



Women's economic development is Important Forkey Role of Our Andhra Pradesh Economy: A Case Study of Guntur Distict

Swaroop Rani Matha

Research Scholar, Dept. of Economics, Acharya Nagarjuna University, Guntur-522 510.

T.Himaradhika

Research Scholar, Dept. of Economics, Acharya Nagarjuna University, Guntur-522 510.

Devarapalli Padma

Department of Economics, Acharya Nagarjuna University, Nagarjuna Nagar, Guntur-522 510.

ABSTRACT

The development of the country is possible only if women folk are also developed. It has been observed that the social, economic and political status of women in rural areas remains very low. Recently, microfinance programme has been introduced for poor of the society targeting especially the women. This study assesses the impact of microfinance on poverty, employment and empowerment of women in rural areas of Punjab. Impact has been measured by comparing the participants of the programme with the non-participants. The comparison is based on the primary data collected from field through an especially prepared schedule. A comparison of programme participants and non-participants shows that microfinance programmes have increased the individual and household incomes of the participants along with reduction in income inequalities. It has escaped them from financial vulnerability and has reduced their level of poverty. A multiple regression technique is applied to find out the determinants of poverty. The study reveals that microfinance programme has been successful in diversifying the economic activities in rural areas. The increase in the engagement of participants in the economic activities has increased their level of employment. The results of the study also show that microfinance programme has empowered women economically, socially, psychologically and politically. It is also found that the mature group participants are more empowered as compared to the young and middle age group participants. For measuring women empowerment a Composite Empowerment Index is constructed with the help of 21 indicators.

KEYWORDS : Microfinance; Self Help Group; Women Empowerment; Income; Poverty; Employment

Introduction

Empowerment means in the arena of personal development, empowerment forms an apogee of many a system of self-realisation or of identity (re-)formation. Realising the solipsistic impracticality of everyone anarchistically attempting to exercise power over everyone else, empowerment advocates have adopted the word "empowerment" to offer the attractions of such power, but they generally constrain its individual exercise to potentiality and to feel-good uses within the individual psyche. The concept of personal development is seen as important by many employers, with emphasis placed on continuous learning, increased self-awareness and emotional intelligence. Empowerment is ultimately driven by the individual's belief in their capability to influence events. Empowerment can be attained through one or many ways. An important factor in the discovery and application of the human "self empowerment" lies within the tools used to unveil the truth. It has been suggested that Yoga is one such tool that can be used for more than the obvious physical benefits. When Yoga is practiced consistently the mind / body connection is apparent. Through this connection, the individual finds him or herself with a stronger sense of self and the ability to change areas where bad habits rule, negative emotions run rampant, even controlling addictions through understanding them for what they are. What can be more empowering than gaining control over self.

Empowerment is the process of enabling or authorizing individual to think, take action and control work in an autonomous way. It is the process by which one can gain control over one's destiny and the circumstances of one's lives. Empowerment includes control over resources (physical, human, intellectual and financial) and over ideology (beliefs, values and attitudes). (Baltiwal, 1994). It is not merely a feel of greater extrinsic control, but also grows intrinsic capacity, greater self-confidence and an internal transformation of one's consciousness that enables one to overcome external barriers to accessing resources or changing traditional ideology (Pinto, 2001).

Empowerment of women through DWCRA/SHG approach

Women's empowerment is used to alleviate poverty and other socio-economic issues. Self-Help movement through thrift and savings has been taken of as a mass movement under the government program of development of women and children in the Rural Areas (DWCRA), some of the State Governments assisted these self-help groups by providing revolving fund and helping them in micro-enterprise activities. DWCRA program of self-help groups helped the women to earn additional income. With improvement in economic status, there is enhancement in social status as well. These women show increased awareness of family welfare, promote their children's nutritional and educational status, shows concern about environment and health, issues of sanitation and drinking water. Thus mobilizing the poor women in rural areas for self-help group formation either State Government assisted SHGs or SHGs assisted by Non-Government Organization is an effort toward participation of women in poverty alleviation and subsequently increases their awareness towards various social problems. Building the common corpus is the first step toward empowerment of women. The Report of the Independent South Commission on Poverty Alleviation (1992), stated that when poor participate as subjects and not as objects of the development process, it is possible to generate growth, human development and equity, individually the poor women would not be able to overcome obstacles in their struggle for survival, security and self-respect, which they could do through collective action. The support mechanisms like government and non-government organizations provide the poor women a partnership. The poor collectively can start income generation activities with their own resources to achieve self-reliance with the support of this organization. Thus, starting from the socio-economic base the poor women show increasing awareness, cooperation, self-reliance, self-management and move towards social consciousness, empowerment and self-respect. The emancipation of the Dalit women from economic and social bondage enables to become more productive. The establishment of a self-reliant activity will mutually reinforce the process of promoting positive attitudes and values.

