

# Women Empowerment Through Self Help Groups in Andhra Pradesh

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## ABSTRACT

*Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as a whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self Help Groups in Andhra Pradesh. The main objective of this paper includes Impact of Self Help Groups on Women Empowerment in Chittoor District in Andhra Pradesh and to measure the level of socio, economic and decision making empowerment through Self Help Groups. In the present study simple statistical tools are adopted like Chi-square test, One-way ANOVA, Regression. Based on the analysis of women empowerment through self help groups in Chittoor district, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Chittoor District in Andhra Pradesh.*

**Keywords:** Women, empowerment, self help.

## Introduction

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment<sup>1</sup>. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies which has attachment with not only to the banks but also to wider development programme.

SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social<sup>2</sup>. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving

lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole.

They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India<sup>3</sup>.

SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity (Fernandez, 1995). Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life<sup>4</sup>.

According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process<sup>5</sup>. Women in general are the most disadvantaged people in the rural regions of India. Even though the women are largely participate in economic activities, mainly agriculture sector and other sectors in the economy.

### Objective of the Study

1. Impact of Self Help Groups on Women Empowerment in Chittoor District in Andhra Pradesh.
2. To measure the level of socio, economic and decision making empowerment through Self Help Groups

### Hypothesis

1. There is no significant difference between pre and post joining in SHG
2. There is no impact on economic, social and decision making empowerment of joining SHGs
3. There is no significant relationship between family monthly income with monthly income of the respondents

### METHODOLOGY

For the purpose of present study, 500 women respondents of SHG sample from Chittoor District are selected. 10 samples respondents from each NGO group were selected for this study. The sample respondents are selected by Convenience sampling. In this study primary data were collected directly respondents by pre-designed questionnaire. Simple percentage, graphs and other relevant statistical techniques were adopted.

### Results and Discussion

**Table – 1 NGO in Andhra Pradesh and selected Self Help Groups**

Non-Government Organizations	Total SHGS	Sample SHGS
Rashtriya Seva Samithi (RASS)	84	8
Good Samaritan Evangelical and Social Welfare Association	76	7
Rural Education and Development Society	86	9
Shri Parmeshwari Educational Society	93	9
Chaitanya Rural Education and Development Society	92	9
Young India Project	78	8
<b>Total</b>	<b>509</b>	<b>50</b>

Source: capart.nic.in

From the above table no. 1 , list of top six NGOs in the Andhra Pradesh are consider for this study and selected Self Help Groups are selected out of 509 SHGs only 50 SHGs consider as per the convenience sample method . From each SHGs 10 Sample respondents are taken for the study.

**Table – 2 Impact of Self help groups on per capita income (PCI) of respondent**

Per capita income (Rs.)	respondents No. of	Pre SHG Average PCI (Rs.)	Post SHG Average PCI (Rs.)	Percentage increase	T value
Below 1000	228	346.14	499.22	44.22	4.98*
1000-2000	189	1124.71	1369.21	21.74	3.33*
2000-3000	56	1392.15	2419.15	73.77	4.42*
3000 & above	27	2971.21	4059.21	36.62	5.86*
Over all	500	621.22	925.21	48.93	5.32*

Source: data collected through Survey\* Significant at 5 per cent level.

From the above table no.2 , per capita income range of SHG members before joining SHG and after joining SHG are explains 73.77% increase in their per capita income in the range between 2000-3000. Where the data collected as sample represents the population tested with t test 4.42 which is significant at 5 per cent level, results null hypothesis is rejected.

