

SOCIO-ECONOMIC EMPOWERMENT OF SHG MEMBERS IN OBULAVARIPALLI MANDAL OF KADAPA DISTRICT: AN EMPIRICAL STUDY

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Abstract

Self-Help Group is a small voluntary association of poor people preferably from the same socioeconomic back drop. The micro-credit given to them makes them enterprising; it can be all women group, all men group or even a mixed group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. Self-Help groups have been getting more importance for work with people and community, for common purpose and solving the problems which are related social-economical, and to self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. The present paper highlights socio-economic empowerment of women in kadapa district of Andhra Pradesh.

Key Words: *Self –Help Groups, Socio-Economic Conditions, Women Empowerment.*

Introduction

Self-Help Group is a small voluntary association of poor people preferably from the same socioeconomic back drop. The micro-credit given to them makes them enterprising; it can be all women group, all men group or even a mixed group. However, it has been the experience that women's groups perform better in all the important activities of SHGs.

Self-help group are voluntary, small group structure for mutual aid and the accomplishment of social purpose, they are usually formed by peers who have come together for mutual assistance in satisfying a common handicap or life-disrupting problem and bringing about desired social and or personal change. The initiators of such groups emphasize face to face of personal responsibility by members as well as emotional support, they are frequently "cause" oriented, and promulgate an ideology or values through which members may attain an identity Such values imply objectives and practices that are broadly beneficial and not harmful, both to the welfare of members participation, and to the wider society, in term of principles of justice, morality and concerns for one's fellow humans.

Reviews

Neelaiah. R. (2010), in his paper entitled " A Study on Self Help Groups at Work in Andhra Pradesh". He concluded that all the group members are divided into two categories i.e., poor and poorest of the poor (POP). And also find out in his paper no of SHGs established in each year increased till 2005 and then decreased thereafter and it can be taken as decreased interest on the part of the Government after 2004-05.

According to a study conducted by APMAS (2010), titled "The Study of SHG movement in Adilabad, Cuddapah and Visakhapatnam District of Andhra Pradesh", the flow of micro credit has not triggered substantial growth of micro enterprises. The movement is at the phase where the SHGs require effective bank linkages and training on developing micro enterprises and business development services. 22% of the SHGs covered expressed specific support in micro enterprise development, apart from SHG concept building.

Objectives

1. To study the Self-Help Groups in Andhra Pradesh
2. To analyse the Socio-Economic Empowerment of Women

3. To draw the conclusions

Data Collection

The present study based on both primary and secondary data. The primary data were collected from the SHG beneficiaries from the Obulavari palli mandal , kadapa district of Andhra Pradesh through interview- schedule. Secondary data were collected from books, journals and publications , dailies, published and unpublished theses. In the study tool and techniques are used in appropriate places.

Socio –Economic Conditions of Select SHG Members

An endeavor in this chapter is made to present and analyse the socio-economic conditions of the select self-help group members in YSR Kadapa district. The main socio-economic and allied factors identified and analyzed include name and number of self-help groups, members, age, literacy level, marital status, type of family, family size, main occupation, type of house, family annual income, number of dependents, income from other sources, size of land holding. This chapter also includes various aspects which are related to self-help groups. The analysis of the socio-economic conditions that is enshrined within the framework of the study would help to understand and analyse the impact of the self-help groups in YSR Kadapa district.

Sampling

As mentioned in the first chapter, there are three revenue divisions in YSR Kadapa district viz., YSR Kadapa, Rajampeta and Jammalamadugu with 51 revenue mandals. For a detailed analysis the Obulavaripalli mandal of the district of YSR Kadapa are selected and their total sample comes to nine villages. From all nine villages six self help group members are selected. Thus, the total sample number comes to three revenue mandals nine villages, and three hundred SHG members are finally constitute the total number respondents. All such details are shown in table .

Table 1, Literacy level of the select Self-Help Group Members

S. No	Education Qualifications	No. of respondents	Percentages
1	Illiterate	43	28.67
2	Can sign only	65	43.33
3	Primary education	31	20.67
4	Secondary education	8	5.33
5	Higher education	3	2.00
	Total	150	100.0

Source: Field Survey

The details of literacy level of the selected Self –Help Group members are shown in table 1. Out of 150, 43 (28.67%) numbers are illiterates, 65 (43.33%) members can sign only, 31 (20.67%) members had upto primary education, 8 (5.33%) members are educated upto secondary education level and only 3 (2 %) members had their higher education. From this, it can concluded that major of the selected SHG members are illiterates however,43.33 per cent are able to sign, and only two percent had their higher education .

