

3 (Degendering) From Orthodoxy towards Economic Empowerment of Women - An analysis on SHGs Contribution in Andhra Pradesh

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Abstract

The Government of India has long been emphasizing on the development of women and derived several measures to empower them economically, politically and socially. Initially it was the lack of system and credit availability to cater to the needs of rural poor was a crucial problem for the government. The formation of SHG and micro credit facility has helped the women to move from passive state to being dynamic agents who work for their own development. This study looks into the SHG programme and its impact on economic empowerment. This study in particular addresses women empowerment through self help groups in kurnool district of Andhra Pradesh. Average, Percentage analysis, Chi-square test and Analysis of Variance post-hoc tests were carried out to determine the relationship between observed variables. The results of the study revealed that the SHGs have had greater impact on the economic aspects of the beneficiaries.

Keyword-Economic empowerment, SHGs, Rural women, Kurnool District, Andhra Pradesh.

Introduction

Empowerment of women is quite essential for the economic development of any country. However, in many emerging nations there is a challenging environment for the development of women crippled by poverty, health issues, availability of basic amenities etc. It is evident that women's ability to sustain themselves are

seriously constrained by gender inequalities in access to resources which enhances their capability. Rather than focusing on the economic, social and political empowerment of women, in early decades developmental programmes for solving the problems of women were confined to social welfare alone. However, in the recent past there is tremendous change in the policy initiatives of the government and the NGOs in designing programmes that enhance the suitable capacity building of women. The concept of Self-Help Group was conceived as a panacea for the mounting problems of women, brainchild of Prof. Mohammed Yunus self help groups aims at developing a thrift habit and savings among poorest.

Economic Empowerment –Role of SHG

One of the most important tool for encouraging women in participating in activities that lead towards their development through mutual support is being designed by SHG. A SHG is a group consisting of 10-20 people, usually women from similar class and region who come together to form savings and credit organization. SHGs provide a platform for members to learn to coordinate and work in group environment. In India SHGs emerged as a system for financial inclusion, SHGs most noticeable milestone was when NABARD launched the pilot phase of the SHG Bank Linkage programme, later RBI advised commercial banks to consider lending to SHGs as a part of rural credit operations. Today, SHGs are not merely for financial

intermediation but work towards the improvement of women's skills, mobility, and access to knowledge and support networks that enhance status within the community. Self-help group programmes often in the form of savings and credit or micro credit schemes have succeeded in changing the status, enhancing income and positive externalities such as self-confidence and self-esteem. (debadutta, 2009, thelma 2003). SHG Bank linkage programme has resulted in the transformation of living standards of its members ranging from ownership of sets, increase in savings and borrowings, income generating activities and in participation of women in entrepreneurship. In Andhra Pradesh, the programme was initially implemented in three districts Adilabad, Kadapa and Srikulam districts and thereafter was extended in a phased manner to other districts covering all other district by 1994-95.

Role of SHGs in Women Development

The roles of SHGs in the field of women development are explained in the following points:

1. SHGs enhance the equality of status of women as participants decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.
2. Involvement of women in all stages of socio-economic activities has become essential and the SHGs encourage women to take active part in all round development of our nation.
3. The SHGs encourage all the possible energies of women in moulding the community in right perspective and explore the initiatives of women to take up entrepreneurial ventures.
4. The SHGs also made sincere efforts by providing training opportunities and empower women to take active part in the all-round development of the rural areas and make them sensitized, self made and self disciplined.
5. It is possible under SHGs concept to remove the social limitations of women by

superstitions and its contribute to enhance for their dormant role in decision-making at all levels; and

These groups have inculcated a sense of confidence in the minds of rural women to succeed in their day-to-day life.

Review of Literature

Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership transparent and participative decision making, and brisk use of funds for micro-enterprise creation. (Fernandez, 1994). There are several empirical studies which provide evidence that impact assessment studies has contributed to the empowerment of women. (R Gaitha & M A Nandhi, 2007, Vetrivel & Chandra kumara mangalam, 2010, Tanmoyee, 2005) But, In spite of the rapid growth of SHG's in India, the full potential of utilizing self-help group remains untapped. In many countries self-help groups are serving people to solve every physical, behavioral and emotional problem of people. (Joy, 2004) Therefore, it is clear that there is a lack of systematic research and methodological foundation in this area.

