



## ORIGINAL RESEARCH PAPER

## Economics

### WOMEN EMPOWERMENT THROUGH SHGS- A CASE STUDY OF RAYALASEEMA REGION IN ANDHRA PRADESH

**KEY WORDS:** SHGs, women empowerment, Income generation , Micro finance.

**Dr. Jenney Muthyalu**

Department of Economics, S.V.U College of Arts, Sri Venkateswara University Tirupati.

#### ABSTRACT

The empowerment is the process of obtaining basic opportunities for marginalized people, either directly or indirectly by the government, NGOs and non-marginalized people in the society. In recent years, the rural women are gaining empowerment with the support of various developmental programs initiated for the women development from time to time. One of the important program for women development and empowerment is the Self-Help Groups (SHGs) in the country as a whole. With the help of SHGs, the rural women are gaining income and employment opportunities. With the income generation and asset creation through Self-Help Groups, they are empowered socially, economically, educationally, politically and psychologically in the society. The SHGs in several parts of the country have achieved success in bringing the women to the major stream of decision making. The SHGs in our country have become a source of inspiration for women's welfare and formation of SHGs is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs which in turn is providing women empowerment in all aspects. The present study is focused on empowerment of women through SHGs with a basis of before and after the SHG programs in the study area. Keywords: Women Empowerment, Self-Help Groups, Decision Making, Awareness, Rural Women, Savings, Spending Money, Gram Sabhas, Political Participation, Income Generation, Expenditure.

#### INTRODUCTION

Rural women are one of the fundamental leading workforces in India which plays a major role in societal development and in the economy. A country's overall development could be possible when men and women are treated equally. The women are born leaders, but most of them were confined to household activities and have been facing a lot of difficulties and sufferings. In India, nearly 50 percent of the human population are women and about 75 percent of the total female population is from rural areas (Source: [www.statista.com/statistics/621507/rural-and-urban-population-India](http://www.statista.com/statistics/621507/rural-and-urban-population-India)). Though women work hard the amount required for managing and maintaining the family is not sufficient, so there is a need for strong financial support and assistance that could empower the lives of women. Freedom of women is important for empowering the community and for the financial advancement of the country. To provide this financial support for women in the year 1992, a unique pilot program was introduced by NABARD as SBLP (Self Help Group Bank Link Programme) under a rural microfinance scheme. Self-help groups are small homogenous and informal groups of not more than 20 members in each group. The basic goal in forming up self-help groups is to promote credit, savings and thereby empower women beneficiaries (Singh, 2013). In the field of economic development, women's empowerment is defined as the process through which women acquire the ability to make strategic life choices in a context where this ability was previously denied to them (Kabeer, 1999). With innumerable years of planned development in India, the status of women has been improving but at a very slow pace. Women empowerment in all spheres of social and economic activities is mandatory to build up an egalitarian society. SHGs have laid the foundation to address women's empowerment. Against this background, the present study was conducted with the objective to understand the perceived level of women's empowerment through self-help groups in the Rayalaseema region of Andhra Pradesh.

#### Review Of Literature

"Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers" - Mahatma Gandhi Selvakumar (2015) studied women empowerment through self-help groups in Krishnagiri district of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources A multistage random

sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Garret ranking technique was used to find the reasons for joining the Self-help group. Factor analysis was used to measure and determine the relationship between the observed variables. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Kondal's (2014) paper confines itself to study women empowerment through SHGs in Andhra Pradesh. In the study simple statistical tools are adopted. Based on the analysis of women empowerment through SHGs in Gajwel, the major finding of the study is that there is a positive impact of SHGs on women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Dhaiya et al. (2014) in their study attempt to evaluate the level of women's economic empowerment through SHG i.e., income, expenditure and saving of the member after joining SHG. The study was conducted in Sirsa district. The study is based mainly on primary data collected through well-structured scheduled and pre tested survey. For analysis of the study average and percentage method was used. The study revealed that SHGs positively improved the economic empowerment of women because of in both blocks the SHGs member's income has increased after joining the SHGs and the family expenditure of SHGs members has also increased in both blocks due to positive change in the SHG member's income.

Mishra (2014) examines the pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha. On the basis of primary data analysis, the study finds that SHGs have not only produced tangible assets and improved the living conditions of the members, but has also helped in changing much of their social outlook and attitudes. In the study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the rural poor.