**Table 3 – Results of Chi-square test – farm and allied activities**

Variables	Calculated Value	Table Value at 5% level	Degrees of Freedom	Inference*
Family Monthly income Vs. Monthly Income of the Respondents	11.9648	12.59	6	Not significant

\*Null Hypothesis is accepted

From the above table no.3 chi-square test between family monthly income with monthly income of the respondents explains calculated value 11.9648 and table value at 5% level is 12.59 at 6 df and resulted there is no significant relationship between family monthly income with monthly income of the respondents, hence the null hypothesis is accepted

**Table 4 - Estimated regression results for SHG members in non-farm activities**

Variable	Non-farm activities
Intercept	1.4993
X <sub>1</sub>	0.1176* (4.7662)
X <sub>2</sub>	0.0981* (30.1921)
R <sub>2</sub>	0.8161
F-value	64.24
No. of Observations	267

Note: Figures in brackets represent t-values.

\*Indicates that the coefficients are statistically Significant at 5% level.

From Table -4, it is inferred that in nonfarm activities, R<sub>2</sub> indicates 81 per cent variation in total family income explained by the two independent variables included in the model. Both the variables were significant at 5 per cent level. It means that an additional unit of these variables could increase total family income by 0.1176 per cent and 0.0981 per cent respectively. The F- value indicates that estimated regression model is statistically significant at one per cent in three cases. Thus, it may be concluded that the contribution of SHG members to family income is significant.

**Table 5 – Estimated regression results for SHG members in farm and allied activities**

Variable	Farm and Allied Activities
Intercept	1.9962
X <sub>1</sub>	0.0924* (2.7861)
X <sub>2</sub>	0.0708* (3.1824)
R <sub>2</sub>	0.7541
F- Value	61.24
No. of observations	233

Figures in brackets represent t – values

\* Indicates that the coefficients are statistically significant at 5 per cent level.

In Table -5, thus it is concluded from the analysis that the contribution of SHG members to family income has been more than the earnings of their spouses. Therefore, the earnings of SHG members contribute significantly towards family income.

**Table 6 – Estimated regression results for over all SHG members in both farm and allied activities and non-farm activities**

Variable	Over all
Intercept	1.5543
X <sub>1</sub>	0.0999* (3.1221)
X <sub>2</sub>	0.0832* (2.7981)
R <sub>2</sub>	0.6284
F- Value	62.15
No. of observations	500

Figures in brackets represent t – values

\* Indicates that the coefficients are statistically significant at 5 per cent level.

In Table – 10, the F-value indicates that estimated regression model has been statistically significant at one per cent level. Thus, it may prove the hypothesis 1 that SHG members contribute a significant share of income to their family income.

**Table- 7 Average value of Economic and social Empowerment index model**

Group	Average ESE Index		Incremental Index	't' Statistics
	Pre SHG	Post SHG		
Farm and allied activities	35.16	64.93	29.77	2.17
Non-Farm activities	24.75	43.14	18.39	4.15
Overall	28.91	53.91	25.00	2.22

Source: Survey data

\*Significant at 5 per cent level

### Personality Development

Personality development is a collection of emotion, thought and behavior patterns unique to a person. In this analysis is unique to a person. In this analysis, development of personality of respondents has been measured with the enhancement obtained in communication skills, self-confidence and improvement in vocational skills.

**Table – 8 Enhancement of personality development of respondents after joining SHG**

Items	Farm and allied activities		Non-farm activities	
	No. of SHG (N=267)	%	No. of SHG (N=233)	%
Communication skills enhanced	257	96.25	211	90.56
Self confidence increased	262	98.17	233	100.00
Existing vocational skills improved	248	92.88	183	78.54
New vocational skills acquired	181	67.79	149	63.95

From the above table no 8, enhancement of personality development of respondents after joining Self Help Groups in the form of their communication skills enhancement for Farm and allied activities are 96.25% increased and 90.56% increased in Non-Farm activities of SHG members, self confidence increase by 98.17% for Farm and allied activities and 100% increase by Non-Form activities SHG members, Existing vocational skills improvement in SHG members are 92.88 % in Form and allied activities and 78.54 % increase in Non-form activities , new vocational skills acquirement of SHGs are 67.79 % increase in form and allied activities and 63.95 % increase in Non form activities.

