



ORIGINAL RESEARCH PAPER

Political Science

ECONOMIC EMPOERMENT OF WOMEN OF SELF-HELP GROUPS IN CHITTOOR DISTRICT, ANDHRA PRADESH

KEY WORDS:

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ABSTRACT

Women and children who represent 67.7 per cent of the country's total population should constitute the most important target groups in the present-day context of developmental planning. Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organising at the national and global level.

INTRODUCTION

In fact time has come when women empowerment in world should be considered something more than the usual activities involved with providing small scale project loans to women or which supports small-scale business activities to help women acquire money and the imagined power of money. This change in thinking is necessary because the hard fact is that money cannot act as a magic wand and wish away overnight the social norms, institutions and relationships that are part of our lives and which are primarily responsible for the wide scale discrimination and bias against women. Poverty reduction is not the beginning and the end of women empowerment in world. Social concept of gender created by a society which defines the values, roles, behaviors and similar characteristics of female and male is reflected in masculine and feminine characteristics attributed to women and men due to their status in the society, and are also reflected in their work lives and manners of doing works in business life, education, health and many other fields. Therefore, women role in both society and family constitutes the borders of women labour in business life. Structural, economic and social factors relating to this matter support each other and disorders in the system puts women in a disadvantageous position (Torun and Şener, 2009).¹

WOMEN EMPOWERMENT

The empowerment of women is one of the central issues in the process of development of countries all over the world. Andhra Pradesh has a glorious tradition of recognizing the importance of empowering women over several centuries in self reliance as well as speeding women's freedom of selection by themselves. Some adherents consider empowerment as increasing. Empowerment is the one of the key factors in determining the success of development is the status and Position of women in the society. This means that the neglect of women in the envelopment process of any country constitutes a human resource waste. True development means the development in the three categories of a woman. These are Individual, social, and economic development. Individual development means increased skills and capability, greater freedom, creativity, self-discipline, responsibility and material well being. Increasing capacity connotes social development, while economic development is determined by the increased capacity of the members of a society in dealing with their environment. This emphasises development at the individual stage subsumes both the social and economic categories of development².

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra-household and social discrimination, macroeconomic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special

targets for women. Steps will be taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities.³

Globalization

Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization

Social Empowerment of Women Education

Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/ vocation/ technical skills by women⁴. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/ Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination.⁵

Health

A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. This policy reiterates the national demographic goals for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR) set out in the National Population Policy 2000. Women should have access to comprehensive, affordable and quality health care. To effectively meet problems of infant and maternal mortality, and early marriage the availability of good and accurate data at micro level on deaths, birth and marriages is required. In accordance with the commitment of the National Population Policy (2000) to

population stabilization and this policy recognizes the critical need of men and women to have access to safe, effective and affordable methods of family planning of their choice and the need to suitably address the issues of early marriages and spacing of children⁷.

Empowerment of Rural Women through Government Policies and Programmes

The empowerment of Rural Women is crucial for the development of the Rural Bharat. Bringing women into the mainstream of development is a major concern for the Government of India, which is why 2001 has been declared as the "Year of Women Empowerment". The Ministry of Rural Development has special components for Women in its programmes and funds are earmarked as "Women's Component" to ensure flow of adequate resources for the same. The brief details of the Schemes are as follows:

Integrated Rural Development Programme (IRDP)

Integrated Rural Development Programme and its allied programmes of Training Rural Youth for Self-Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA) are major self-employment programmes for poverty alleviation. The basic objective of IRDP is to enable identified rural poor families to augment their incomes and cross the poverty line through acquisition of credit based productive assets. Assistance is given in the form of subsidy by the government and term credit by the financial institutions for income generating activities. This is a centrally sponsored scheme funded on 50:50 basis by the Centre and the states. It is stipulated that at least 50 per cent of the assisted families should belong to Scheduled Caste and Scheduled Tribe categories. At least 40 per cent of those assisted should be women under this programme.⁸