Table 2,Main occupation of the select Sample respondents of SHG members

S. No	Occupation	No. of respondents	Percentages
1	Agriculture	12	8.00
2	Agriculture labour	81	54.00
3	Labour	40	26.67
4	Business	10	6.67
5	Service	2	1.33
6	Other if any	5	3.33
	Total	150	100.0

Source: Field Survey.

Regarding occupation details of the selected SHG –members, as is noticed in table 2, it is observed that more than fifty per cent of self-help groups members are the agricultural labour as their main occupation, 26.67 per cent of the respondents have labour as their main occupation, only a marginal percentage of respondents have agriculture, business and service as their main occupation. About 3.33 per cent of the respondents have stated that vegetable vendor, brick making, and dairy forming as main occupation for their livelihood.

Table 3, Type of house in which the selected Self Help Group members are dwelling

S. No	Type of House	No. of respondents	Percentages
1	Thatched house	7	4.67
2	Semi pukka	33	22.0
3	Pukka	40	26.67
4	Govt. Pukka house	70	46.66
	Total	150	100.0

Source: Field Survey

The type of house being owned and lived by the select respondents can be seen in table 3. According to the findings shown in the table, it can be understood that out of 150 respondents selected 70 respondents representing 46.66 per cent have stated that they are living in pukka houses provided by the government. About 26.67 per cent of the respondents have said that they have pukka houses constructed by themselves, 22 per cent are dwelling in semi-pukka houses while 4.67 per cent of the respondents are living in thatched houses. From the above analysis, it can be understood that majority of the SHG members have availed the housing scheme provided by the government accordingly living in government pukka-houses.

Table 4, Annual income of the family of SHG members

S.No	Income	No. of respondents	Percentage
1	< 10000	10	6.67
2	10000 - 20000	113	75.33
3	20000 - 30000	25	16.67
4	30000 above	2	1.33
	Total	150	100.0

Source: Field survey.

Table 4 reveals that the total family annual income of the sample SHGs respondents. 10 SHGs families are getting annual income less than Rs. 10,000, 25(16.67 per cent) SHGs families are getting their annual income range is Rs.20,000 to 30,000. 2 (1.33 per cent) SHGs families are getting their annual income range is above Rs.30, 000. Remaining 113 (75.33 per cent) SHGs families are getting their annual income is between Rs.10, 000 to 20,000 respectively. It is clearly concluded that the majority of selected SHGs families are getting their family income Rs. 10,000 to 20,000.

Table 5, Total land holding possessed by the select Self-help group members

Land holding in Acres	No. of respondents	Percentages
0	59	39.33
1	28	18.67
2	33	22.00
3	15	10.00
4	8	5.33
5	4	2.67
6 acres and above	3	2.00
Total	150	100

Source: Field Survey.

The details pertaining to land holdings among the self-help group members are collected and shown in table 5. It is obvious from the findings incorporated in the table that as many 59 members constituting 39.33 per cent that they do not have any landed property. About 28 per cent of the members have stated that they have landed property from one to five acres. While 2.67 per cent have landed property to the extent of five acres and out two per cent have said that they have six acres and above. A deep look into the table reveals that 40.67 per cent have handed property in between 1 and 2 acres. Thus, it can be inferred that large shunk of selected SC self-help group members have limited landed property.

Table 6, Details of irrigated land held by selected SHG members

Land holding in Acres	No. of respondents	Percentages
0	107	71.33
1	19	12.67
2	13	8.67
3	8	5.33
4	2	1.33
5	1	0.67
Total	150	100

Source: Field Survey.

The 6 table the details of irrigated land possessed by the members. The data reveal that as many as 107 (71.33%) members, don't have own any irrigated land. The remaining 28.67 per cent of the members own irrigated land between 1-5 acres. It is further noticed that only one respondents has one acre of irrigated land. From this, it can be deduced that 71.33 per cent of the SHG members donot have any irrigated land while only 28.67 per cent of members have irrigated landed property.

Land held by the members of two types. One is un-irrigated land the other is irrigated land. Some of the land is irrigated under canals, tanks and bore wells. Information has been obtained about the un-irrigated and irrigated land is more than the income from un-irrigated land. Hence economic position of the members holding irrigated land is better than the members holding un-irrigated land. However the total income depends upon the total land held by the members.

Savings: In this section of the chapter, all the information relating to savings by the members are presented.

