



ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS WITH SPECIAL REFERENCE TO OBULAVARIPALLI MANDAL

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Abstract

The Self-help group is functioning very effective dimension role at creating rural livelihood at sustain, the savings and group activities are eliminating poverty and creating the effective social functions by participating women at village level committees as a member at each and every village level committees. The self-help group members are very active part of an economic status, through Banks and MandalSamakya (Mandal level function organization to educate and give the loans) they are getting the loan, and loan amount is utilizing for purposeful fields and at their children education, economic activity. In this village 90% of eligible women are member in any one of self-help group and they are all participating at meetings and reimburse the loan amount to the bank in time, by it they are getting governmental scheme benefits and through the self-help groups the women educating at all aspects of social functions and also creating the awareness at prevent malpractices and making better social adjustment. And it creates self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. Through it women educating the total family members are mobilizing at all concerns. The present paper highlights the economic development of SHGs women in Obulavaripalli mandal of Kadapa district.

Keywords: *Economic Empowerment, Women, Self-Help Groups.*

INTRODUCTION

The self-help group is functioning very effective dimension role at creating rural livelihood at sustain, the savings and group activities are eliminating poverty and creating the effective social functions by participating women at village level committees as a member at each and every village level committees. The self-help group members are very active part of an economic status, through Banks and MandalSamakya (Mandal level function organization to educate and give the loans) they are getting the loan, and loan amount is utilizing for purposeful fields and at their children education, economic activity. In this village 90% of eligible women are member in any one of self-help group and they are all participating at meetings and reimburse the loan amount to the bank in time, by it they are getting governmental scheme benefits and through the self-help groups the women educating at all aspects of social functions and also creating the awareness at prevent malpractices and making better social adjustment. And it creates self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. Through it women educating the total family members are mobilizing at all concerns. The present paper highlights the economic development of SHGs women in Obulavaripalli mandal of Kadapa district.

The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence, but lake of education often comes in the way and many a times they had to seek help from their husbands for day-to-day work viz; bank, accounts, etc.

REVIEW OF LITERATURE

NABARD (2011) conducted a survey and concluded that 76 per cent of the women members were able to interact with officials and 28 per cent of the members were able to save in banks; the result were seen in decision making in household matter, sending children to school, changing undesirable habits of their spouse, participating in

Gram Panchayat election. Access to bank credit after joining SHG (98 per cent) as compared to mere two per cent before joining, increase in income by undertaking income generating activities, etc.’

Barua, (2012) in his paper entitled “Impact of Micro-finance on Poverty: A Study of Twenty Self-Help Groups in Nalbari District, Assam”. In his study concluded that, it is positive impact of SHGs on employment generation. Number of working days of beneficiaries in Live- Stock, Business and any others profession had increased after joining the SHGs. In this way, it is indicating that SHGs generate employment. Majority of beneficiaries accepted the improvement in economic condition after joining SHG.

Sarkar & Baishya (2012) in their paper titled “Impact of Microfinance in Women Empowerment of Assam”. In their study suggest that women’s access to credit has a role in improving the household decision making capacity, workforce participation rate and control over resources and even political and legal awareness, thereby opening/opportunity for greater empowerment of women of Assam.

OBJECTIVES

1. To study the importance of women empowerment.
2. To analyze the economic development of SHGs member in Kadapa district.

METHODOLOGY

Both primary and secondary data have been collected, analyzed and presented in the form of tables. Secondary data have been collected from the records of DRDA office, Kadapa; NABARD regional office, Hyderabad; and office of the Chief Planning Officer, Kadapa. Primary data have been collected from the selected self-help groups and the members by using pre-tested schedules to the SHG member. For empirical investigation and analysis have been selected 150 self-help group beneficiaries at Obulavaripalli mandal in Kadapa district of Andhra Pradesh. Which is one of the backward mandals in Kadapa district of Andhra Pradesh? Since efforts were also made to find out the impact of microfinance of SHGs in ensuring economic empowerment.