SGSY

The Swarnjayanti Gram Swarozgar Yojana, which has been launched with effect from April 1, 1999, is a holistic programme covering various aspects of self-employment, such as organisation of the poor into self-help groups, training, credit, technology, infrastructure and marketing. It is envisaged that 50 percent of the Groups formed in each Block should be exclusively for women who will account for at least 40 percent of the Swarozgaris. Under this Scheme, women are encouraged in the practice of thrift and credit which enables them to become self-reliant. Through assistance in the form of Revolving Fund, Bank Credit and Subsidy, the Yojana seeks to integrate women in the economy by providing increasing opportunities of self employment.⁹

JGSY

The Jawahar Gram Samridhi Yojana (JGSY) has been launched with effect from April 1, 1999, with the twin objectives of creation of demand-driven community village infrastructure and the generation of supplementary employment (for the unemployed poor) in the rural areas. Wage-employment under the JGSY is extended to below poverty line families. It is stipulated that 30 percent of the employment opportunities should be reserved for women.

IAY

The Indira Awas Yojana (IAY) aims at providing assistance for the construction of houses for people 'Below the Poverty Line' in rural areas. Under the Scheme, priority is extended to widows and unmarried women. It has been laid down that IAY houses are to be allotted in the name of women members of the household or, alternatively, in the joint names of husband and wife.¹⁰

NSAP

The National Social Assistance Programme (NSAP), which came into effect five years back represents a significant step towards introducing a National Policy for Social Assistance benefits to households 'Below the Poverty Line', with a major focus on women. The NSAP has three components, namely, the National Old Age Pension Scheme, the National Family Benefit Scheme and the National Maternity Benefit Scheme. The National Maternity Benefit Scheme is exclusively aimed at assisting expectant mothers by providing them Rs.500 each for the first two live births. The

Central Assistance of Rs.75 per month is provided to women and men who are 65 years of age and above and have little or no regular means of subsistence from their own sources of income or through financial support from the family members. Under the National Family Benefit Scheme, Central Assistance of Rs. 10,000 is extended to the bereaved family in the case of death of the primary breadwinner due to natural or accidental causes. Women are also beneficiaries under this Scheme.

RCRSP

The Restructured Centrally Sponsored Rural Sanitation Programme (RCRSP), which was launched with effect from 1st April, 1999, provides for the construction of sanitary latrines for rural households. Where individual household latrines are not feasible, provision exists for construction of village sanitary complexes exclusively for women, to ensure privacy/ dignity. Upto 10 percent of the allocated fund can be utilized for construction and maintenance of public latrines for women.¹¹

Indira Kranthi Patham

Indira Kranthi Patham (IKP) is a nationally and internationally acclaimed initiative of the State of Andhra Pradesh. It is a programme for empowering the rural poor families to move out of poverty through the networks of Women Self Help Groups (SHGs) and their federations. Poverty is multi-dimensional and the S.H.Gs is central to the state's strategy for holistic poverty eradication. The Self Help Groups of A.P., their Village Organisations, Mandal Samakhyas together constitute the biggest network of poor people's organizations in the World. These institutions have made enormous contribution to the empowerment of rural poor and have enabled the poor to move up on the economic dimension and also on the social dimensions.

REVIEW OF LITERATURE

D.Rudropan (2007) is of the opinion that the rise in inequality has been the result of three factors: (i) a shift in earnings from labour to capital income. (ii) The rapid growth of services sector with consequent explosion in demand for skilled workers and (iii) A drop in the rate of labour absorption during the reform period. There has also been an increase in regional inequality, especially in the incidence of rural poverty. This rise in inequality has implied that despite better growth poverty reduction has been sluggish. In spite of higher overall economic growth, the extent of decline of poverty and inequality in the post-reform period (1991-2006) has not been higher than in the pre-reform period. The Globalisation has not helped the poor.

B.Ramalingam, (2008) A Study conducted by B.Ramalingam covered that the IKP has addressed all the challenges like larger dependency on agriculture, high level of food insecurity and vulnerability, inability to take advantage of school infrastructure, and low level of women empowerment.

A.Munian (2009) said that the SHG Bank linkage approach is found to be an effective instrument by which very poor people can access hassle free formal credit without any collateral security and simultaneously improve their thrift habits. The approach also contributes to a social empowerment of the women. However, the linkage and its impact can be made sustainable with the sincere interventions by the promotional agencies particularly the banks and Block authority in the areas of awareness building, skill development and training. Andhra Pradesh has adopted new and creative strategy to reduce poverty in the state of Andhra Pradesh through Rural Poverty Reduction Project (APRPRP), later remained as Indira Kranthi Patham (IKP), brings together the lessons learnt from earlier experiences of both the governmental and non-governmental initiatives.

