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WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

(A Study with Reference to East Godavari District of Andhra Pradesh State)

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ABSTRACT

Women participation in Self Help Groups created a wonderful impact upon the life pattern and style of poor women. They empowered at various levels not only as individuals but also as members of the family, community members and the society as whole. They gather for the purpose of solving their problems which are common through self-help and mutual help. It enhanced the general knowledge, awareness and improves their bargaining capacity of the rural women. It is a best technique to remove poverty and improve the women entrepreneurship and financial support in overall India. The present paper confines itself to Women Empowerment through the Self Help Groups w.r.t. East Godavari District of Andhra Pradesh State. In present study simple statistical tools were adopted based on the analysis of women empowerment through Self Help Groups in East Godavari District, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in East Godavari District of Andhra Pradesh State.

KEY WORDS: Self Help Groups. Women Empowerment, East Godavari District. Andhra Pradesh

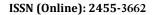
INTRODUCTION

Women play a key role in the society because there is no generation of the people without the existence of woman. They are the pillars of the society. But to our status of woman towards the society is being neglected from centuries compared to men. The status and dependency of woman in any society is closely connected with their economic position. Therefore, the main cause for the inferior place of woman in the society is economic dependence. The Economic contribution of woman is related to their status in the society. If woman is economically a parasite, she can never claim on equal status with men. About more than 70 percent of working woman are agricultural laborers and cultivators. Hence, specific efforts have to be made not only to increase efforts increase and employment opportunities for women laborers, but also to reach house wives and unpaid female family workers with training, credit and other information and support services for productive self-employment. In order to benefit the rural woman in various fields like social, educational, health, economic and political etc. to integrate them into the process of development in various levels of Central Government, State Governments, Planning Commissions and Governmental Organizations, etc. through various programmes.

The Government of India has introduced several poverty alleviating programmes for improving the economic condition of poor in general rural women in particular. IRDP (Integrated Rural Development Programme) is one such largest programme for providing direct assistance to the rural poor including rural women. IRDP is one of the major poverties alleviating a programme (undertaken by the Govt. of India) which follows both employment and income approaches to alleviate the poverty among the rural people. It was started in the year 1978-79 later on extended to all the blocks in the country from 2nd October, 1980. The main aim of this programme is to help the identified rural poor families to cross the poverty line by providing subsidy and term credit from the financial institutions and to provide livelihood to the poorest of the poor with the productive resources. The main target group of this programme consists of small and marginal farmers, agricultural labourers, rural artisans etc. IRDP has introduced several schemes to improve the conditions of the poor, but the achievements are far from the goal.

NEED AND SIGNIFICANCE OF THE STUDY

Ever since independence a number of innovative programmes and policies were implemented for the upliftment of women. There has been a perceptible shift from viewing women from conventional non-participative to active participative and critical agents for socio-economic and political development. Andhra Pradesh state government has taken up the issue of women's employment as





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one of the main agenda items to tackle rural poverty through social mobilization through self-help groups (SHG) movement. Our state is the pioneer state to introduce self-help groups to achieve self-sufficiency and empower social transformation among the rural women. In view of the above it was felt that there is a need for critical examination of the strategies adopted by the Government and to assess the what extent the aims and objectives of the SHGs beneficiaries and also to review the scheme and to suggest policy measures to improve the functioning of SHGs.

OBJECTIVE OF THE STUDY: The main objective of this article Women Empowerment through self help groups in East Godavari District of Andhra Pradesh State.

METHODOLOGY OF THE STUDY

For the purpose of present study, 200 women sample from East Godavari District are selected. Of this, the five areas Kadiyam, Rajanagaram, Seethanagaram, Gokavaram and Kakinada rural were selected for this study, 40 samples from area for this study. The sample respondents are selected mostly by adhering to the simple random sampling. In this study primary data were collected from directly respondents by pre-designed questionnaire. Simple percentage and other relevant statistical techniques were adopted. The present inquiry confines to the DWCRA groups which are involved in economic and social activity to generate employment and income.

RESULTS AND DISCUSSION

Table 1 Age Composition

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Age (Years)	No. of Respondents	Percentage
Less than 30	34	17.00
31-40	78	39.00
41- 50	66	33.00
Above 50	22	11.00
Total	200	100.00

Source: Primary data

Table 1, shows the distribution of sample respondents by age. It is found that 39.00 percent of the respondents are in the age group between 31- 40 years followed by 33.00 percent of the respondents are in the age group between 41 to 50 years, 17.00 of the respondents are in the age of less than 30 years and 11.00 percent of the respondents age is above 60 years. The majority of women in SHG are found to be relatively young.

Table 2 Education Qualification

Level of Education	No. of Respondents	Percentage
Illiterate	20	10.00
Below 7 th Class	40	20.00
7 th to 10 th Class	90	45.00
Intermediate	32	16.00
Degree	12	6.00
Others	6	3.00
Total	200	100.00

Source: Primary data

Table 2, refers to the distribution of sample of the respondents by their education. It is observed that 45.00 percent of the respondents are having qualification 7th to 10th class, followed by 20.00 percent with below 7th standard. 16.00 percent with intermediate, 10.00 percent with Illiterates, 6.00 percent have Degree qualification and 3.00 percent are having Diploma and Post Graduation.

Table 3 Education Qualification

Level of Education	No. of Respondents	Percentage
SC	50	25.00
ST	14	7.00
BC	92	46.00
OC	44	22.00
Total	200	100.00

Source: Primary data



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Table 3, refers to the distribution of sample respondents their social status. It is revealed that 46.00 percent of the respondents are drawn from backward caste followed by 25.00 percent scheduled caste, 22.00 percent socially advanced caste (OC) and 7.00 percent from scheduled tribes. Thus, most of the respondents are drawn from socially downtrodden communities.