Table 7, Monthly savings of the selected self-help Group members

S. No	Savings per month(In Rs)	No. of respondents	Percentages
1	30	48	32.00
2	50	90	60.00
3	100	12	08.00
	Total	150	100.00

Source: Field Survey.

One of the objectives of the SHGs is to inculcate the habit of savings among the poor and it is realized that Self – help is the best help. “Save to survive” is the slogan. To find whether the SHGs have achieved their objectives and able inculcate the habit of saving a question is asked to mention the monthly savings for month by the members and such details presented in table 7. It is found from the table that that all members are able to save. The amount of savings, however, according to their family earnings. It is noticed in the table that 90 respondents out of 150 self-help group members that they are able to save Rs. 50 per month. While 32 per cent could save Rs. 30 and 8 per cent of the numbers have are able to save to the extent of Rs. 100 per month. This, in deed, is a good sign to note that the selected self group members in YSR Kadapa district have gradually developed their mind, towards thrift. It clearly implies that the SHGs has brought an impact on the saving attitude and awareness to reduce unnecessary expenditure.

Table 8, Accumulated savings exclusively as the member in the SHGs

S.No	Accumulated Saving range (in rupees)	No. of respondents	Percentages
1	Below 1000	8	5.33
2	1000-3000	74	49.33
3	3000-5000	47	31.34
4	5000 and above	21	14.00
	Total	150	100.0

Source: Field Survey.

Savings is the entry point activity of the SHG and savings propensity is defined as the rate of savings per month and the outstanding balance is savings accounts of individual members. When a question is asked to the members to stated their accumulated savings, it said by 50 per cent of the members that they are able to save Rs. 1000-3000, 31.34 per cent of members have said that their monthly accumulated savings is in between Rs. 3000-5000 and 14 per cent have disclosed that their monthly accumulated savings are Rs. 5000 and above and only 5.33 per cent of the members have stated that their monthly savings are only below Rs. 1000. It is, therefore, concluded that their monthly accumulated savings are in between Rs. 1000- Rs. 5000 per month.

Table 9, Source of earnings for saving by the members of SHG

S.No	Source of earning	No. of respondents	Percentages
1	Family income	25	16.67
2	Own labour	113	75.33
3	Husband earnings	7	4.67
4	Income from animal -husbandry	5	3.33
	Total	150	100.0

Source: Field Survey.

Table 9 furnishes the details on source of earnings for saving by the members of self-help groups. It is amply evident from the table that as many as 113 out 150 SHG members representing 75.33 per cent main source of savings is their own labour 16.67 per cent have expressed that the family income is the min source. About 4.67 per cent have said that their husbands earnings are the main source and only 3.33 per cent earn their income and there by savings a from animal husbandry. From the analysis above, it can be concluded that own labour is the main source of income and savings among the selected women self-help groups from husband's earnings and earnings from animal husbandry is very marginal.

Table 10 , Training Programmes attended by the SHG at the different levels

N=150

S.No	Different levels at which training programme are attended	No. of respondents
1	Attended at Mandal level	36(40.44)
2	Attended at District level	32(35.95)
3	Attended at State level	15(16.85)
4	Attended at Inter state level	6(6.76)
	Total	89(100)

Source: Field Survey.

According to table 10, it is understood that out of 150 self-help group members, as many as, 89 members have attended the training programmes conducted at different levels. It is explicitly noticed that majority of the members have attended only at mandal level, 35.95 per cent have attended and received training at district level, 16.85 per cent of the respondents have attended the training programmes conducted at state level. Only 6.76 per cent of the respondents have held that they attended the training programmes conducted at inter-state level. From



the above, it can be inferred that the majority of the respondents attended their training programmes confirming to mandal, district and state level only.

Summary

A concerted effort is made in this paper to present the socio-economic conditions of YSR Kadapa district and socio-economic background of the select self-help group members. This background information will help to analyse and evaluate the impact of SHGs on the economic empowerment and social transformation among the SHGs in the district.

This paper concluded that, it can be inferred that the majority of the respondents attended their training programmes confirming to mandal, district and state level only, and also own labour is the main source of income and savings among the selected women self-help groups from husband's earnings and earnings from animal husbandry is very marginal. Further it clearly implies that the SHGs has brought an impact on the saving attitude and awareness to reduce unnecessary expenditure. It can be understood that majority of the SHG members have availed the housing scheme provided by the government accordingly living in government pukka-houses. In overall, any government implementing for SHGs for empowerment of Rural women in the developing countries.

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