Table – 1 Amount of the Loans availed by the SHG Members

S. No.	Borrowed amount (Rs in thousands)	No. of respondents	Percentages
1	< 10000	10	6.67
2	10000 - 30000	67	44.67
3	30000 - 50000	27	18.00
4	50000 - 100000	18	12.00
5	100000 above	28	18.66
	Total	150	100.0

Source: Field survey.

It is quite interesting to note from table 1 that the amount of loans availed by the SHG members in the study are ranging from between Rs. 1000 to Rs. 100000 and above. More specifically, it is found that 44.67 per cent have availed bank loans to the tune of Rs. 30000. While 18.66 per cent have got loans from the banks Rs. 100000 and above, 18 per cent have took loans of in between Rs 30000-Rs. 50000, 12 per cent have availed in between Rs. 50000-100000 and 6.67 per cent could avail less than Rs 100000. On the whole majority of them approached the banks and taken loans starting from Rs. 10000 to Rs. 100000.

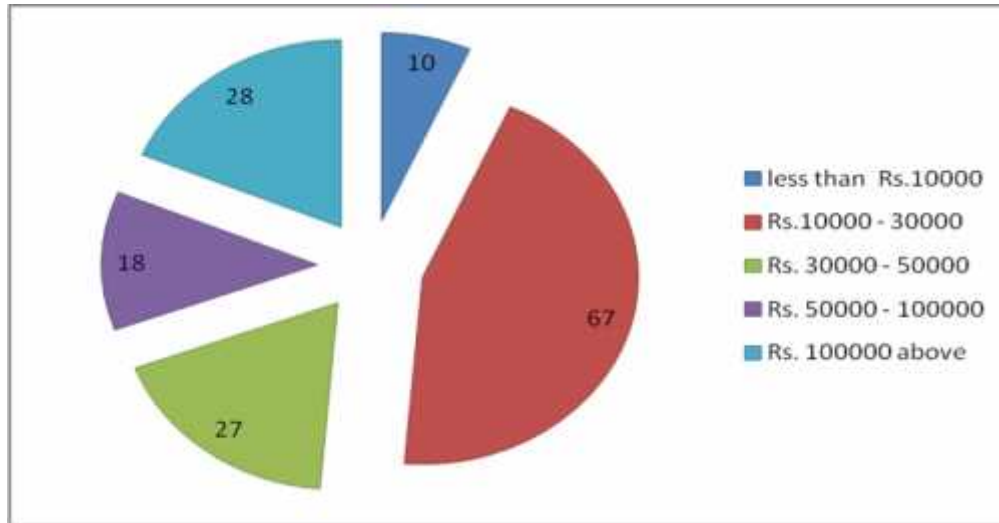


Fig. 1 Loans Aailed by the SHG Members

Table 2 furnishes the purpose –wise the loan amount utilized by the select respondents in the study. As in found in the table, 72.66 per cent of the respondents in the study have stated that they have been utilizing the money taken as loan from SHGs for purchasing the household requirements such as almerah, fans, two-wheelers, gas stove, some utensils’, 48 per cent have total that the amount from SHG is utilized for construction of house, 42 per cent used the loan amount to clear off their old debts, 38.67 per cent have stated that they made the loan amount as an investment in agriculture, 37.33 per cent have made, use of loan from the purpose of their children’s education, 28.66 per cent have said that the loan so borrowed in used for buying milk-cows, sheep and 15.33 per cent have said that the selected respondents have used the loan amount to celebrate their children’s marriages. From the above analysis, it can be inferred that the amount taken as loan from the SHG is used both for productive purpose and also non-production purpose. On this while the loan amount is being used for the welfare and benefits of the SHG members.

Table -2 Purpose-wise Details of Loans Utilized by the Self-Help Group Members
N=150

S. No	Purpose of expenditure	No. of respondents	Percentage
1	House hold expenditure	109	72.66
2	Investment on agriculture	58	38.66
3	Medical expenses	30	20.0
4	Children’s education	56	37.33
5	Housing construction	72	48.00
6	Animal Husbandry	43	28.66
7	Clear off old debts	63	42.00
8	Children’s marriage	23	15.33

Source: Field Survey

The details of economic activity taken up by the SHG members are shown in table 3. It is observed from the table that, as many as 40.67 per cent of SHG members under the study have taken up agriculture as their economic activity. It is also noticed that more than one fifth of the respondents have taken up animal husbandry as the next important economic activity for their livelihood. About 25 respondents representing 16.66 per cent of the total respondents are owning and maintaining general store as an economic activity for their living. This is followed by tailoring (10.67 per cent) and small industries (4 per cent).