Empowerment is a multi dimensional social process that helps people to gain control over their own lives by acting on issues that they define important. Empowerment is defined as "increasing poor people's freedom of choice and action to shape their own lives (Narayan, 2005, R Gaitha & M A Nandhi, 2007). "Empowerment must be externally induced, by forces working with an altered consciousness and awareness that the existing social order is unjust and unnatural. They seek to change other women's consciousness; altering their self-image and their beliefs about their rights and capabilities; creating awareness of how gender discrimination, like other socio-economic and political forces, is one of the forces acting on them; challenging

the sense of inferiority that has been imprinted on them since birth; and recognizing the true value of their labour and contributions to the family, society, and economy". Batliwala (1994) writes.

By women empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components like awareness building, capacity building and skill development, decision making (Marilee, Karl, 1995). Participation and greater control and decision making power in the home, community and society. Action to bring about greater equality between men and women. The study of (Kappa Kondal, 2014) indicates that the majority of women in Self Help Groups is found to be relatively young, joined SHGs for supporting the family and invested their money in life supporting activities. Micro-finance with Self Help Groups play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. According to Ellie Bosch it is just old wine in a new bottle (Bosch, 2002).

Statement of problem

In spite of the rapid growth of SHG's in India, the full potential of utilizing the self-help group remains untapped, as in other countries self-help groups are serving people to solve every physical, behavioral and emotional problem of people (Mohammed , 2004). The conceptual understanding on empowerment helps us to understand the strategies which are more appropriate. Though several schemes are found promising by self-help groups, a close look at the impact of these programs on economic empowerment of women reveals both positive aspects as well as limitations. This study can therefore aim at understanding the socio economic profile and impact of the programme

on SHG women in Kurnool District of Andhra Pradesh as it is considered as backward district in Rayalaseema region of Andhra Pradesh.

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 sustainability. 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., Hence, a scheme like Self-Help Groups (SHGs) is conceived to realize the untapped potential of the rural women for the rural development in general and empowerment of women in particular.

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 sustainable basis. Hence the present study assumes significance in view of ever-changing rural economic scenario.

Objectives of the Study

The main objective of the present study is to analyse and evaluate empowerment of women with special reference to SHG programme in Kurnool district. However, the specific objectives of the study are to;

1. Understand the concept of empowerment, possible goals; dimensions and target groups especially at the gross-root level of the country.
2. Trace out the origin, growth and development of SHG programme in India, Andhra Pradesh and Kurnool district.
3. Study the socio-economic profile of the district and selected beneficiaries of the programme.
4. Analyse and assess the impact of SHG programme on various facets of empowerment of selected beneficiaries.

Hypothesis of the study

Keeping in mind the broad objectives mentioned above, the following hypothesis have been formulated for this study.

1. Rural woman contribute a lot to the economic development.
2. Self Help Groups has greater impact on income and employment of rural women.
3. Self Help Groups has great impact on the alleviation of rural poverty.

Research Methodology

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 2011, 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 1.2 clearly depicts all such details.

Total Sample Universe for the Study

Sl. No	Name of the Revenue Division	Names of the Mandal	No. of Respondents
1.	Adoni	1. Nandavaram	30
		2. Yemmiganur	30
		3. Adoni	30
		4. Kautalam	30
		5. C. Belagal	30
2.	Kurnool	1. Kallur,	30
		2. Nannur,	30
		3. Nandikotkur ,	30
		4. Dhone,	30
		5. Veldurthy	30
3.	Nandyal	1. Chagalamarri,	30
		2. Uyyalawada,	30
		3. Sirivella,	30
		4. Gospadu,	30
		5. Koilakuntla	30
Total	3	15	450

Method of data collection

The study is basically descriptive and empirical in nature. Therefore, the data for the study were 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 six sections. Section one was intended to collect personal data of the respondents, details regarding economic aspects was elicited section second. Section third was intended to get the information from the respondents on various aspects of SHGs. The members and their exposure to mass media and political awareness as SHG members were elicited from section four. Section five was designed with an intention to evaluate the functional effectiveness of the selected respondents. Section six was framed to know the various problems of SHGs as perceived and identified by group leaders and members. However, secondary data was collected from the published books, journals, periodicals, published reports, unpublished these and official documents, brochures and official records of Mandal Samakhyas.

