the most of the respondents are agriculture. The distribution of sample respondents by monthly income observed that before joining in SHGs, 12% of respondents were got less than Rs.2500 followed by 51.33% of respondents got between Rs.2500 to Rs.5000, 28.66% of respondents got between Rs.5000 to Rs.7500 and 8% of respondents got between Rs.7500 to Rs.10,000. After joining in SHGs, 3.33% of respondents are getting monthly income between below Rs.2500, followed by 19.33% of respondents are getting less than Rs.2500 to Rs.5,000, 58.66% of respondents are getting between Rs.5000 to Rs.10,000 and 1.33% of respondents are getting above Rs.10,000. Thus the most of the respondents increased their income for month. The distribution of sample respondents by monthly savings observed that before joining in SHGs, 74.66% of respondents were got less than Rs.500 followed by 18.66% of respondents got between Rs.500 to Rs.1000 and 5.33% of respondents got between Rs.1000 to Rs.1500. After joining in SHGs, 15.33% of respondents are getting monthly savings between below Rs.500, followed by 50.66% of respondents are getting less than Rs. 500 to Rs.1000, 26% of respondents are getting between Rs.1000 to Rs.1500 and 8% of respondents are getting between Rs.1500 to Rs.2000 in the study area. The impact of life of the sample SHGs members in Chittoor District of Andhra Pradesh are presented in Table-II.

Table-II
Impact of Life of the Sample SHGs Members in Chittoor District of Andhra Pradesh

Reasons for Joining in Self Help Groups		Investment for Growing Money		Communication Skill	
Reasons	Frequency	Effects	Frequency	Skills	Frequency
for Family Support	54(36)	Yes	131(87.33)	Increased	85(56.66)
For increase Saving	35(23.33)	No	19(12.66)	Constant	65(43.33)
For getting loan for business	18(12)	Total	150(100)	Total	150(100)
for other purpose	28(18.66)				
	15(10)				
Total	150(100)				
Decision Making of Respondents		Self Confidence		Problem Solving Ability	
Decisions	Frequency	Confidence	Frequency	Problems	Frequency
Strongly Agree	108(72)	Strongly Agree	139(92.66)	Strongly Agree	126(84)
Agree	42(28)	Agree	11(7.33)	Agree	24(16)
Total	150(100)	Total	150(100)	Total	150(100)
Improvement in Economic Status		Improvement in Quality Life		Participation in Social Function	
Economic status	Frequency	Quality of Life	Frequency	Social Function	Frequency
Strongly Agree	136(90.66)	Strongly Agree	133(88.66)	Strongly Agree	129(86)
Agree	14(9.33)	Agree	17(11.33)	Agree	21(14)
Total	150(100)	Total	150(100)	Total	150(100)

Source: Field Data

From the Table-II refers to the distribution of sample respondents by reason for joining in self-help groups. It is observed that 36% of respondents for family support followed by 12% of respondents are for getting loans, 18.66% of respondents are for business purpose, 23.33% of respondents are for increasing savings and 10% of respondents are for other purpose. Thus, the most of the respondents said that for family support in the study area. The distribution of sample respondents by investment for growing money in future, the observed that 87.33% of respondents are investing for growing money and 12.66% of respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields. The sample respondents by communication skills observed that 56.66% of respondents are increased their communication skill with the others, they will communicate with their Mandal level officers and 43.33% of respondents are not increased their communication skill with their officers. The members have shown the empowered sign that in decision making (72%), self-confidence (92.66%), problem solving (84%), improvement in economic status (90.66%), quality of life (88.66%) and delegation in social functions/activities (86%). Therefore, it is traced that the members should increase the level in case of participation in social activities which would be more benefit and best tool to access power to empower themselves. It has found that many families have facing some financing problem which given the meager effect on improvement in quality of life.

The SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. The women empowerment through SHGs in Chittoor District in Andhra Pradesh. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh. The present study reveals that the SHG members have empowered through microfinance activities. However, this can be traced in the tables that the level of participation and the status of the members in the family and society are increasing day by day. They have accessed information regarding the SHG activities and empowerment from peer groups like neighbors, women welfare department,

banks and local governing bodies. These are have activity involved in the development of women

status and their overall efforts towards bring them into the mainstream of the nation in order to build the prosperous and competitive nation by extending financial services through Microfinance Institutions and Banks. They are engaged themselves in self-employment activities like papad making, pickles making, dairy activities, agricultural activities etc. This has enhanced the improvement in their quality and standard life. Finally, one can conclude with this study is that Micro Finance is the best tool for empowering women and which can be synergetic if exercised through Self Help Groups and also resulted in eradication of poverty and family problems which in turn to achievement of Millennium Development Goals (MDGs).

SUGGESTIONS

- + The members should maintain the discipline in the meetings as one of the prime personality development.
- + The regular cooperation from their husband and his family is expected at all stages to make them empower and finally achieve the fruitfulness of SHG programme.
- + The members should start formal banking services by involving and taking together of other colleagues. In this regard, the concerned authorities should involve in creating awareness among them.
- + They should access some education from evening schools and adult education centers working in their villages.
- + They should undertake more and more entrepreneurial activities in large in order to avail the socioeconomic benefits.
- + They should involve in social campaigns and other such programmes organized by Government and which creates social outreach in them.
- + They should show the involvement in getting some other benefits offered by the Governments other than their SHG activities.

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