#### Statement Of Research Problem

Self-help Group concept has been developed in most of the countries of the world. The main objective of the formation of SHGs is the inclusive growth of socially excluded. This concept has been emerged through the support of government, social entrepreneurs, NGOs and so on. From the review of literature, it has been observed that SHGs has

contributed immensely for the socio-economic development of deprived segment of the society especially rural poor women. It is also observed that SHGs has contributed towards empowerment of rural women in the field of micro finance, micro enterprises, participation in societal activities like village development, social actions and political action programmes. Over all the concept of SHG had positive impact on women empowerment. Further some studies also observed lower and poor participation of SC/ST women in SHG activities. The reasons may be they are socially excluded or they are reluctant to participate with the members of other communities because of past experience. Hence even though the people have constitutional rights and equal opportunity to participate and take the benefit of various social activities directed towards empowerment, SC/ST women participation and empowerment has not improved compared to other communities. Hence there is a need to study SC/ST women Empowerment through self-help groups by considering economic, social, political and cultural issues.

### Need For The Study

Women empowerment is multifold notion consists of economic, social, cultural and political empowerment. Women as weaker section of society have least access to the services launched by the state and central governments. Under these circumstances, formation of Self-Help Groups (SHGs) can prove a feasible alternative to look for empowerment of women and of nation in the long run. formation of self-help groups is a potent medium that can ensure the allround development of SC/ST women particularly in rural areas. some studies also observed lower and poor participation of SC/ST women in SHG activities. Hence even though the people have constitutional rights and equal opportunity to participate and take the benefit of various social activities directed towards empowerment, SC/ST women participation and empowerment has not improved compared to other communities. there is a need to study 23 SC/ST women Empowerment through self-help groups by considering economic, social, political and cultural issues.

### Objectives

The following are the main objectives of Self Help Groups:

1. To inculcate the habit of saving and banking habit among the rural women.
2. To build up trust and confidence between the rural women and the bankers.
3. To develop group activity so that various welfare and developmental programs can be implemented
4. in a better way with the participation of these women groups. To achieve women and child welfare program goals by actively involving these women groups in
5. Universal Immunization Program, small family norm, Universal Elementary Education, etc.

### Research Methodology And Tools

For the purpose of proposed study, both primary as well as secondary data shall be used. The primary data shall be collected through a well-structured questionnaire. The relevant secondary data shall be collecting from journals periodicals, newspaper, internet, Opinion, interviews.

### The Study Is Based On The Primary Data Collected From 800 Women SHG Members As Detailed In Table-1

**Table – I Distribution Of Selected SHG Women-members**

| Name Of The District | Caste Wise |    |    |    | Total |
|----------------------|------------|----|----|----|-------|
|                      | SC         | ST | BC | OC |       |
| Anantapur            | 50         | 50 | 50 | 50 | 200   |
| Chittoor             | 50         | 50 | 50 | 50 | 200   |
| Kadapa               | 50         | 50 | 50 | 50 | 200   |
| Kurnool              | 50         | 50 | 50 | 50 | 200   |
| Grand total          |            |    |    |    | 800   |

### CONCLUSION

It is concluded from the analysis that the Study on Women's Empowerment through Self-Help Groups (SHGs) in the Rayalaseema region of Andhra Pradesh is an accolade. From time immemorial, women have been facing a lot of difficulties and sufferings. With in numerable years of planned development in India, the status of women has been improving but at a very slow pace. Women empowerment in all spheres of social and economic activities is mandatory to build up an egalitarian society. The SHGs helped women beneficiaries in empowering their living standards through the habit of regular savings, getting involved in decision making to start their enterprise, knowing women's rights, addressing social issues, being aware of interest rate and ease of credit supply for starting their income-generating activities, etc. The study concludes that the majority of the SHG respondents had perceived a medium level of empowerment in all the dimensions viz., psychological (76 percent), economical (67 percent), sociological (66 percent), and political (62 percent). The study has identified that bank-linked SHG involvement has made a major impact in empowering the women respondents in terms of social recognition, improving social status, creating self-employment, the habit of savings, and improving self-confidence to take decisions wisely. The outcomes can help inform the SHG linked banks, non-government organizations about the potential of self-help groups in empowering the women. Future research can be done in focusing all dimensions of empowerment with specific strategies targeting the high level of women empowerment.

### REFERENCES

1. Mohanan PV, Rao JM, Kutti MA, Devi KS. Cytotoxicity of extracts of Solanum trilobatum and anticarcinogenic activity of sobatum. Biomedicine. 1998;18(2):106-1.
2. Puhazhendhi V, Jayaraman B. Rural credit delivery: Performance and challenges before banks. Economic and Political Weekly. 1999 Jan 16:175-82.
3. Datta AK, Gurumurthy S, Petit F, Villain V. Selfstabilizing network orientation algorithms in arbitrary rooted networks. In Proceedings 20th IEEE International Conference on Distributed Computing Systems 2000 Apr 10 (pp.576-583). IEEE.
4. Vijayanthi KN. Women's empowerment through self help groups-A participatory approach. Social Change. 2000 Sep;30(3-4):64-87.