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 processed, tabulated and calculated with the help of computer and various analytical softwares like SPSS (Statistical Package for Solutions and Services). The data was analysed and discussed with the help of averages, percentages. The data was also presented with the help of appropriate bar and pie diagrams.

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 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.

Socio- Economic Background of Beneficiaries

As a part of socio- economic background analysis, the age, religion, sub-caste, educational level, debt position, ration cards possessed, type of family, size of family, head of family, marital status, housing conditions, landholdings etc., were discussed at length.

**Results and Discussion:
Age group of SHG beneficiaries:**

S.No.	Age Group	No. of respondents covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	18-25 years	24 (16.00)	29 (19.33)	24 (16.00)	77 (17.11)
2	26-35 years	41 (27.33)	45 (30.00)	31 (20.67)	117 (26.00)
3	36-50 years	59 (39.33)	48 (32.00)	68 (45.33)	175 (38.89)
4	51 and above	26 (17.34)	28 (18.67)	27 (18.00)	81 (18.00)
	Grand Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey*Figures in Parenthesis are percentages to the total

From the above table it can be inferred that nearly 82 percent (see columns 1 to 3) of the respondents are in the productive age group of 18-25, 26-35, and 36-50 years. The remaining 18 percent are old age people, who in the strict sense of term do not fall under productive age group.

Caste of SHG beneficiaries

S.No.	Name of the Caste	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Backward Castes	95(63.33)	89(59.33)	101(67.33)	285(63.33)
2	Scheduled Castes	32(21.33)	39(26.00)	26(17.33)	97(21.56)
3	Scheduled Tribes	9(6.00)	10(6.67)	12(8.00)	31(6.89)
4	Others	14(9.33)	12(8.00)	11(7.33)	37(8.22)
	Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

As per the table majority of sample respondents (63.33 percent) hails from Backward class community. They are followed by Scheduled Castes, Others and Scheduled Tribes with 21.56 percent, 8.22 percent and 6.89 percent respectively in that order.

Education of Sample Respondents:

Sl. No.	Educational Level	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Illiterate	18(12.00)	39(26.00)	21(14.00)	78(17.33)
2	Neo-literate**	49(32.67)	51(34.00)	31(20.67)	131(29.11)
3	Primary School	43(28.67)	29(19.33)	65(43.33)	137(30.44)
4	Upper-Primary School	19(12.67)	15(10.00)	18(12.00)	52(11.56)
5	High School	16(10.67)	12(8.00)	10(6.67)	38(8.44)
6	College	5(3.33)	4(2.67)	5(3.33)	14(3.11)
	Grand Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

Source: Field Survey

*Figures in Parentheses are percentages to the total

**One who can sign own signature

From the above table 4.12 it is observed that 17.33 percent of respondents were illiterate in three sample Divisions. About 29.11 percent of the respondents are able to sign their own signature. The respondents who have access to primary schools constitute 30.44 percent. Nearly 11.56 percent respondents have entered upper primary schools, among them only few completed 7th class. Those who have access to High school education constitute 8.44 percent of total respondents. Only 14 out of 450 respondents entered to college education. It is pertinent to note that with an increase in the level of education, the percentage of respondents is correspondingly decreasing.