K.K.Tripathy and Sudhir K.Jain (2010) in their article entitled "Micro-Finance and Rural Self-Employment Through Self-Help Groups: A Study of selected Districts in Orissa and Haryana" made an assessment of the governance issues in the operation of Self-Help Groups (SHGs) in rural India. The primary focus of the study is to (a) analyse the implementation of the government self-employment programme that aims to create SHG micro-enterprise

of poor clients and (b) understand the constraints/ issues of the effective execution of the programme in impacting client beneficiaries equitably. They examined the underlying causes of the performance related gap in the study districts (two districts each from Orissa and Haryana) and the implications for the effective governance of community groups taking credit support and undertaking micro-entrepreneurial activity in rural areas.

Manipadma Jena (2011) in his essay on "Slow March to Self Help" makes an attempt to discuss the march of Self-Help Groups in Orissa. The author discussed the role of governmental and non-governmental agencies in promoting SHGs in the state. Based on Bangladesh's Gramin Bank prototype, thrift and credit women's groups were first formed in Orissa in 1893. This model worked on saving a handful of rice to avail food loans in the lean season. The author says that entering the banks, sitting with the bank's officials, is a huge confidence booster for women.

METHODOLOGY

The sampling procedure has been shown in Table 1.

Table 1 Sample Design

Sl. No.	Division	Frequency	Percent
	Chittoor Revenue Division	88	44.0
	Madanapalle Revenue Division	40	20.0
	Tirupati Revenue Division	72	36.0
	Total	200	100.0

The table shows that the sample size is 200 including 44 per cent in Chittoor Division, 36 per cent in Tirupati Division and 20 per cent in Madanapalle Division.

RESULTS AND DISCUSSION

Age

Age is one of the important demographic variable and shows maturity, endurance and good decision making and experience. The age of the respondents has been shown in the Table 2 and Fig. 1.

Table 2 Age of the Respondents

Age	Frequency	Percent
Below 25 years	21	10.5
26 -35 years	22	11.0
36 - 50 years	142	71.0
50 and above years	15	7.5
Total	200	100.0

The table portrays that 71 per cent of the respondents are in the age group of 36 - 50 years, 11 per cent are in the age group of 26 - 35 years, 10.2 per cent are in the age group of below 25 years and 7.5 per cent are in the age group of above 50 years. It is concluded that 71 per cent of the respondents are in the age group of 36 - 50 years,

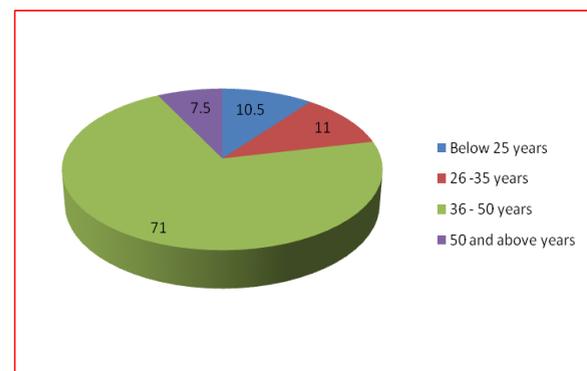


Fig. 1. Age of the Respondents

Religion

The religion of the respondents is shown in the Table 3 and Fig. 2.

Table 3 Religion of the Respondents

Sl.No.	Religion	Frequency	Percent
1	Hindu	173	86.5
2	Muslim	19	9.5
3	Christian	8	4.0
	Total	200	100.0

It is observed from the table that around 86.5 per cent of the respondents are Hindus, 9.5 per cent are Muslims and 4 per cent are Christians. It is concluded that majority of the respondents are Hindus.

