



## Impact of Self- Help Groups on Empowerment of Rural Women-A Case Study In Guntur District of Andhara Pradesh

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### ABSTRACT

*The women constitutes half the world's population, perform nearly two third of work hours*

*and earn one tenth of the world's income but own less than one hundredth percent of the world's property. Self-sacrifice and self-denial add to their nobility and fortitude and yet they have been subjected to all inequalities, indignities, inequality and discrimination. They are customarily expected to confine themselves to house hold environs and play a passive role as daughters, daughters-in-law, wives and mothers. They are typically considered as weaker than men. This attitude has constrained their mobility and consequently lack of opportunities for development of their personalities. Women belonging to underprivileged and poorer section, irrespective of their social stratum or region, are by themselves, in no position to unravel their problems. They are subject to discrimination and exploitation and occupy a lower status in domestic political and economic scenario. Women, particularly in rural areas have proportionately least possessions, skills, education, social status, leadership qualities and capabilities for mobilization which determines the degree of decision making and power.*

*This aim of this paper is to highlight the impact of self help groups on rural women in Andhra Pradesh particularly in Guntur district. The study is to assess the economic, social and political empowerment that has been achieved by the sample respondents after joining SHGs across sample villages and to analyze the problem faced by the sample SHGs across sample villages.*

**KEYWORDS :** Women development, opportunities, skills,

### Introduction

Women's lack of empowerment is believed to be an important factor for this situation and hence they require social and economic protection. Therefore, they need to be empowered economically, socially and politically. In recent years, the traditional roles of women have undergone some changes due to economic needs and efforts were made to bring visibility and mainstream women's contribution to the overall growth and development of the society. The women empowerment equitable access to resources, power and decision making are essential to gender equality and this is a critical determinant of economic well being, social status and political power. There is also a need to dismantle gender stereo-types, negative culture values, oppressive practices and other hindrances that stand in the way of women empowerment. It is important and necessary to make women empowered in taking decision to enable them to be in the central part of development process. Empowerment enables women to define their attitudes, values and behavior in relation to their own real interests. They will have autonomy because they claim their freedom from existing male hierarchies. It will enable women to maintain equal mindedness, rather than act out roles that merely confront and challenge male dominance. Empowered women will use their talents to live fulfilling lives. They maintain their strength in the presence of pressures of family, religion, and work, and they contribute towards the empowerment of all women. Empowered women define their values and formulate their beliefs themselves. They strengthen themselves through other women's support and sustain their own moral visions. Their actions flow from their own distinctive ideals. Empowered women can be found in all social groups and all societies.

### OBJECTIVE

The objective of my paper is to highlight the impact of self help groups on rural women in Andhra Pradesh particularly in Guntur district. The study is-

1. To assess the economic, social and political empowerment that has been achieved by the sample respondents after joining SHGs across sample villages.
2. To analyze the problem faced by the sample SHGs across sample villages.

### Methodology

The paper is based on primary and secondary data. Multi-stage random sample method is used for the present study. Guntur district is purposively chosen for the present study. The data is sourced from directorate of Economics and statistics publication to arrive at the trend in area.

### A SHIFT IN VIEWING THE WOMENS PROBLEM

Women, in fact, contribute more than half of the wealth of nations and they are denied economic, social and legal rights and privileges that such a contributions often entitles to men also. The Beijing meet and subsequent meets emphasized a great hope, which will take equity. There has been a perceptible shift from viewing women as target of welfare policies to treat them as critical agent for development. Now the emphasis has shifted from development to empowerment. Undoubtedly, human development and people's participation go hand in hand.

Agents of women empowerment can be broadly classified into two types external motivation agents and self motivation agents. The external agents are government/ semi-government agents and non-government organization. The external agents empower women through legislation, policy, special programmers and positive discrimination for women. Self motivation agents include self-help groups and thrift and credit groups.

As discussed above, the external agents are government/semi-government agents and non-government organization. These agents empower women through legislation, policy and special programmers for the women. The government of India has created effective institutional frameworks to strengthen the movement for women empowerment after independence. Several programmers and remedial measures are taken up to development uplift women.