Debt position of Sample Respondents

Sl. No.	Debt (in Rs.)	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	No debts	12(8.00)	16(10.67)	11(7.33)	39(8.67)
2	Below 10,000	84(56.00)	72(48.00)	92(61.33)	248(55.11)
3	10001 to 20000	21(14.00)	22(14.67)	25(16.67)	68(15.11)
4	20001 to 40000	18(12.00)	10(6.67)	16(10.67)	44(9.78)
5	40001 and above	15(10.00)	30(20.00)	6(4.00)	51(11.33)
	Grand Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

Source: Field Survey

*Figures in Parenthesis are percentages to the total.

It is crystal clear from the table 4.13 that more than 9/10 of the sample respondents are in debts with varying amounts. More than half (55.11 percent) of the respondents debt is below Rs.10,000. In case of 14.67 percent of the respondents the debt amount ranges between Rs.10,000 to Rs.20,000. The debt amount of 9.78 percent of the respondents is above Rs.20,000 and below 40,001. It is important to note that the debt amount of 11.33 percent of respondents is Rs.40001 and above. Only 39 out of 300 respondents constituting 8.67 percent have no debts.

Housing conditions of the Respondents

S.No	Housing Pattern	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Hut	13 (8.67)	16 (10.67)	14 (9.33)	43 (9.56)
2	Colony House**	101 (67.33)	68 (45.33)	104 (69.33)	273 (60.67)
3	Thatched House	21 (14.00)	26 (17.33)	19 (12.67)	66 (14.67)
4	Tiled House	3 (2.00)	9 (6.00)	7 (4.67)	19 (4.22)
5	RCC/Pucca	12 (8.00)	31 (20.67)	6 (4.00)	49 (10.89)
	Grand Total	150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

The data in the table reveals that large number of respondents in all three sample Divisions are living in colony Houses. In Adoni 69.33 percent families, in Kurnool 67.33 percent families and in Nandyal Division 45.33 percent of families are living in colony houses. In Nandyal Division 17.33 percent of respondents are living in thatched houses. It is followed by Kurnool and Adoni Divisions with 14 percent and 12.67 percent respectively. 16 out of 150 in Nandyal Division were living in huts. In Adoni and Kurnool Divisions 14 and 13 respondent families is also living in huts.

Occupation of the Sample Respondents

SI. No.	Primary Occupation	No. of Respondents Covered in each Division			Total
		Kurnool	Nandyal	Adoni	
1	Agricultural Labour	46(30.67)	56(37.33)	16(10.67)	118(26.22)
2	Agriculture	44(29.33)	51(34.00)	21(14.00)	116(25.78)
3	Industrial Labour	21(14.00)	3(2.00)	24(16.00)	48(10.67)
4	Non-agriculture Labour	29(19.33)	12(8.00)	15(10.00)	56(12.44)
5	Dairying	7(4.67)	15(10.00)	20(13.33)	42(9.33)
6	Sericulture	1(0.67)	5(3.33)	41(27.33)	47(10.44)
7	Construction labour	-	2(1.33)	9(6.00)	11(2.44)
8	Others	2(1.33)	6(4.00)	4(3.67)	12(2.67)
	Grand Total	150(100.00)	150(100.00)	150(100.00)	450(100.00)

In all 26.22 percent of respondents primary occupation is agriculture labour. Nearly 25.78 percent of the respondent's main occupation is agriculture. Non-agriculture labour dependents constitute 12.44 percent and industrial labour dependents are 10.67 percent. Sericulture is the primary occupation of 10.44 percent of respondents. Dairying activities are the primary occupation of 9.33 percent of respondents. Construction related activities are the main occupation of 2.44 percent of respondents.

Impact of loans on the beneficiaries with regard to Access to Formal Institutions

SI. No.	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	9(6.00)	8(5.33)	9(6.00)	26(5.78)
2	Little change	47(31.33)	61(40.67)	61(40.67)	169(37.56)
3	Moderate change	79(52.67)	58(38.67)	60(40.00)	197(43.78)
4	Significant change	12(8.00)	21(14.00)	18(12.00)	51(11.33)
5	Change for worse	3(2.00)	2(1.33)	2(1.33)	7(1.56)
	Grand Total	150 (100.00)	150(100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

*Figures in Parenthesis are percentages to the total

It is clear from the table that large number of beneficiaries in three Revenue Divisions of Kurnool district reported that the SHG programme has positive impact on their access to formal institutions. No change or insignificant change was reported by 6 percent beneficiaries in Kurnool and Nandyal Divisions.