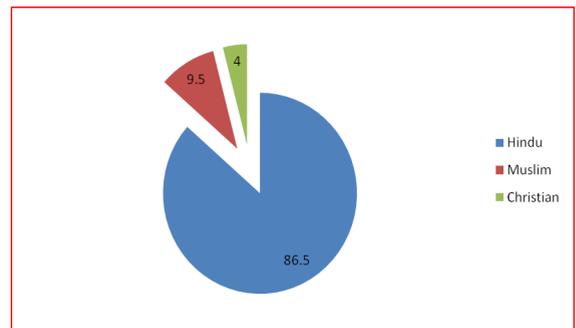


Fig. 2. Religion of the Respondents

Source of information

The information on source of information about SHG for the respondents got has been elicited and the results are presented in the Table 4 and Fig. 3.

Table 5 Source of information on SHGs

Source of information	Frequency	Percent
Friends	12	6.0
Neighbours	9	4.5
Relatives	13	6.5
MDO	1	.5
Sarpanch	1	.5
Bank	52	26.0
SHPI	88	44.0
IKP	8	4.0
Friends, SHPI	4	2.0
Bank, SHPI	5	2.5
SHPI, IKP	7	3.5
Total	200	100.0

The table shows that 44 per cent of the respondents got information on SHGs through SHPIs, 26 per cent of the respondents got through bank. On the contrary, the number of respondents who got information through other sources is very less. It is concluded that majority of the respondents (44 %) got information on SHGs through SHPIs.

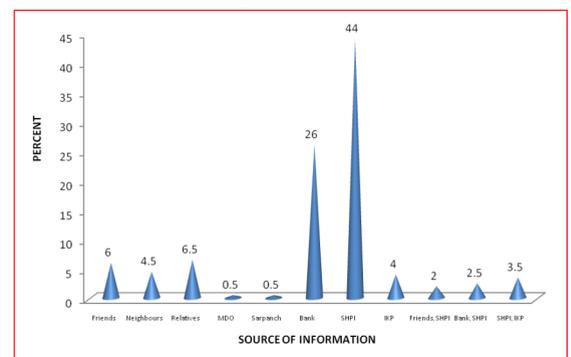


Fig. 3 Source of Information about SHG

Reasons for joining the SHGs

The reasons for joining the SHGs by the respondents have been elicited and the details are presented in the table 6.

Table 6 Reasons for joining the SHGs

Reasons for joining the group	Frequency	Percent
Friends	6	3.0
Neighbours	8	4.0
Group support'	27	13.5
Social status	1	.5
Bank	80	40.0
SHPI	52	26.0
Neighbours, Bank	4	2.0
Group support, Bank, SHPI	12	6.0
Neighbours, Bank and SHPI	3	1.5
Group Support, Bank, SHPI	7	3.5
Total	200	100.0

The table shows that 40 per cent of the respondents joined SHGs through Bank, 26 per cent through SHPI, 13.5 per cent through group support and the other reasons are very less.

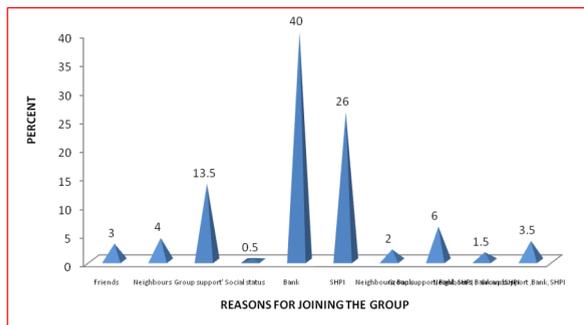


Fig.4 Reasons for joining the SHGs

Size of the Group

The size of the group of the respondents in their SHG has been elicited and the results are presented in the Table 7 and Fig.5.

Table 7 Size of the Group

Sl. No.	Size of the group	Frequency	Percent
1	8 - 10 members	119	59.5
2	10 - 12 members	52	26.0
3	12 - 15 members	29	14.5
	Total	200	100.0

The table shows that 59.5 per cent of the respondents opined that their group has 8 – 10 members, 26 per cent of the respondents opined that their group has 10 – 12 members and 14.5 per cent of the respondents opined that their group has 12 – 15 members. Above all, it is concluded that majority of the respondents that their group has 8– 10 members.

