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WOMEN EMPOWERMENT IN RAYALASEEMA REGION OF ANDHRA PRADESH

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ABSTRACT

The role of women is more important in the world at different dimensions viz., mothers, wives, sisters and workers in the family and outside. At present they realized their importance in the entire endeavours and would like to be independent. They are independent and are even going for self employment and entrepreneurship. Women have succeeded in changing their image as weak, dependent, passive and subservient persons to independent, active and strong human beings. Over half of the population is represented by the women and of thus for growth and development towards this end. It is for this reason that each and every person should be educated and independent.

As women represent half of the world population they should be educated and given access to necessary inputs required for enhancing their productivity, ability and for their equal share in the benefits of the development. The importance of the role to be played by women in national development, a special plan of action for integration of women in development has been included in VI Five Year plan and also was extended in subsequent Five Year plans. Further, the new industrial policy of Government of India specially highlighted the need for them to start small scale industries.

The SHGs are direct attack on poverty at micro level and empowering women at gross root level, the formation of SHG is need based economic activity planned deliberately towards productive purpose and development of the rural sector. SHGs have now become a modern weapon for the poor women to fight against poverty and economic depression. It is a most

potent tool against human deprivation and mainly intends to build human capital. SHGs have become a leader for the poor women to go up not only economically but also socially, mentally and attitudinally.

The paper aims outlining and functioning of 150 women SHGs selected based on simple random sampling method in Rayalaseema region (Anantapur, Chittoor, Kadapa & Kurnool) of Andhra Pradesh. Especially discussions and individual interaction have been conducted with 300 women for collection of relevant data in the preparation of this study. The data were collected through questionnaire method and subsequently arranged in tabular forms to infer conclusions.

KEY WORDS: *Importance, Employment, Entrepreneurship, Development, Empowering, Poverty, Succeed, Productive, Deprivation, Integration, Benefits, Population.*

INTRODUCTION

Women's rights and issues have always been a subject of serious concern of academicians and policy makers. From pastoral society to contemporary information and global society, the role of women has changed drastically. The continuity of changes in social-economic, psychological and cultural aspects of human living has influenced the role of women. In the process of industrialization, modernization and globalization showing its deep impact on the human society all over the world, the role and responsibility of women has attained new definition and perspective.

The role of women is more important in the world at different dimensions viz., mothers, wives, sisters and workers in the family and outside. At present they realized their importance in the entire endeavours and would like to be independent. They are independent and are even going for self employment and entrepreneurship. Women have succeeded in changing their image as weak, dependent, passive and subservient persons to independent, active and strong human beings. Over half of the population is represented by the women and of thus for growth and development towards this end. It is for this reason that each and every person should be educated and independent. As women represent half of the world population they should be educated and given access to

necessary inputs required for enhancing their productivity, ability and for their equal share in the benefits of the development. The importance of the role to be played by women in national development, a special plan of action for integration of women in development has been included in VI Five Year plan and also was extended in subsequent Five Year plans. Further, the new industrial policy of Government of India specially highlighted the need for them to start small scale industries.

Rural women force remains as an unorganized one-young and middle aged group will be their major constituents in the rural sector. Such rural women are involved in money Lending, dough making with wet grinders, papad and pickle making, dairy products production, maintenance of poultry and other eatable products. This activity was confined only to the local level. Many illiterate women are also involved through SHGs. Entrepreneurial skills and marketing talent is to be given to these women for carrying out entrepreneurial activities. A proper training on entrepreneurship development and guidance will give them more potential to expose better services to the rural society.

The SHGs are direct attack on poverty at micro level and empowering women at gross root level, the formation of SHG is need based economic activity planned deliberately

towards productive purpose and development of the rural sector. SHGs have now become a modern weapon for the poor women to fight against poverty and economic depression. It is a most potent tool against human deprivation and mainly intends to build human capital. SHGs have become a leader for the poor women to go up not only economically but also socially, mentally and attitudinally.