Loan Utilization by SHG Beneficiaries * No.of times the beneficiaries have availed loans

CrosstabulationThe respondents were asked about how many times they have availed loans and their utilization of loans for different purposes. The table gives the cross tabulation of Loan utilization by SHG beneficiaries and the purpose of availing the loans.

Table

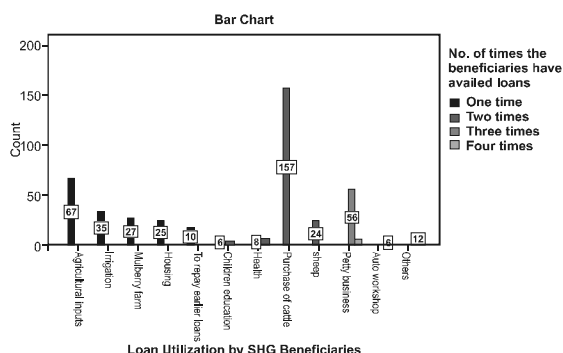
Count

		No.of times the beneficiaries have availed loans				Total
		One Time	Two Times	Three Times	Four Times	
Loan Utilization by						
SHG Beneficiaries	Agricultural inputs	67	0	0	0	67
	Irrigation	35	0	0	0	35
	Mulberry farm	27	0	0	0	27
	Housing	25	0	0	0	25
	To repay earlier loans	18	0	0	0	18
	Children education	6	3	0	0	9
	Health	0	8	0	0	8
	Purchase of cattle	0	157	0	0	157
	Sheep rearing	0	24	0	0	24
	Petty business	0	0	56	6	62
	Auto Workshop	0	0	0	6	6
	Others	0	0	0	12	12
	Total	178	192	56	24	450

The table reveals that almost all the sample beneficiaries have access to loans from three Revenue Divisions of Kurnool district. But the frequency of availing such loans is not uniform in case of all beneficiaries. Nearly 43 percent availed loans twice during last three years. About 39.56 percent taken loans from banks only one time. The beneficiaries who availed loans for three to four times constitute 17.77 percent.

The loans taken by the beneficiaries will yield the desired results of women empowerment only when they are properly utilised for productive purposes. The present study makes it clear that nearly 87.66 percent of women beneficiaries utilised the loan amount for one or other kind of productive purposes. The remaining 13.34 percent utilised the loan amount for unproductive purposes.

Figur - Loan Utilization by SHG Beneficiaries
* No. of times the beneficiaries have availed loans



Alternative Hypothesis (H1): Self Help Groups (SHG) have no impact on income generation for rural women.

Inference: We sampled 450 students and evaluated whether Self Help Groups have any impact on income generation for rural women. The null hypothesis ($0.000 < 0.05$) has been rejected, and it is revealed that there is a moderate impact in the income generation of rural women followed by little impact in the income generation.

Amount of Impact of Employment Generation of SHG Beneficiaries

Amount of Impact on Income Generation of SHG Beneficiaries

Table

Impact on Income generation of SHG Beneficiaries

	Observed N	Expected N	Residual
No change	20	90.0	-70.0
Little change	181	90.0	91.0
Moderate change	196	90.0	106.0
Significant change	45	90.0	-45.0
Change for worse	8	90.0	-82.0
Total	450		

Test Statistics

	Impact on Income generation of SHG Beneficiaries
Chi-Square	368.511 ^a
df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 90.0.

Null Hypothesis (H0): Self Help Groups (SHG) have greater impact on income generation for rural women.

Table

Impact on Employment Generation

	Observed N	Expected N	Residual
No change	26	90.0	-64.0
Little change	180	90.0	90.0
Moderate change	183	90.0	93.0
Significant change	54	90.0	-36.0
Change for worse	7	90.0	-83.0
Total	450		

Test Statistics

	Impact on Employment Generation
Chi-Square	322.556 ^a
df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 90.0.

