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Research Paper

WOMEN EMPOWERMENT AND SELF HELP GROUPS: A DIAGNOSTIC STUDY

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ABSTRACT

The idea of SHG started to germinate in early 1980s, in India during early stage it was cramped in the Southern States of the Nation, namely Andhra Pradesh, Tamil Nadu and Kerala. It was started as a tool to eradicate poverty, which gradually stretched through other parts of the country and started to pick momentum in 1990s, and finally it took shape as a movement. In this stage SHG started to consolidate, building their association at various levels. In this phase Government and Banks started to recognize and affiliate them as group. The SHG movement enabled the unorganized, marginalized, underprivileged, minorities of the society to take up their economic dreams to next level. SHGs are small homogeneous group consisting of 12-20 women from below poverty line. SHGs are getting better access to funds from financial institutions once the individual SHG is getting crediting rating. Micro finance is viewed as a logical extension of the Banks which are working towards inclusive growth, SHG movement is driven from micro-finance is seen as pragmatic approach to poverty reduction by providing access to credit for poor in rural, semi-urban and urban areas.

KEYWORDS: SHG, women, economic changes, poverty reduction, economic changes

SELF HELP GROUPS – A BACK DROP

The Self Help Group movement has emerged as a powerful and vibrant movement spread over the length and breadth of the country. The idea of SHG started to germinate in early 1980s, in India during early stage it was cramped in the Southern States of the Nation, namely Andhra Pradesh, Tamil Nadu and Kerala. It was started as a tool to eradicate poverty, which gradually stretched through other parts of the country and started to pick momentum in 1990s, and finally it took shape as a movement. In this stage SHG started to consolidate, building their association at various levels.

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pragmatic approach to poverty reduction by providing access to credit for poor in rural, semi-urban and urban areas. Credit is effective tool which help the poor to tackle the problem of deprivation, to improve their welfare and social acceptance and credibility which directly or indirectly improve their living standards¹.

NEED FOR THE PRESENT STUDY

There is an increasing recognition for the development of women and children, particularly in rural areas. But it has not received adequate attention in our strategies of rural development. Women who form half of the population and who constitute substantial productive and economic resources in our country have been the silent sufferers of this inadequate attention. Overwhelming evidence is available to emphasize those rural development strategies that fail to take note of the potential of the women and to make provision of such potential to be utilized will not have high sustainability². It is said that women are also more efficient converters of the resources into productive purpose and household development. The women centered development programmes, can not only ensure the development of children but can also hope for the successful and sustained implementation of programmes concerning family welfare, education, nutrition, health, environment, etc.³,

The SHGs have the potential to empower women through economic changes material gain secured through access to credit and better bargaining power and social changes brought about through group dynamics on sustaina

OBJECTIVES OF THE STUDY

The specific objectives of the study are:

- (i) To analyze and evaluate the empowerment of women with special reference to SHG programme in Kurnool district;
- (ii) To Understand the concept of empowerment, possible goals; dimensions and target groups especially at the gross-root level of the country;
- (iii) To trace out the origin, growth and development of SHG programme in India, Andhra Pradesh and Kurnool district;
- (iv) To analyze and assess the impact of SHG programme on various facets of empowerment of selected beneficiaries.; and
- (v) To identify the problems and offers suggestions for effective functioning of the SHGs for the cause of human resource development.

STUDY AREA

The study was undertaken in the Kurnool district of Andhra Pradesh which is economically the most backward district of Andhra Pradesh. This region is typically a dry track and has been declared as one of the famine district in South India. Recurrent drought and famines have been stalking this district for the past ten decades. District is largely dominated by rural populace comprising of 74 per cent of the total district population. There exists a significant SC/STs population in the district which together forms nearly 17.5 per cent of the total district population. According to the 2001 census, Kurnool has nearly 8.3 lakh households with an average household size of five members.

SAMPLING DESIGN

For a detailed study the entire district of Kurnool is selected for analysis. The district is divided into three revenue divisions viz., Nandyal, Adoni and Kurnool. In all these three divisions there are 54 revenue Mandals. As on 31st May 2016, there are 17301 groups in Kurnool, 19,875 groups in Nandyal and 16,294 groups in Adoni division. Thus, altogether 53,470 SHGs are working in the district.

For selecting the universe for the study, a multistage and purposive sampling technique was adopted in selecting the Mandals and the groups. In the first stage three divisions were selected. In the second stage five Mandals from each Revenue Division selected. From each Mandal 30 SHG beneficiaries, who have linked to bank at least, one time, were selected. Finally, altogether three divisions, fifteen Mandals and 450 beneficiaries were selected. Thus, the total universe for the study constitutes 450 respondents. The Table clearly depicts all such details.