A factor of capacity and skill building encourages a diversified entrepreneurial and business talent of the women and help them in dealing with the banks and the markets more effectively and efficiently. It generates employment opportunities and creates a conducive social and economic infrastructure by empowering women and further confirms the economically best and optimum utilization of un-used natural and common resources. They want to be empowered through SHGs by channeling women potentiality in the economic and development activities in backward regions or areas.

The paper aims outlining and functioning of 150 women SHGs selected based on simple random sampling method in

Rayalaseema region (Anantapur, Chittoor, Kadapa & Kurnool) of Andhra Pradesh. Especially discussions and individual interaction have been conducted with 300 women for collection of relevant data in the preparation of this study. The data were collected through questionnaire method and subsequently arranged in tabular forms to infer conclusions.

OBJECTIVES

- ♣ The activities and functions of SHGs in terms of their operations, activities, strategies and future perspectives.
- ♣ To examine the role of SHGs in ensuring the development of rural women.
- ♣ The need and dimension of linkages of SHGs with Banks.

The SHGs according to their size, the group structure of SHGs, as minimum 10 members and maximum 25 members in each group, constitute the SHGs. The size of the groups details are presented in Table-I.

Table – I. Distribution of the Size of the Groups

Size of the Group	Number of SHGs
Less than 10 members	56 (37.33)
10-15 members	68 (45.33)
15-25 members	26 (17.33)
TOTAL	150

Source: Field data

From the Table-I, it shows that SHGs within 10-15 members constitute the highest percentage i.e., 45.33, followed by less than 10 members SHGs (37.33 Per cent). There are only 26 SHGs having the membership size of 15-25

(17.33 per cent) in the study area. The socio-economic profile of the SHGs members, by age, educational qualification and marital status are presented in Table-II.

Table-II. Distribution of SHGs Members of Age, Educational Levels and Marital Status

Age		Educational level		Marital status	
Age-wise	Number of Persons	Educational level	Number of Persons	Married/ Un-married	Number of Persons
18-25	48 (16.0)	Intermediate	104 (34.66)	Married	187 (62.33)
25-35	106 (35.33)	Primary	96 (32.0)	Married	
35-45	85 (28.33)	Secondary	81 (27.0)	Un-married	113 (37.66)
Above 45	61 (20.33)	Higher	19 (6.33)	Un-married	
Total	300	Total	300	Total	300

Source: Field data

From the Table-II, it is observed that the SHGs members are mostly in the age group of 25-35 (35.33 per cent), while within the age group of 35-45 it is 28.33 per cent, within age group of above 45 (20.33 per cent) and lastly in the age group of 18-25 it is 16.0 per cent of the total SHGs members.

The education levels says that 34.66 per cent were illiterates, 32 per cent were primary level, 27 per cent were secondary and 6.33 per cent were higher educational level of t

he total SHG members. The marital status reveals that 187 members (62.33 per cent) were married and 37.66 per cent were un-married.

The Self Help Groups link with various institutions like State Bank of India, Andhra Bank, Canara Bank, Andhra Pragathi Grameena Bank etc for their financial support. The distributions of SHGs as per their linkages with financial institutions are presented in Table-III.

Table -III. The Distributions of SHGs towards Various Financial Institutions

Institutions	Number of SHGs
State Bank of India	38 (25.33)
Andhra Bank	31 (20.66)
Canara Bank	26 (17.33)
Andhra Pragathi Grameena Bank	55 (36.66)
TOTAL	150

Source: Field data

From the Table-III, it shows that highest number of SHGs i.e., 55 (36.66 per cent) are promoted by Andhra Pragathi Grameena Bank, followed by State Bank of India, which promoted 38 groups (25.33 per cent), 31(20.66 per cent) groups are promoted by Andhra Bank and 26 (17.33 per cent) groups are promoted by Canara Bank.