The government has introduced several initiatives in this direction by introducing various programs. The emphasis of these of these programmers is on the economic betterment of women by providing them employment and income generating assets' he prominent poverty eradication programme for training of Rural Youth and Self-Employment (TRYSEM) National Rural Employment Programmer (N-REP) and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) etc.

### Self -Help Groups In Andhra Pradesh.

Several development agencies have promoted and inspired formation of diverse kinds of thrift and credit groups in Andhra Pradesh to channelize the various poverty alleviation and social development programmers. These groups vary widely in terms of their memberships, size, decision-making process methods of groups action etc. Several banking and voluntary organization with thrift and credit activities have synthesized with Self Help Groups-Bank linkage program me.

District Administration in Andhra Pradesh is promoting thrift and credit groups under DWCR Program me and present (SGSY) Swarna-

Jayanthi Gram SwarozgarYojana UNDP Project for institutional development at grass roots for poverty alleviation is being implemented in three districts Anantapur, Mahabubnagar and Kurnool which envisages use of thrift and credit groups promoted as a conduit for channelizing their health, nutrition education and other development programmers under the approach referred to as community based convergent services.

**Women Empowerment Through Self-Help Groups**

Self-help groups emerge as an important strategy for empowering women and alleviating poverty. SHG is 'people's scheme' and its organization is significant step towards empowering women. A Self-help Group is a voluntary groups, formed to attain some common goals, most of its members have similar social identity, heritage, caste or traditional occupational and come together for a common cause and manage resources for the benefit of the group's members. The process of organizing women into SHGs started during the Ninth plan to provide them permanent for articulating their needs and contributing their perspective to development, has made tremendous progress as it brought into action more than a million SGS all over the country. The distinguishing feature of the SHGs is creating social and economic awareness among the members. The social awareness enables the members to lead their lives in a sound hygienic environment and pursue a better living. Every member of the SHGs has felt the need for more involvement in economic activities.

The following table shows the empowerment of women in the sample villages in the sample areas of Guntur, Tenali, Narasaraopet.

**Table Showing Sample Villages In The Sample Area**

| Revenue division | Mandal       | No. Of sample village |
|------------------|--------------|-----------------------|
| Guntur           | Guntur       | 3                     |
| Tenali           | Tenali       | 3                     |
| Narasaraopet     | Narasaraopet | 3                     |
| Total            | 3            | 9                     |

The study can be used both primary and secondary data. Primary data will be collected from the 500 sample respondents using pre-tested questionnaire. Secondary data will be collected books, journals, and internet and from various reports such as reports of NABARD, National Institute of Rural Development (NIRD), BASIS, Department for International Development (DFID) Department of Women Empowerment & Self Employment (we&se) District Rural Development Authorities (DRDAs) various Census reports, statistical Abstract of Andhra Pradesh. Primary data can be processed with SPSS software. Substantial part of the project report will be based on tabular analysis. Percentages and men are used to be analyzing for the data.

**Conclusion**

This is one of the first studies bridging the efforts of self- help groups to empower women with example of how its efforts can effectively address many current issues for women in Andhra Pradesh. It can be concluded that SHGs are an effective model to empower women economically, socially and politically throughout this region of Andhra Pradesh. Women's economic empowerment is most effective and sustainable when addressing different issues of women in this region face. Considering the vast number of poor, discriminated and under privileged women and the need of financial services, there is tremendous scope for micro financing through women SGHs in India. In order to achieve the objective of poverty eradication, every person should have access to credit for starting small economic activities based on local resources. Confidence built up by SHGs helps women members to fight against injustice and secure their right. Though I have concluded my findings regarding self -help group, as stated previously, the main limitation to my research, and also the most significant in regards to collecting data, was the fact that I had to rely on secondary sources. Since I had to solely depend on using previous literature while merging my own previous experience and observation while living in Cameroon. This is also a substantial limitation in that there is very little research regarding self half groups. This made collecting sources very difficult and had an effect on my overall findings and conclusion.

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