METHOD OF DATA COLLECTION

The study is basically descriptive and empirical in nature. Therefore, the data for the study was collected both from the primary and secondary data. Primary data were collected by administering a structured interview schedule among the selected respondents. In order to collect detailed information the interview schedule was divided into four sections. Section one was intended to collect personal data of the respondents, details regarding socio economic aspects was elicited in section second. Section third was intended to get the information from the respondents on various aspects of SHGs. Section four was designed with an intention to evaluate the functional effectiveness of the selected respondents. However, secondary data was collected from the

published books, journals, periodicals, published reports, unpublished these and official documents, brochures and official records of Mandal Samakhayas.

In order to get first hand information on various aspects of the programme, informal discussions were also made with the district level functionaries, Non-Government Organisations.

STATISTICAL TECHNIQUES USED

The collected data was analyzed and measured with the help of chi-square test, 'T' Test, averages, percentages etc.

RATIONALE OF THE STUDY

The present study is a humble attempt, evaluating the empowerment of women through SHGs in Kurnool district of Andhra Pradesh. Kurnool district has been purposefully selected on the ground that it is one of the most backward districts of Rayalaseema region, as well as in Andhra Pradesh and attracted the attention of policy-makers, developmental agencies and voluntary organizations for its successful implementation of SHG movement. The study has tried to discuss the concept of empowerment and contemplated the essence of empowerment in the SHG programme and its principles.

The benefit of development can only be realized with the people' participation and the role of women cannot be isolated from the total framework of development as they constitute half of the population. Therefore, the present study in this context is relevant and appropriate. Besides, no study of this kind is made in Kurnool district.

The study within its framework focuses itself to various facets of empowerment with active participation and involvement of SHG members in village developmental activities. Therefore, it is hoped that the findings and inferences of the study which are drawn on empirical lines would undoubtedly help the policy-makers, government and non-government organizations, researchers, academicians and all those who are closely associated with the affairs and implementation of SHG programme aiming at empowerment of women.

The second chapter entitled "**Review of Literature**" contains review of literature both foreign and Indian and research gaps.

The third chapter "**Genesis and Growth of SHGs**" analyses of the SHG movement in India with special reference to Andhra Pradesh State.

The fourth chapter "**Profile of the Study Area and Sample SHG Members**" contains the socio-economic and demographic profile of the study area and sample beneficiary members.

The fifth chapter "**Impact of SHG programme on Selected Facets of Women's Empowerment**" analyses the primary data collected to make an evaluation of the impact of SHGs on women empowerment.

The sixth chapter "**Summary and Conclusion**" summarizes the whole study and makes some concluding remarks.

FINDINGS

1. The study shows that 42.67 percent of sample women have double access to bank loans. It is followed by fresh linkage with 39.56 percent of beneficiaries. The 3rd and 4th linkages together constitute 17.77 percent of total beneficiaries. The data indicates that there is every need to increase the access of loans to all the beneficiaries.
2. It is evident from the study that 34.89 percent utilized their loan amount on the purchase of cattle. It is followed by the beneficiaries who utilized their loan amount to purchase agricultural inputs (14.89 percent). Out of 450 beneficiaries 28.67 percent beneficiaries utilized their loan amount on agriculture related activities. Highest number of beneficiaries constituting 58 percent utilized their loan amount for productive purposes. Only 13.34 percent beneficiaries' amount has gone for unproductive purposes.
3. As per the study 56.44 percent of sample respondents repaid some amount of their loan amount taken from banks. About 30.44 percent fully repaid the loan amount. 59 out of 450 women respondents so far not repaid any loan amount due to various causes.
4. It is clear from the study that more than half of the women (52.22 per cent) stated that they are updating rules and regulations of SHGs from time to time.
5. The study reveals that for the selection of group leader internal elections are taking place as reported by 19.11 per cent of sample respondents. A preponderant majority i.e., 70.89 per cent of women reported that the group members nominate the leader one amongst them as group leader from time to time. But there is no rotation of group leaders in majority of SHG as declared by 67.33 per cent women.
6. The study shows that more than 80 per cent of sample respondents in all three revenue