The loans are most important factor of the SHGs. Especially the loan utilization play important role in the SHGs. The loans are utilized by them for various purposes. They availed loans for Agriculture, consumption purpose, petty business, house-hold industry and others (marriage and health). The loan availed by the SHGs and loan utilization pattern are presented in Table-IV

Table-IV Loans Availed By the SHGs and Loan Utilization Pattern

Loans		Loan Utilization	
Loans	Number of SHGs	Purposes	Number of SHGs
0-5000	40 (26.66)	Agriculture	16 (10.66)
5,000-10,000	84 (56)	Consumption	24 (16)
Above 10,000	26 (17.33)	Business	36 (24)
		Dairying	28 (18.66)
		House-hold Industry	21 (14)
		Others	25 (16.66)
Total	150	Total	150

Source: Field data

The Table-IV shows the loan amounts availed of by the SHGs. There are 56 per cent of SHGs who availed loans in the range of Rs.5000-10,000. Loans up to Rs.5000 were availed by 40 SHG members (26.66 per cent) and 17.33 per cent SHGs availed the loan above Rs.10, 000.

The loan utilization pattern of the members in SHGs under the study area is that the highest number of groups utilized loans which constituted 24 per cent for business

purpose. It is followed by 18.66 per cent for dairy, consumption purpose (16 per cent), agriculture (10.66 per cent), house-hold industry (14 per cent) and others (16.66 per cent).

The impact of loans on the mobilization and generation of the income positions and savings are most useful for the family and also useful for the country. The income level and savings are presented in Table-V.

Table-V Income levels and savings of SHGs members

Income levels	No. of SHGs	Savings	No. of SHGs
0-1500	88(58.66)	0-100	81(54)
1500-3000	48(32)	100-200	45(30)
Above 3000	14(9.33)	Above 200	24(16)
Total	150	Total	150

Source: Field data

The Table-V shows the impact of loans on the mobilization and increase in the income levels of SHGs. The average monthly income generated by all the groups under study, out of which 88 SHGs (58.66 per cent) generate income in the range which is below Rs 1500. There were only 48 SHGs (32 per cent) generating monthly income with in the range of Rs.1500-3000 and 9.33 per cent generate monthly income of Rs.3, 000 and above.

The distribution of savings position of women members is follows in the study area. It is revealed that while SHG members in 81

SHGs (54 per cent) could save monthly in the range below Rs.100, only 45 SHGs reported to save in the range between Rs.100-200 and 16 per cent SHGs reported to save above Rs.200.

The SHGs group meetings were the most important arena for discussions. In these discussions, the group members share their experiences about problems of business, debt problem and other items which are concerned for them. The study groups meetings are conducted either weekly, monthly or frequently. The distribution of groups meetings, based on frequencies, conducted by SHGs are presented in Table-VI.

Table-VI Distribution of Groups Meetings of SHGs

Group Meetings	Number of SHGs
Weekly	88 (58.66)
Monthly	45 (30)
Frequently	17 (11.33)
Total	150

Source: Field data

From the Table VI, it reveals that 58.66 per cent of groups' meetings were conducted on weekly basis (58.66 per cent) followed by monthly meetings (30 per cent). Only 17 SHGs were conducting group meetings at frequently which constitutes 11.33 per cent.

The institutional support through which the flow of micro-credit organized and implemented by SHGs in Rayalaseema region of Andhra Pradesh would certainly accelerate in creating a better impact and empowered on the quality of life of the women in rural sector. It will definitely enhance their capability and capacity in decision making process in the house-hold. Ultimately it will also pave the way for breaking the vicious circle of poverty in the rural economy.

SUGGESTIONS

The SHG groups or its members are mostly illiterates. They especially lack business acumen, experience about finance and other issues. It may suggest to SHG members that they may provide good training based on requirements and need of the SHGs.

- ↳ Building up self-confidence got betterment of their career in chosen fields.
- ↳ Specific emphasis on attitudinal change giving preference to business.

- ↳ Training on professional, management skills, communication skills and practices.
- ↳ Training on marketing strategies and financial management.
- ↳ Training on project formulation and implementation.
- ↳ Providing aptitude in increasing their knowledge on latest developments in modern technologies.
- ↳ Encouragement may be given to the SHGs and group members for better coordination, control and supervision i.e., for better administration of their business.

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