Table 3, Name of the Economic Activity taken by the Selected SGH Members

S No	Name of the activity	No. of respondents	Percentage
1	General store	25	16.66
2	Tailoring	16	10.67
3	Agriculture	61	40.67
4	Small industries	6	4.00
5	Animal husbandry	35	23.33
6	No activity is undertaken	7	4.67
	Total	150	100.0

Source: Field Survey

Table- 4 No. of Working Days before and after Joining the SHG

S No	Working Days	Before	After
1	Less than 100 days	47(31.33)	9(6.00)
2	100 to 199	86(57.33)	82(54.67)
3	200 days and above	17(11.34)	59(39.33)
	Total	150(100)	150(100)

Source: Field Survey

The main aim of SHGs is to generate employment and thereby enhance economic conditions of the rural poor. Besides, the scheme has been framed as a strategy to eradicate poverty especially among the poor. For the purpose of the study, the selected self-help group respondents are asked to respond the number of working days they had before and after joining the SHG in the study area.

Table- 5 Effect of SHGs in Procuring the Permanent assets by the Beneficiaries

S No	Permanent Assets (Rs)	Members	
		Prior	After
1	<30000	13(8.67)	0(00)
2	30000-50000	33(22.00)	5(3.33)
3	50000-70000	36(24.00)	31(20.67)
4	70000-100000	43(28.66)	51(34.0)
5	100000-200000	19(12.67)	47(31.33)
6	>200000	6 (4.00)	16(10.67)
	Total	150(100)	150(100)

Source: Field Survey

A question was also asked to the SHG members of the state how far the scheme helped them in procuring the permanent assets like agricultural land, house and house –sites. The details of such assets in terms of money are shown in table 5. It is evident from the table that out of 150 beneficiaries the procurement of permanent assets in terms of money has been found increasing. More specifically, it is noticed that 8.37 per cent of the SHG members had their permanent assets less than Rs. 30000 prior to their joining to SHG, 33 members constituting 22 per cent in between Rs. 30000-50000, 24 per cent in between Rs. 50000-70000, 28.366 per cent of the households in between Rs. 70000-Rs.100000, 12.67 per cent of the SHGs members and their permanent assets worth was in between Rs. 1-2 lakhs, while 4 per cent of them had their permanent property to the tune of less than Rs. 2 lakhs.

It is quite interesting to found in the findings that are depicted in the table that as many as 51 households constituting 34 per cent could procure and improve their permanent assets in between Rs. 70000-100000, 31.33 per cent could earn the permanent assets ranging Rs. 1-2 lakhs while more than one –fifth of the self-help group members could improve their assets worth in between RS. 50000-70000. similarly, 10.67 per cent could procure

the worth of less than Rs. 2 lakhs. The overall observation of the table brings us to infer that the SHG members could procure and improve their permanent assets quite satisfactorily. From this, one can deduce that the SHG has brought a positive impact in procuring permanent and fixed assets like agricultural, land permanent house and sites for their houses. Even when the informal discussions were made with the self-help groups leaders and members, they firmly stated that the programme has helped them to a larger extent in procuring their fixed assets.