Sen (1999) Empowerment is an expansion in individual's agency i.e. expansion in one's ability to act and bring about change, whose achievement can be judged in terms of her own values and objectives.

Charmes & Wieringa 2003, Women's empowerment can be seen as a process in which the following elements will be considered: awareness/consciousness, choice/alternatives, resources, voice, agency and participation. This dimension of women's empowerment is linked to enhancing women's ability to make choices over the areas in their lives that matter to them, both the strategic life choices that Kabeer (1999) discusses and to choices related to daily life.

Kishor (2008), Empowerment has come to denote women's increased control over their own lives, bodies, and Environments. In discussions of women's empowerment, emphasis is often placed on women's decision-making roles, their economic self-reliance, and their legal rights to equal treatment, inheritance and protection against all forms of discrimination, in addition to the elimination of barriers to access such resources as education and information

Objectives of the my paper

- To examine the impact of empowerment on income, income inequality and Poverty alleviation among the participant households.
- To study the impact of microfinance in generating employment opportunities.

Results and Discussions

Table-1 Percentage of women age 15-49 who are literate by residence Rural and Urban in Guntur District

Area	Literate % in Women
Urban	75%
Rural	46%

Source: Primary Data

Above table shows that literacy is much higher in urban areas than in rural areas. Notably, the differential by residence for women is much greater than for men (29 percentage points for women 16) and the gender disparity in literacy is also much greater in rural than in urban areas. Nonetheless, even in urban areas, one-fourth of women are not literate.

Table-2 Percentage of women age between 15-49 literate by wealth quintile in Guntur District

Size	Percentage of Rate
Lowest	19%
Second	35%
Middle	50%
Fourth	71%
Highest	90%

Source: Primary Data

Above table-2 shows great disparity in literacy by wealth, especially for women. In the lowest wealth quintile, only 19% of women are literate, compared with 47% of men. However, literacy increases sharply with wealth and the increase for women is greater than for men. Consequently, the gender differential in literacy narrows rapidly with wealth, so that in the highest wealth quintile, 90% of women are literate, compared with 97% of men.

Table-3 Occupational distribution of employed women by marital status in Guntur District

Category	Married	Divorced	Widowed	Never Married	Total
Managerial	5.3%	4.7%	4.5%	12.2%	6.5%
Clerical	1.4%	2.3%	2.4%	3.5%	1.8%
Sales	3.7%	5.4%	5.2%	3.2%	3.7%
Services	6.3%	17.8%	14.5%	5.4%	6.8%
Skilled and unskilled labour	19.7%	29.0%	25.2%	30.8%	22.1%
Agriculture	63.5%	40.7%	48.0%	44.3%	58.8%

Source: Primary Data

In above table keeping with the predominantly rural nature of the Indian economy and the low average educational level of women, most women who work are employed in agriculture. There is, however, great variation by marital status in the proportions of employed women age 15-49 employed in agriculture: 64% of currently married employed women work in agriculture, compared with 41% of divorced, separated, and deserted employed women and 44% of nevermarried employed women. The proportion of employed women working in professional, technical, or managerial occupations is highest, at 12%, for never married women and is about 5% for all categories of never-married women. The second highest occupational category for women is skilled and unskilled labour, which accounts for 20% of currently married women's employment and 31% of never-married women's employment.

Table-4 Participation of working status of Women in Guntur District

Category	Urban	Rural
Primary Sector	81%	81%
Secondary Sector	70%	40%

Source: Primary Data

Above table show also lead to similar conclusions. Gender disparities are much greater in rural areas and at the Primary Sector level; and age-inappropriate working status attendance is more common at the secondary sector level than at the primary sector level for girls.

Conclusion

The concept of empowerment of women means psychological sense of personal control in the persons, domestic, social and political realms. It is a process by which one is authorized to think, act and control resources in an autonomous way. The most critical component of women's empowerment is found to be education. It leads to improved economic growth, low fertility rate, health and sanitation and an awareness of factors that disempowered women. Work participation rate and political participation also grows in women's education. The expansion of the market economy and industrialization and globalization brought increased inequalities, resulting in loss of livelihoods, erosion of natural resources and with it decreased women's access to water, fuel, fodder and traditional survival resources. It also brought new forms of exploitation-displacement, tourism, sex trade and retrenchment to mention a few. Women are being pushed into less productive sectors. Increased pressure on rural resources accelerated migration to urban areas in search of livelihood. People from backward regions, tribal communities, disadvantaged castes and the displaced communities were being pushed against the wall. Women in such countries shouldered the brunt and this phenomenon was labeled, feminization of poverty.

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