Null Hypothesis (H0): Self Help Groups (SHG) have greater impact on employment generation for rural women.

Alternative Hypothesis (H1): Self Help Groups (SHG) have no impact on employment generation for rural women.

Inference: We sampled 450 students and evaluated whether Self Help Groups have any impact on employment generation for rural women. The null hypothesis ($0.000 < 0.05$) has been rejected, and it is revealed that there is a moderate impact in the employment generation of rural women followed by little impact in the employment generation.

Table : Examine whether there are any significant differences in the income generation of SHG beneficiaries from different age groups.

ANOVA

Impact on Income generation of SHG Beneficiaries

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	228.524	3	76.175	646.053	.000
Within Groups	52.587	446	.118		
Total	281.111	449			

Post Hoc Tests

Multiple Comparisons

Impact on Income generation of SHG Beneficiaries Scheffe

(I) Age Group	(J) Age Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-35	-.25974*	.05039	.000	-.4011	-.1183
	36-50	-1.21974*	.04696	.000	-1.3515	-1.0880
	51&above	-2.01283*	.05465	.000	-2.1662	-1.8595
26-35	18-25	.25974*	.05039	.000	.1183	.4011
	36-50	-.96000*	.04101	.000	-1.0751	-.8449
	51&above	-1.75309*	.04963	.000	-1.8924	-1.6138
36-50	18-25	1.21974*	.04696	.000	1.0880	1.3515
	26-35	.96000*	.04101	.000	.8449	1.0751
	51&above	-.79309*	.04615	.000	-.9226	-.6636
51&above	18-25	2.01283*	.05465	.000	1.8595	2.1662
	26-35	1.75309*	.04963	.000	1.6138	1.8924
	36-50	.79309*	.04615	.000	.6636	.9226

*. The mean difference is significant at the 0.05 level.

Null Hypothesis: There is no significant difference between the means of four age groups for the impact on income generation of SHG beneficiaries.

Alternative Hypothesis: There is significant difference between the means of four age groups for the impact on income generation of SHG beneficiaries.

Inference: Scheffe multiple comparison test shows that all the four age groups means are significantly different from one another since significance value (P-Value=0.000) < 0.05. Null hypothesis is rejected which means that there is significant difference between the means of four age groups for the impact on income generation of SHG beneficiaries.

Table: Examine whether there are any significant differences in the employment generation of SHG beneficiaries from different age groups.

ANOVA

Impact on Employment Generation

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	252.920	3	84.307	705.302	.000
Within Groups	53.312	446	.120		
Total	306.231	449			

Multiple Comparisons

Impact on Employment Generation Scheffe

(I) Age Group	(J) Age Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18-25	26-35	-.33766*	.05073	.000	-.4800	-.1953
	36-50	-1.26909*	.04728	.000	-1.4018	-1.1364
	51&above	-2.17717*	.05503	.000	-2.3316	-2.0227
26-35	18-25	.33766*	.05073	.000	.1953	.4800
	36-50	-.93143*	.04129	.000	-1.0473	-.8156
	51&above	-1.83951*	.04997	.000	-1.9797	-1.6993
36-50	18-25	1.26909*	.04728	.000	1.1364	1.4018
	26-35	.93143*	.04129	.000	.8156	1.0473
	51&above	-.90808*	.04646	.000	-1.0385	-.7777
51&above	18-25	2.17717*	.05503	.000	2.0227	2.3316
	26-35	1.83951*	.04997	.000	1.6993	1.9797
	36-50	.90808*	.04646	.000	.7777	1.0385

*. The mean difference is significant at the 0.05 level.

Null Hypothesis: There is no significant difference between the means of four age groups for the impact on employment generation of SHG beneficiaries.

Alternative Hypothesis: There is significant difference between the means of four age groups for the impact on employment generation of SHG beneficiaries.