- divisions declared that the decisions with regard to functioning of SHGs are taken by the consensus of majority of the members. The study indicates that a preponderant majority i.e., 78.4 per cent of women declared that there is transparency in the operation of their SHGs.
7. The study shows that the attendance rate of members to SHG meetings is not satisfactory as per the responses of sample women. According to 66.22 per cent of sample women the attendance ratio to SHG meetings is less than 50 per cent. Around 26.89 per cent of total sample women stated that 50 to 75 per cent of sample women attending SHG meetings.
 8. It is clear from the study that more than 75 per cent of women in sample SHGs were regularly contributing for the savings as reported by 60.89 per cent sample women.
 9. According to the study 82.89 per cent of sample women declared that all the SHG members sit together and decides the rate of interest on internal loans. It is evident from the study that the rate of interest for all the members who avail internal loans is uniform as per the reports of 96 per cent of sample women.
 10. It can be noted from the study that 80 per cent of sample women reported that the final decision on giving loan to a particular member/members is taken in group meetings.
 11. As per the study 64 per cent of women reported that 51 to 75 per cent of to internal loan was recovered from the members who have taken loan. The recovery rate of loan is 26 per cent to 50 per cent as per the responses of 14.44 per cent of respondents. The loan recovery is 76 per cent and above as per the reports of 11.33 per cent of sample women.
 12. It is clear from the study that the well educated members of SHGs are maintaining and updating the SHG books/records as per the responses of 52.44 per cent of sample women. But the record maintenance is not satisfactory as per the responses of 48.89 per cent of sample women respondents. Among them 4.22 per cent reported that their SHG leaders are not maintaining any records/books
 13. As per the study with regard to lower annual income groups of less than Rs.11,500 and Rs.15,001 to Rs.30,000 the percentage of women respondents is decreasing after taking the membership of SHG. These women were shifted to higher income groups. With regard to other income groups, the percentage of women increasing after SHG membership. Here, the incremental increase after SHG membership is high (21.11 per cent) with regard to Rs.45,001 to Rs.60,000 income groups. The second highest incremental increase after SHG membership is registered in case of Rs.30,001 to Rs.45,000 income group (20.89 per cent). The incremental increase in case of Rs.60,001 to Rs.75,000 income group and Rs.75,001 and above group is 6.22 per cent and 6 per cent respectively.
 14. The study shows that for 26.67 per cent sample women there is no income from agricultural wages before SHG membership. But after SHG membership the women with no income from agricultural wages decreased to 10.44 per cent. The women who have less than Rs.10,000 income from agricultural wages decreased from 33.33 per cent to 17.78 per cent after SHG membership. In the same way women who have Rs.10,001 to Rs.15,000 income from agricultural wages sharply increased from 6.44 per cent to 21.56 per cent after SHG membership. It means that women in no or lower income groups shifted to higher income groups. In case of Rs.20,001 to Rs.25,000 agriculture wage income there is an incremental increase of 12.44 per cent. In the same way with regard to Rs.25,001 and above income groups also there is an incremental increase of 6 per cent.
 15. The study makes it clear that there is decrement decrease of 16.89 per cent with regard to nil/no livestock income of the respondent households in the study area. In the same way with regard to less than Rs.5,000 livestock income group also there is a decrement decrease of 26.45 per cent. It means that most of these women with no income or less income from livestock shifted to higher income groups after SHG membership. The women earning Rs.5001 to Rs.8000 from livestock increased from 13.33 per cent before SHG membership to 30 per cent after SHG membership, registering 16.67 incremental increase. The earnings of only 2.44 per cent women before SHG membership ranges between Rs.8001 to Rs.11,000. But such per cent of women sharply