Table 4 Occupation of the respondents

Occupation	No. of Respondents	Percentage
Agriculture	114	57.00
Caste Based Service	64	32.00
Others	22	11.00
Total	200	100.00

Source: Primary data

Table 4, refers to the distribution of sample respondents by their occupation. It is observed that 57.00 percent of the respondents are involved in agriculture followed by 32.00 percent are involved in caste based services and 11.00 percent are involved in other sources i.e., labour/small business. Thus, the occupations of the most of the respondents are agriculture.

Table 5 Income of the Respondents

Before Joining Monthly Income	No. of Respondents	Percentage	After Joining Monthly Income	No. of Respondents	Percentage
(Rs.) Less than 3000	108	54.00	Less than 3000	52	26.00
Less than	108	34.00	Less than Less than	32	20.00
3001 - 5000	58	29.00	3001 - 5000	82	41.00
5001-7000	22	11.00	5001-7000	38	19.00
Above 7001	12	6.00	Above 7001	28	14.00
Total	200	100.00	Total	200	100.00

Source: Primary data

Table 5, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 54.00 percent of the respondents were got less than Rs.3000 followed by 29.00 percent of the respondents got between 3001 to 5000 Rs, 11.00 percent of the respondents got between Rs. 5001 to 7000 and 6.00 percent of the respondents got above Rs. 7000. After joining in SHGs, 41.00 percent of the respondents are getting monthly income between Rs. 3001 to 5000 followed by 26.00 percent of the respondents are getting less than Rs. 3000, 19.00 percent of the respondents are getting between Rs. 5001 to 7000 and 14.00 percent of the respondents are getting above Rs. 7000. Thus the most of the respondents increased their income for month.

Table 6 Reasons for Joining in Self Help Group

Reasons	No. of Respondents	Percentage
Family support	68	34.00
Getting Loans	38	19.00
Business purpose	36	18.00
Saving purpose	30	15.00
Others	28	14.00
Total	200	100.00

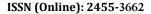
Source: Primary data

Table 6, refers to the distribution of sample respondents by reason for joining in self help groups. It is observed that 34.00 percent of the respondents for family support followed by 19.00 percent of the respondents are for getting loans, 18.00 percent of the respondents are for business purpose, 15.00 percent of the respondents are for increasing savings and 14.00 percent of the respondents are for other purpose i.e., for membership in the group. Thus, the most of the respondents said that for family support.

Table 7 Investment for growing money

Response	No. of Respondents	Percentage
Yes	126	63.00
No	74	37.00
Total	200	100.00

Source: Primary data





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Table 7, indicates that the distribution of sample respondents by investment for growing money in future. It is observed that 63.00 percent of the respondents are investing for growing money and 37.00 percent of the respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields.

Table 8 Awareness about the Society and Community

Response	No. of Respondents	Percentage
Yes	154	77.00
No	46	23.00
Total	200	100.00

Source: Primary data

Table 8, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 77.00 percent of the respondents are aware of society and community and 23.00 percent of the respondents are not aware of society and community. Most of the Self Help Group members are aware about society and community in the present scenario.

Table 9 Improvement of Communication Skills

Response	No. of Respondents	Percentage
Increased	118	59.00
Constant	82	41.00
Total	200	100.00

Source: Primary data

Table 9, shows that the distribution of sample respondents by improvement of communication skills in a group. It is observed that 59.00 percent of respondents are increased their communication skill with the others, they will communicate with their mandal level officers and 41.00 percent of the respondents are not increased their communication skill with their officers.

Table 10 Decision Making Concept

Response	No. of Respondents	Percentage
Increased	114	57.00
Constant	86	43.00
Total	200	100.00

Source: Primary data

Table 10, refers to the distribution of sample respondents by decision making. It is observed that 52.00 of the respondents are increased decision making in agriculture sector and 48.00 of the respondents are not taking any decision in agriculture. 57.00 percent of the respondents are increased their decision making in other activities in their family and 43.00 percent of the respondents are not take decision in the other activities in their family.

MAJOR FINDINGS OF THE STUDY

- The majority of women in Self Help Groups are found to be relatively young.
- ❖ 45.00 percent of the respondents are having qualification 7th to 10th class, followed by 20.00 percent with below 7th standard.
- ❖ Most of the respondents are drawn from socially downtrodden communities.
- ❖ The occupations of the most of the respondents are agriculture.
- ❖ Before joining in SHGs, 54.00 percent of the respondents were got less than Rs.3000 and after joining in SHGs, 41.00 percent of the respondents are getting monthly income between Rs. 3001 to 5000.
- The most of the respondents said that they were joined in SHGs for Family support.
- ❖ Most of the respondents are investment their money after getting their loan in various fields.
- ❖ More than 3/4th of the respondents are aware about society and community.
- ❖ 59.00 percent of the respondents are increased their communication skill.
- ❖ 52.00 percent of the respondents are increased decision making in agriculture sector and 57.00 percent of the respondents are increased their decision making in other activities in their family.

CONCLUSION

Self help Groups were proved as a best vehicle for women empowerment in this context the present study endeavoured to find out the impact of SHG on building up the empowerment of women in Andhra Pradesh State. SHG members learning from the past experiences are walking through the present are marching ahead for a bright future, the women empowerment through Self Help

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Groups in the East Godavari District of 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 and self-reliance among the members of East Godavari District. 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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