**Table – 9 Political empowerment of respondents after joining SHG**

Items	Farm and allied activities		Non-farm activities	
	No. of SHG (N=267)	%	No. of SHG (N=233)	%
Have freedom to exercise vote as per their wish	261	97.75	233	100.00
Leadership Skills	201	75.28	221	94.8

From the above table no. 9 there exists political empowerment of the respondents after joining SHG are having variables like respondents have freedom to exercise vote as per their wish are 100% in Nonfarm activities and 97.75% in Farm and allied activities. Another variable called Leadership Skills in Non-Farm activities are 94.85 % and 75.28% is Farm and allied activities.

**Table – 10 Decision making on personal needs**

Final Decision Taken	Farm and Allied activities		Nonfarm activities	
	No. of respondents	Total score	No. of respondents	Total score
WI	113 (42.32)	565	99 (42.49)	495
WMH	56 (20.97)	224	38 (16.31)	152
BOTH	49 (18.35)	147	35 (15.02)	105
HMW	31 (11.61)	62	22 (9.44)	44
HU	18 (6.75)	18	39 (16.74)	39
<b>Total</b>	<b>267 (100)</b>	<b>1016</b>	<b>233 (100)</b>	<b>835</b>

Source: Survey data Figures in parenthesis are percentages

From the above table no.10 decision making on personal needs among wife and husband are among farm and allied activities and Non-farm activities of wife individual decision making are 565 and 495 respectively.

**Table – 11 - One way ANOVA test results of empowerment scores among SHG members**

Source	Degrees of freedom	Total some of squares	Mean Square	F- Value	F <sub>0.05</sub>
Between Groups	2	9081141.31	4540570.65	6.21	3.16
Within Groups	495	45142141.11	91196.24		
<b>Total</b>	<b>497</b>				

Source: Survey Data

Thus, it may be conclude that the empowerment of women varied with different activities among members. Thus it may be proved that the hypothesis, after joining in SHGs, women attained decision making empowerment.

The analysis reveals that the average revolving loan for an SHG is 67,560 and for a member it is 2137.97 more than 60 percent of revolving loans are taken by the members for consumption purposes. In the absence of SHGs, they would go to money lenders for the credit needed for consumption purposes. Amount spent on celebrating ceremonies is around 8% within consumption purpose category. 39.4% of loan for production purposes was spent on small business. With regard to the characteristics profile of respondents it is found that, 12 SHGs out of 50 (24%) involve themselves in group micro enterprises like selling of cloth materials, running a grocery shop, maintaining a community toilet, manufacturing candle, papad, incense sticks and rearing cows.

It is found that all respondents are from socially deprived sections of the society and more number of respondents (47.60%) is from Scheduled Caste (SC). Among BC and MBC, more respondents are from farm and allied activities, whereas in SC category, more respondents are from nonfarm activities. A vast majority (62.60%) of the respondents' lives in better houses like concrete and tiled and a meager percentage (4.60%) of respondents live

in thatched houses. In thatched roof category, more respondents are from farm and allied activities compared to nonfarm activities. The family profile of the respondents' shows that for a majority of the respondents (49%) the family size is 3-5 and 5 above categories (17%).

Respondents from nonfarm activities have comparatively higher size of family than farm and allied activities. From the study it is observed that majority of the respondents (61%) income is less than rs.1500 per month and in this category more respondents are from farm and allied activities. In rs.1500-3000 and rs.3000 and above more respondents are from nonfarm activities. It is found that all respondents achieved functional literacy and arithmetic skills and basic book keeping skills got enhanced among respondents from nonfarm activities compared to farm and allied activities. It is also found that in terms of excising their franchise in a free and fair manner and in attaining leadership skills, respondents from nonfarm activities are comparatively better than respondents in farm and allied activities.

### Conclusion

SHG members learning from the past experiences are walking through the present are marching ahead for a bright future, the women empowerment through SHGs in the Chittoor District in Andhra Pradesh. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women,

by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh.

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