



ORIGINAL RESEARCH PAPER

Management

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN TIRUPATI RURAL OF CHITTOOR DISTRICT, ANDHRA PRADESH

KEY WORDS: Economic, social, educational, empowerment, family members and self help group.

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ABSTRACT

Self Help Groups helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level. 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 present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper "Women Empowerment through SHG's in Tirupati Rural of Chittoor District in Andhra Pradesh. Based on the analysis of women empowerment through self help groups in Tirupati Rural, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Tirupati Rural of Chittoor District, Andhra Pradesh.

INTRODUCTION

Self Help Groups 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. 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 environment. 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. 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. 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. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. 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.

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 member's management capacity

(Fernandez, 1995). Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

It was observed that the flow of financial assistance to women was too marginal to enable them to cross the poverty line, though women, as members of the target group, had been entitled to certain benefits under the Integrated Rural development Programme (IRDP). It was felt therefore that a separate scheme, which would motivate women to come together and engage themselves in economically viable activities, should be drawn up. With this end in view, the Union Government in September 1982 launched Development of Women and Children in Rural Areas (DWCRAs) as a sub-scheme of IRDP on a pilot basis. The Indian Government adopted the approach of SHGs to uplift the rural poor women. The empowerment of women through SHGs would lead to benefits not only to the families and community as a whole through the collective action for development in general, and women groups in particular.

OBJECTIVES:

- The main objective of this paper Impact of Self Help Groups on Women Empowerment in Tirupati Rural of Chittoor District in Andhra Pradesh.
- To analyze the economic gains derived by the members after joining the SHGs.
- To examine the social benefits derived by the members.

METHODOLOGY

For the purpose of present study, 100 women sample from Tirupati Rural of Chittoor District are selected. Of this, the four villages are Thondavada, Kallor, Peruru and Charlo pally 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.

RESULTS AND DISCUSSION

Table 1, shows the distribution of sample respondents by age. It is found that 46% of the respondents are in the age of 20 to 40 years followed by 42% respondents are in the age of 40 to 60 years, 07% respondents are in the age of less than 20 years and 05% in the above 60 years. The majority of women in SHG are found to be relatively young.

Table-1 Age of Respondents

Age	Percentage
Less than 20	07
20 to 40	46

40-60	42
60 above	05
Total	100

Table-2

Educational status of respondents	Education level Percentage
Illiterate	39
Primary level	21
Secondary level	12
High school level	07
Inter	08
Above Inter	13
Total	100

Table 2, refers to the distribution of sample respondents by their education. It is observed that 39% of respondents are illiterates. 21% with primary education, 13% with above inter education, 12% with secondary level education, 8% with inter education, and 7% of respondents are high school level education.

Table-3

Social Status of the Respondents	Social Status Percentage
OC	23
BC	44
SC	26
ST	07
Total	100

Table 3, refers to the distribution of sample respondents their social status. It is revealed that 44% of the respondents are drawn from backward caste followed by 26% scheduled caste, 23% socially advanced castes and 7% from scheduled tribes. Thus, most of the respondents are drawn from socially downtrodden communities.

Table-4

Occupation of the respondents	Occupation Percentage
Agriculture	59
Caste Based Service	30
Others	11
Total	100

Table 4, refers to the distribution of sample respondents by their occupation. It is observed that 59% of respondents are involved in agriculture followed by 32% are involved in caste based services and 11% are involved in other sources. Thus, the occupations of the most of the respondents are agriculture.

Table-5 Income of the respondents

Before joining Monthly Income		After joining monthly Income
Income	Percentage	Percentage
Less than 2000	45	24
2001-4000	36	43
4001-6000	13	19
6001 above	06	14
Total	100	100

Table 5, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 45% of respondents were got less than Rs.2000 followed by 36% of respondents got between 2001 to 4000 Rs, 13% of respondents got between 4001 to 6000 Rs and 6% of respondents got above Rs 6000. After joining in SHGs, 43% of respondents are getting monthly income between Rs 2001 to 4000 followed by 24% of respondents are getting less than Rs 2000, 19% of respondents are getting between Rs 4001 to 6000 and 14% of respondents are getting above Rs 6000. Thus the most of the respondents increased their income for month.

Table-6 Reasons for joining in Self Help Groups

Reasons for joining Self Help Groups	Percentage
Family Support	28
Increase Saving	23

Getting loan	15
Business	12
other purpose	22
Total	100

Table 6, refers to the distribution of sample respondents by reason for joining in self help groups. It is observed that 28% of respondents for family support followed by 23% of respondents are for increasing savings, 22% of respondents are for other purpose, 15% of respondents are for getting loans and 12% of respondents are for business purpose,. Thus, the most of the respondents said that for family support.

Table-7 Investment for growing money

Investment purpose	Percentage
Yes	63
No	37
Total	100

Table 7, refers to the distribution of sample respondents by investment for growing money in future. It is observed that 63% of respondents are investing for growing money and 37% of respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields.

Table-8 Awareness about Society and Community of the respondents

Awareness	Percentage
Yes	81
No	19
Total	100

Table 8, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 81% of respondents are aware of society and community and 19% of respondents are not aware of society and community. Most of the Self Help Group members are aware about society and community.

Table-9 Communication skill of respondents

Communication Skills	Percentage
Increased	62
Constant	38
Total	100

Table 9, refers to the distribution of sample respondents by Communication skills. It is observed that 62% of respondents are increased their communication skill with the others, they will communicate with their mandal level officers and 38% of respondents are not increased their communication skill with their officers.

Table-10 Decision making of respondents

Decision making	Agriculture	Other Activities
Increase	54	61
Constant	46	39
Total	100	100

Table 10, refers to the distribution of sample respondents by decision making. It is observed that 54% of respondents are increased decision making in agriculture sector and 46% of respondents are not taking any decision in agriculture. 61% of respondents are increased their decision making in other activities in their family and 39% of respondents are not take decision in the other activities in their family.

MAJOR FINDINGS OF THE STUDY:

i. The majority of women in Self Help Groups are found to be relatively young. ii. 39% of respondents are illiterates, 21% of respondents are studied primary level education. iii. Most of the respondents are drawn from socially downtrodden communities. iv. The occupations of the most of the respondents are agriculture. v. Before joining in SHGs, 45% of respondents were got less than Rs.2000 and after joining in SHGs, 43% of respondents are

getting monthly income between Rs 2001 to 4000. vi. The most of the respondents said that they were joined in SHGs for Family support. vii. Most of the respondents are investment their money after getting their loan in various fields. viii. 81% of the respondents are aware about society and community. ix. 62% of respondents are increased their communication skill. x. 54% of respondents are increased decision making in agriculture sector and 61% of respondents are increased their decision making in other activities in their family.

CONCLUSION

In summing up the research results, we concede that the conclusions and inferences drawn from the analysis, especially based on the primary data, are to be interpreted with utmost caution. This is in view of the well known constraints of any small sample survey of a cross-section study at a point in time. We humbly claim that our research effort is succeeded at least in this direction for successful development of women empowerment and rural areas and hopefully it may assist the policy makers to remold the programmes suitable to specific areas. 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 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.

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