Inference Scheffe multiple comparison test shows that all the four age groups means are significantly different from one another since significance value (P-Value=0.000) < 0.05. Null hypothesis is rejected which means that there is significant difference between the means of four age groups for the impact on employment generation of SHG beneficiaries.

SUMMARY AND CONCLUSION

1. The loans taken by the beneficiaries will yield the desired results of women empowerment only when they are properly utilised for productive purposes. The present study makes it clear that nearly 87.66 percent of women beneficiaries utilised the loan amount for one or other kind of productive purposes. The remaining 13.34 percent utilised the loan amount for unproductive purposes.
2. In the traditional Indian society women are confined to four walls of her home. She has limited access to outside world. But the women who joined SHGs are coming out of their homes to interact with officials and non officials of different agencies. The study discloses that more than 93 percent of women reported some amount of change in their access to formal institutions.
3. The cumulative savings and financial help rendered banks are expected to increase the income levels of SHG beneficiaries. The additional income generation activities taken up by the SHG members has positive impact on the income levels of 83.78 percent of beneficiaries with varying degrees.
4. There is a correlation between income generation activities and additional employment days of the SHG beneficiaries. The study reveals that more than 92 percent of respondents reported positive impact of SHG membership on their employment front.
5. To meet the credit needs of the members the banks sanction required amount to SHG beneficiaries with certain conditions. To meet the urgent credit needs of members the SHGs and VOs sanction money without any conditions. The study reveals that more than 92 percent of SHG respondents reported some amount of change on the availability of credit.
6. It is reported that the money lenders in the sample Mandals collecting interest from 36 to 60 percent per annum. The impact of SHG programme on making the women free from money lenders is not up to the mark when compared to its impact on income and employment. About 12.89 percent women are still in the clutches of money lenders. However, the remaining 87.11 percent of women reported that there is some amount of change in getting freedom from the clutches of money lenders.
7. The women who joined SHG stream must save some amount of money for every week/ fortnight/month. This is expected to develop the habit of saving among women. According to present study more than 94 percent of women have developed the habit of saving after taking SHG membership.
8. The central and state Governments introducing several poverty alleviation programmes from time to time. To get the benefits of the programmes the women have good access to such programme. This is possible through group approach. As per the present study, the group approach improved the access of 77.88 percent women to pro-poor programmes. This became possible through their regular attendance to SHG meetings, in which apart from group activities, they also discuss the developments going in their villages.
9. In rural India more than 30 percent of women and children are mal-nourished. Under-nutrition is a condition resulting from inadequate intake of food or more essential nutrients resulting in deterioration of physical growth and health. The additional income

which the women got under SHG programme is expected to enhance the expenditure, thereby reduces mal nutrition. The present study reveals that more than 90 percent of women reported that there is some kind of enhancement in their food expenditure.

10. Women in rural area are the victims of anaemia and are more prone to reproductive related health complications. Due to their poor economic conditions large number of women is suffering with such health complications for years. The improved economic condition of women of Self Help Groups is also expected to improve their health condition by way of allocating some amount for health needs. The study makes it clear that 3/4th of women accepted that their expenditure on health related matters increased after joining SHGs.
11. The incidence of school dropouts is high in rural areas, when compared to urban areas. It became inevitable for poor rural families to force their children to discontinue their schooling and earn some amount for running the family. Under these conditions, the study reported somewhat miraculous findings. The study disclosed that more than 9/10th of SHG respondents acceded that the membership in SHGs improved the educational opportunities of their children.
12. The women who have confined to household activities earns no money. The economic dependency automatically reduces her self confidence levels. The SHG programme is intended to make women economically independent and thereby improve their self confidence levels. The study exposed that the self-confidence levels of 97 percent respondents increased after participating various social and economic activities of SHGs.
13. In the patrilineal families, all the decision is taken by male members. The women have to obey such decisions, even it is against

her will or self respect. This trend continued for centuries due to economic subjugation of women. The situation slowly changing with the starting of reform movement and still continuing. The study depicts that 93.93 percent of women have reported positive impact of SHGs on their decision making power on family related matters.

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