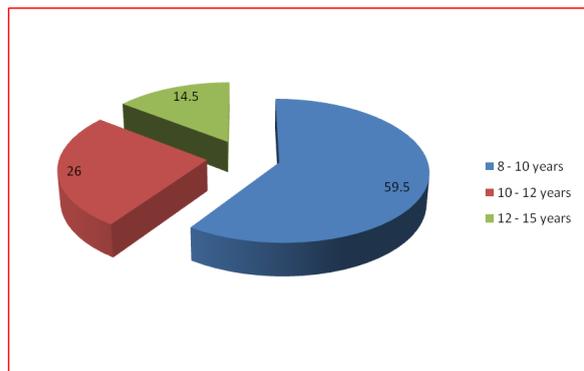


Fig.3 Size of the Family

Statistical Analysis

Chi-square analysis has been computed to know the significant of women empowerment in the study area and the results are presented in the Table 8.

Table 8 Chi-square test

Chi-square value	p-value	Women empowerment			Total
		Low	Moderate	High	
27.189**	.000				
Revenue Division	Chittoor	16	43	29	88
		18.2%	48.9%	33.0%	100.0%
	Madanapalle	19	17	4	40
		47.5%	42.5%	10.0%	100.0%
	Tirupati	18	48	6	72
		25.0%	66.7%	8.3%	100.0%
Total		53	108	39	200
		26.5%	54.0%	19.5%	100.0%

* significant at 5% level

Impact of SHGS

The comparison between before and after status has been made and the results are presented in the Table 9.

Table 9 Comparison between before and after status

	Status	N	Mean	Std. Deviation	t-value	p-value
Dairy units	Before	66	.6	1.7	4.045**	.000
	After	66	1.6	5.0		
Dairy units value	Before	66	41439.4	54034.8	6.479**	.000
	After	66	171439.4	207886.4		
Work animals units	Before	6	1.3	0.5	1.000	.363
	After	6	1.5	0.5		
Live stock units	Before	98	1.3	1.1	12.92**	.000
	After	98	2.6	2.0		
Electric Motor units	Before	85	1.0	0.0	1.424	.158
	After	85	354.2	2287.0		
Oil Engine value	Before	6	11250.0	4997.5	1.581	.175
	After	6	9583.3	4079.4		
Food	Before	200	35464.0	38056.2	3.897**	.000
	After	200	51113.0	51985.3		
Clothing	Before	200	5440.0	7426.2	3.228**	.001
	After	200	7218.3	5192.3		
Children Education	Before	200	4299.8	5588.3	7.434**	.000
	After	200	8781.8	11451.2		
Rent	Before	6	5700.0	6976.5	1.000	.363
	After	6	6066.7	6753.3		
Fuel/electricity	Before	200	1135.6	1350.1	7.077**	.000
	After	200	2259.3	2664.0		
Transport	Before	200	753.5	673.2	12.93**	.000
	After	200	1492.0	1448.3		
Medical	Before	200	2564.5	4296.2	6.615**	.000
	After	200	4971.3	8523.7		

It is observed from the table that the Chi-square value is significant at 1 per cent and hence it can be inferred that the women empowerment is highly significant.

Overall impact on women members

The overall impact of SHGs on women members of the study area has been analysed by Chi-Square and the results are presented in the Table 10.

Table 10 Overall impact on women members

Chi-square value	p-value	Overall impact on women members		Total
		Low	High	
5.592*	.041			
Revenue Division	Chittoor	50	38	88
		56.8%	43.2%	100.0%
	Madanapalle	22	18	40
		55.0%	45.0%	100.0%
	Tirupati	28	44	72
		38.9%	61.1%	100.0%
Total		100	100	200
		50.0%	50.0%	100.0%

It is observed from the table that the Chi-square value is significant at 5 per cent and hence it can be inferred that the women empowerment is substantially significant.

CONCLUSION

Women's economic empowerment is a prerequisite for sustainable development and pro-poor growth. Achieving women's economic empowerment requires sound public policies, a holistic approach and long-term commitment and gender-specific perspectives must be integrated at the design stage of policy and programming. Women must have more equitable access to assets and services; infrastructure programmes should be designed to benefit the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work. Innovative approaches and partnerships include increased dialogue among development actors, improved co-ordination amongst donors and support for women organising at the national and global level.

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