- increased to 18.89 per cent after SHG membership registering an incremental increase of 16.45 per cent. In case of Rs.11,001 to Rs.14,000 livestock income the per cent of women increased 1.33 per cent before SHG membership to 8 per cent after SHG membership with an incremental increase of 6.67 per cent. The per cent of women earning Rs.14,001 and above increased from 1.11 per cent before SHG membership to 4.67 per cent after SHG membership.
16. The study indicates that nearly three-fourth of households non-permanent asset value is less than Rs.15,000 before SHG membership. But, after SHG membership such households reduced to one-fourth of total sample. It means that these households non-permanent asset value increased with SHG membership. The non-permanent asset value of 12.89 per cent of sample women households is Rs.15,001 to Rs.20,000 before SHG membership but, after SHG membership such per cent of households bulged to 29.78 per cent by registering an incremental increase of 16.89 per cent. With regard to Rs.20,001 to Rs.25,000 asset value group the number of households increased from 8.22 per cent to 28.67 per cent before and after SHG membership respectively. There is 8.45 of incremental increase of households with regard to Rs.25,001 to Rs.30,000 asset value group. With regard to Rs.30,001 and above asset value group there is 4.89 per cent of incremental increase in the total number of households.
 17. The study reveals that a preponderant majority i.e. 79.78 per cent of sample women households permanent asset value is less than Rs.75,000. After SHG membership such per cent of households declined to 34.67 per cent as the remaining 45.11 per cent of households shifted to higher value groups. With regard to Rs.75,001 to Rs.100,000 asset value the per cent of households increase from 14.89 per cent before SHG membership to 41.56 per cent after SHG membership by registering 26.67 per cent of incremental increase. In case of Rs.100,001 to Rs.125,000 value group also the per cent of households increased from 2.07 per cent to 12.67 per cent. In the same way with regard to Rs.125,001 to Rs.150,000 value group the incremental increase is 4.44 per cent. With regard to Rs.15,001 and above asset value group the per cent of households increased from 0.67 per cent to 4.67 per cent by registering 4 per cent incremental increase.
 18. The study shows that for 85.11 per cent of sample women respondent households there is no other income sources before SHG membership. But after SHG membership such households declined to 20 per cent as 65.11 per cent of households started to earn money from other sources. With regard to less than Rs.10,000 other income group the per cent of households increased from 11.33 per cent before SHG membership to 32 per cent after SHG membership. The other income of 2.44 per cent of households is Rs.10,001 to Rs.20,000 before SHG membership and such households increased to 21.56 per cent after SHG membership. With regard Rs.20,001 Rs.30,000 other income group there is an incremental increase 16.67 per cent after SHG membership. None of the households other income levels is above Rs.30,000 before SHG membership. But after SHG membership 8.67 per cent households shifted to more than Rs.30,000 other income groups.
 19. As per the study with regard to lower health expenditure groups of less than Rs.5,000 the percentage of women respondents is decreasing after taking the membership of SHG. These women were shifted to higher income groups. To be precise with regard to less than Rs. 5,000 health expenditure group there is 16 per cent decrement decrease. With regard to other health expenditure group the per cent of women increasing after SHG membership. Here, the incremental increase after SHG membership is high (8.22 per cent) with regard to Rs. 5001 to Rs.7000 expenditure groups. The second highest incremental increase after SHG membership is registered in case of Rs.7,001 to Rs.9,000 health expenditure group (4 per cent). The incremental increase in case of Rs.11,001 to Rs.13,000 health expenditure group and Rs.9,001 to Rs. 11,000 health expenditure group is 12 per cent and 1.56 per cent respectively. The incremental increase in case of 13,001 and above health expenditure group the increase is negligible (0.22 per cent).

20. The study shows that with regard to less than Rs. 10,000 food expenditure group and Rs. 10,001 to Rs. 20,000 expenditure group the per cent of households decreased from 19.78 percent to 7.33 percent and from 32.22 percent to 14.22 percent respectively. In case of Rs. 20,001 to Rs. 30,000 food expenditure group there is an incremental increase of 8.67 percent. For 11.11 per cent of sample women households the food expenditure before SHG membership is Rs. 30,001 to Rs. 40,000. But after SHG membership the women in this expenditure group increased to 22.00 percent by registering 10.89 percent incremental increase. The women who have spent Rs.40,001 to Rs. 50,000 food expenditure increased from 6 percent before SHG membership to 13.11 percent after SHG membership. In the same way with regard to Rs.50,001 and above food expenditure group there is an incremental increase of 3.78 in sample SHG women households.
21. The study indicates that more than half of household's clothing expenditure is less than Rs.5,000 before SHG membership. But, after SHG membership such households reduced to 26 percent of total sample. It means that these households clothing expenditure increased with SHG membership. The clothing expenditure of 31.78 percent of sample women households is Rs.5,001 to Rs.10,000 before SHG membership but, after SHG membership such per cent of households bulged to 52.22 percent by registering an incremental increase of 20.44 percent. With regard to Rs.10,001 to Rs.15,000 clothing expenditure group the number of households increased from 10.89 per cent to 17.11 percent before SHG membership and after SHG membership respectively. There is 3.78 of incremental increase of households with regard to Rs.15,001 and above clothing expenditure group there is 3.78 percent of incremental increase in the total number of households.
22. The study shows that for 73.78 per cent of sample women respondent's there are no savings before SHG membership. But after SHG membership such households declined to 19.11 per cent as 54.67 per cent of households started to save money. With regard to less than Rs.2,000 savings group the per cent of households increased from 19.56 per cent before SHG membership to 21.56 per cent after SHG membership. The savings of 5.56 per cent of households is Rs.2,001 to Rs.5,000 before SHG membership and such households increased to 32.44 per cent after SHG membership. With regard Rs.5,001 Rs.8,000 savings group there is an incremental increase 14.22 per cent after SHG membership. In case of Rs.8,001 Rs.11,000 savings group there is an incremental increase of 7.33 per cent after SHG membership. None of the households savings is above Rs.11,001 and above before SHG membership. But after SHG membership 4.22 per cent of households were shifted to more than Rs.11,001 savings group.
23. It is evident from the study that the number of employment days per annum for 49.11 per cent of sample women before SHG membership is less than 100 days. Such per cent of women reduced to 24.44 per cent after SHG membership. Those who availed 101 to 150 days of employment before SHG membership is 31.33 per cent. After SHG membership the per cent of such women reduced to 19.33 per cent. It means these women got more employment days after SHG membership. The per cent of sample women who availed 151 and above days of employment is increasing continuously after SHG membership. The number of women availed 151 to 200 days of employment increased from 11.11 per cent to 28 per cent. It means that there is an incremental increase of 24.67 per cent. In case of 201 to 250 days of employment there is an incremental increase of 9.56 per cent after SHG membership. In the same way with regard to 251 to 300 days of employment there is an incremental increase of 6 per cent after SHG membership. In case of 301 and above days of employment there is an incremental increase of 4.22 per cent after SHG membership.

