



Women Empowerment through Self Help Groups in Andhra Pradesh, India

Kappa Kondal

Department of Economics, Osmania University, Hyderabad, INDIA

Available online at: www.isca.in, www.isca.me

Received 3rd December 2013, revised 5th January 2014, accepted 11th January 2014

Abstract

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 "Impact of Self Help Groups on Women Empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Gajwel mandal of Medak District in Andhra Pradesh.

Keywords: Women, empowerment, self help.

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 environment¹. 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. Linked not only to banks but also to wider development programmes. 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 social². 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. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. 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 India³.

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 anentrepreneurial 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. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life⁴.

According to many disciplines empowerment describes the freedom of a person in social, political and economic matters.

Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process⁵. Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

Objective of the Study: The main objective of this paper Impact of Self Help Groups on Women Empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Methodology

For the purpose of present study, 100 women sample from Gajwel mandal of Medak District are selected. Of this, the four villages, Kyasaram, Dacharam, Sangupally and Darmareddy 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. Simple percentage, graphs and other relevant statistical techniques were adopted.

Results and Discussion

Table 1, shows the distribution of sample respondents by age. It is found that 39% of the respondents are in the age of 20 to 30 years followed by 33% respondents are in the age of 40 to 60 years, 17% respondents are in the age of less than 20 years and 11% 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	17
20 to 40	39
40-60	33
60 above	11
Total	100

Source: Primary data

Table-2
Educational status of respondents

Education level	Percentage
Illiterate	43
Primary level	21
Secondary level	08
High school level	7
Inter	09
Above Inter	12
Total	100

Source: Primary data

Table 2, refers to the distribution of sample respondents by their education. It is observed that 43% of respondents are illiterates.

21% with primary education, 12% with above inter education, 9% with inter education, 8% with secondary level education and 7% of respondents are high school level education.

Table-3
Social Status of the Respondents

Social Status	Percentage
OC	22
BC	46
SC	25
ST	07
Total	100

Source: Primary data

Table 3, refers to the distribution of sample respondents their social status. It is revealed that 46% of the respondents are drawn from backward caste followed by 25% scheduled caste, 22% 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	57
Caste Based Service	32
Others	11
Total	100

Source: Primary data

Table 4, refers to the distribution of sample respondents by their occupation. It is observed that 57% 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	54	26
2001-4000	29	41
4001-6000	11	19
6001 above	6	14
Total	100	100

Source: Primary data

Table 5, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 54% of respondents were got less than Rs.2000 followed by 29% of respondents got between 2001 to 4000 Rs, 11% of respondents got between 4001 to 6000 Rs and 6% of respondents got above Rs 6000. After joining in SHGs, 41% of

respondents are getting monthly income between Rs 2001 to 4000 followed by 26% 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
for Family Support	34
For increase Saving	15
For getting loan	19
for business	18
for other purpose	14
Total	100

Source: Primary data

Table 6, refers to the distribution of sample respondents by reason for joining in self help groups. It is observed that 34% of respondents for family support followed by 19% of respondents are for getting loans, 18% of respondents are for business purpose, 15% of respondents are for increasing savings and 14% of respondents are for other 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

Source: Primary data

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	77
No	23
Total	100

Source: Primary data

Table 8, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 77% of respondents are aware of society and community and 23% 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	59
Constant	41
Total	100

Source: Primary data

Table 9, refers to the distribution of sample respondents by Communication skills. It is observed that 59% of respondents are increased their communication skill with the others, they will communicate with their mandal level officers and 41% of respondents are not increased their communication skill with their officers.

Table-10
Decision making of respondents

Decision making	Agriculture	Other Activities
increase	52	57
Constant	48	43
Total	100	100

Source: Primary data

Table 9, refers to the distribution of sample respondents by decision making. It is observed that 52% of respondents are increased decision making in agriculture sector and 48% of respondents are not taking any decision in agriculture. 57% of respondents are increased their decision making in other activities in their family and 43% 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. 43% 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, 54% of respondents were got less than Rs.2000 and after joining in SHGs, 41% 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. 77% of the respondents are aware about society and community. ix. 59% of respondents are increased their communication skill. x. 52% of respondents are increased decision making in agriculture sector and 57% of respondents are increased their decision making in other activities in their family.

Conclusion

SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. The women empowerment through SHGs in the Gajwel Mandal of Medak District in Andhra Pradesh. 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 two 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.

Reference

1. Geethanjali R. and Prabhakar K., Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India, Kamala-Raj, Stud Home Com Sci, **7(1)**, 25-34 (2013)
2. Manjunatha S., The Role of Women Self – Help Groups in Rural Development of Karnataka State, India, *International Research Journal of Social Science*, (September), **2(9)**, 23-25 (2013)
3. www. Self help groups.com (2013)
4. Jain Ritu, Kushawaha R.K. and Srivastava A.K., Socio-Economic impact through self help groups, *Yojana* (July), **47(7)**, 11-12 (2003)
5. Shakila Azim, Women Empowerment through Self Help Groups, *Southern Economist*, (July 15), **52(6)**, 18-20 (2013)