Table -6, Impact of SHG in Improving Live Stocks among the selected beneficiaries before and after joining the SHGs

S No	Live Stocks (Rs)	No. of SHG members	
		Before	After
1	<5000	14(9.33)	7(4.67)
2	5000-10000	24(16.00)	12(8.00)
3	10000-20000	38(25.33)	25(16.67)
4	20000-30000	49(32.67)	46(30.67)
5	30000-50000	13(8.67)	38(25.33)
6	>50000	12(8.00)	22(14.66)
	Total	150(100)	150(100)

Source: Field Survey

One of the prime objectives of SHG is to improve the possession of livestock such as Milk-cows, buffallos, bullocks, sheep, goat, etc and there by enhance their economic earnings in terms of money. Keeping this in view, the selected self-help groups members were asked to mention the impact of the programme prior and after their association with the programme. The opinions so collected are shown in table 6. According to the figures with regard to the possession of live stocks prior to their association with the SHG, 9.33 per cent of the members have stated that their live stocks worth was less than Rs. 5000, 16 per cent have in between Rs. 5000-10000, 25.33 per cent in between Rs. 10000-20000, 32.67 per cent of the self-help group members have stated that their livestock worth was in between Rs. 20000-30000. Similarly, 8.67 per cent of SHG members and their livestock worth were in between Rs. 30000-50000 and 8 per cent of members have said that their livestock worth was more than Rs. 50000.

The responses of the self-help group members about their livestock especially after joining with the programme, it is quite satisfactory to notice that 30.67 per cent of them could get improve their livestock position in between Rs. 20000-30000, 25.33 per cent could possess the livestock in between Rs. 30000-Rs. 50000, 16.67 per cent could procure in between Rs. 10000-20000, and 14.66 per cent procure more than Rs. 50000 worth of livestock. The analysis and findings of the study led us to conclude that the SHG members in improving livestock possession especially after joining in the programme.

Table- 7 Impact of SHG in Acquiring the Consumer Durables before and after Joining the SHG

S No	Consumer durables (Rs)	Selected SHG members	
		Before	After
1	None	80(53.33)	0
2	<1000	42(28.00)	5(3.33)
3	1000-2500	18(12.00)	25(16.67)
4	2500-5000	10(6.67)	27(18.00)
5	5000-10000	0(0)	46(30.67)
6	>10000	0(0)	47(31.33)
	Total	150(100)	150(100)

Source: Field Survey.

Impact of SHG in acquiring consumer durables in terms of money among the select self-group members in Kadapa district can be seen in table 7. As per the figures in the table, as many as 80 SHG members constituting 53.00 per cent have stated that they did not acquire any consumer durables like TV, motor cycle, freeze, cooler prior to they were members in SHG, 28 per cent has consumer durable worth of less than Rs. 1000. 12 per cent of members possessed durables to the tune of Rs. 1000-2500 and 6.67 per cent, however, stated that they had consumer durables in between Rs. 2500-5000.

A glance at the findings regarding possession of consumer durables after joining of the members with SHG, it is found that as many as 31.33 per cent of SHGs who are the beneficiaries of the programme could procure consumer durables worth more than Rs. 10000, 30.67 per cent of members who did not possess any such durable goods in their houses could procure worth of Rs. 5000-10000, 18 per cent were enjoying having worth of durables in between Rs. 2500-5000, 5 SHGs representing 3.33 per cent are enjoying with the durable in between Rs. 1000-2500 and very small percentage of members, however, could have the durables to the extent of less than Rs. 1000. From this, it can be understood that the impact of SHG on the selected women beneficiaries in YSR Kadapa district is very tremendous and witnessing a tangible impact in procuring consumer durables after they joined as the members in Self-help groups.

CONCLUSION

It could be seen clearly from the above discussion that most of the women have improvement in their personal income status and also their share in household income. It is found that the amount taken as loan from the SHG is used both for productive purpose and also non-production purpose. On this while the loan amount is being used for the welfare and benefits of the SHG members and also it is found as many as 40.67 per cent of SHG members under the study have taken up agriculture as their economic activity. The study brings us to infer that the SHG members could procure and improve their permanent assets quite satisfactorily. From this, one can deduce that the SHG has brought a positive impact in procuring permanent and fixed assets like agricultural, land permanent house and sites for their houses.

It is concluded that the SHG members in improving livestock possession especially after joining in the programme in select district and also it can be understood that the impact of SHG on the selected women beneficiaries in Kadapa district is very tremendous and witnessing a tangible impact in procuring consumer durables after they joined as the members in Self-help groups.

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