SUGGESTIONS

1. Steps are to be taken to extend more loans to the SHG members. The bankers have to relax its rules and regulations to sanction loans liberally to women. If the members repay more than half of the loan amount, they should be given another fresh loan to continue their income generating activities.

2. It is equally important to monitor that the members utilizing the loan amount for the purpose which they have reported at the time of taking loans. Priority is to be given for educating the women on the need and importance of utilizing money for income generation activities.
3. It is noticed in the survey that some of the women beneficiaries who are above the poverty line were brought into the fold of SHG. So, the officials should conduct proper household survey to identify the right beneficiaries.
4. The success of any developmental programme always depends upon the co-ordination among all the participating agencies and personnel in the planning, designing and execution of the programme same is the case with the latest programme of Self Help Groups. No doubt the Gram Panchayats are the first to get benefit out of the implementation of the Self Help Groups but however the other agencies and institutions like the State Government, the Zilla Parishads, the DRDA, the Panchayat Raj Officials including the Mandal Development Officers must function with a sense of Co-operation and Co-ordination with the Village Panchayats in all related activities to promote success of the programmes.
5. Under the Self Help Groups, agro-based industries should be established throughout the district for providing supplementary part-time employment to farmers and their families.
6. It is found in the study that the women beneficiaries are indebted to money lenders and others in the villages. So, they have diverted their income to clear the debts, hence socio-economic conditions of the women beneficiaries are to be studied before sanctioning the loan.
7. A responsive administration becomes imperative when programmes of rural development are initiated and put into operation. The need for an efficient and honest administration is now more a theoretical slogan. The Government is now busy to bring about radical changes to usher in a welfare state. Rural employment would bring about social changes for a new awakening in the masses with regard to their rights, duties and responsibilities towards the society in which they live. This perhaps would be the greatest contribution for benefit of Self Help Groups for decades to come.
8. Forward and backward linkages are to be considered while sanctioning the activity.
9. The guidelines are so complicated that in the absence of assistance for officials even the educated Sarpanches may not understand them. Hence, the guidelines should be modified and simplified.
10. It is suggested that any scheme for generation of self-employment in rural areas should be taken certain factors into consideration. For example, there is a highly skewed distribution pattern of resources base in the form of landholding, productive assets and levels of technology adopted by villages. Further there are wide differences in the pattern of income, savings potential, investment capabilities, risk-taking, entrepreneurial potentials, educational levels and access to knowledge about improved agricultural factors. Dependency on traditional employment sources, as in the case of agricultural labour, is also an important social structural constraint.
11. After sanctioning and grounding the activity, the officials have to visit the villages and meet the beneficiaries to find out the practical problems, for the smooth continuation of the activity.
12. Sufficient training has to be given to the SHG members and to group leaders taking into account their interest and educational standards.
13. Misuse of financial assistance from the SHG groups should be curbed.
14. The beneficiaries have to be a little cautious in selecting their economic activities instead of depending on the middlemen or the officers working in banks or the DRDA. They have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.

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