

## An Empirical Study of Women Empowerment through Self Help Groups in Kurnool District of AP

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### Abstract

*The role of women empowerment is a process in which women challenge the existing norms, traditional beliefs and culture, to effectively promote their well being in present circumstances. The participation and habits of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. The present study addresses women empowerment through self help groups in Kurnool district of Andhra Pradesh. The information required for the study has been collected from both the primary and secondary sources. The results of the study revealed that the SHGs have had greater impact and significant role on both economic and social aspects of the beneficiaries.*

**Keywords:** Women Empowerment, SHG's, SHG Beneficiaries, Women Saving Habits, and Women development through SHG's.

### Introduction

The concept of Self Help Groups serves to underline the principle "for the people, by the people and of the people". The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunas of Chittagong University in the year 1975. The Self Help Groups scheme was introduced in Tamil nadu in 1989. Self-reliance among women is of importance as their subordination is seen not only as a problem of men but also of colonialism and neocolonialism. This approach focuses on overall development and particularly on enhancing social and economic capabilities. In this task, a number of non-governmental organizations are playing a crucial role since government is seeking partnership to ensure sustainable, people centered and decentralized development and governance. It is also well accepted that women's active role in ecological and environmental programmes may ensure sustainable development, since increasing ecological

and environmental degradation has caused environmental crisis when women belonging to weaker sections of society are protesting against government policies and programmes which are causing development induced displacement, loss of sustainable livelihood and natural resources.

The present paradigm for empowerment of women is not on woman and development but on gender and development factors. The woman in development paradigm assumes that women have been left out in the development process and hence need to be integrated to give benefit. Gender and development paradigm recognizes women's triple role i.e. in reproduction, production and community management. Therefore, the main objectives of development programmes in this context may be categorized as (i) initiate income generating programmes, (ii) sensitize women about their rights, entitlements and legal framework; and (iii) take up capacity building measures.

## Self-Help Groups

The two concepts, "Self-realization and Self-initiative are the most powerful weapons to remove poverty out from the world map". This dynamic quotation drawn from the world's greatest economist Chanakya, has been translated to one word i.e. SHG. Micro-finance through SHG has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitudinally.

The rural poor, with the intermediation of voluntary organizations also join together for self-help to secure better economic growth. This has resulted in the formation of a large number of SHGs in the country, which mobilize savings and recycle the resources generated among members. The organization of SHGs has been recognized as possible and practical alternatives to provide credit to the weaker sections particularly, the poor women engaged in the informal sector. The success of the concept of the SHGs is particularly based on channelizing their efforts constructively through motivation and inspiration to the field workers.

The concept of SHGs has been emerging as a major approach for development and empowerment of weaker sections in the third world. In India since the beginning of the Ninth five year plan, most of the development programmes are channelized through SHGs. In most parts of the country, self-help groups are organized by governmental and non-governmental organizations. The government, banks and non-governmental organizations facilitate them by providing revolving fund, organizational base and training, credit etc. It is worthwhile to call SHGs a mass movement on a national scale for development and empowerment of the poor and downtrodden in the country.

## Objectives of the Study

The objectives of the present study are proposed the following objectives.

1. To understand the concept of women empowerment, dimensions and possible goals.
2. To study the socio-economic background of the women beneficiaries and their family.
3. To analyses the income, expenditure and savings habits pattern of the Self Help Groups.
4. To assess the impact of SHG programme on various facets of empowerment of the selected beneficiaries.
5. To find out the benefits through Self Help Group.

## Sampling Design

The present study used primary and secondary data for analysis according to the objective set out in the study. The detailed study covered 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 17,301 groups in Kurnool, 19,875 groups in Nandyal and 16,294 groups in the Adoni division. Thus, altogether 53,470 SHGs are working in the district. To select the universe for the study, a multistage and purposive sampling technique has been 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 were selected. From each mandal, 30 SHG beneficiaries, who have been linked to the bank at least, one time, were selected. Finally, altogether, from three divisions, fifteen mandals and 450 beneficiaries were selected. Thus, the total universe for the study constitutes 450 respondents.

## Review of Literature

According to Agarwal & Deepti (2001) "Women need to be viewed not as beneficiaries but as active participants in the progress of development and change empowerment of women could be organized

into groups for community participation as well as for assertion of their rights in various services related to their economic and social well being". Manimekalai & Rajeswari (2002) conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)", with the objective to find out the factors which have motivated women to become Self Help Group members. Jaya S.Anand (2002), in her discussion paper titled "Self Help Groups in empowering women; case study of selected Self Help Groups and Neighbor Hood Groups(NHGs)", gives a review of progress of Self Help Groups. Vasudeva Rao (2003) conducted a study on "Self Help Groups and Social change" with the objective to study the improved status and quality of life of poor women and children in the rural areas and the involvement of community in planning. Mahendra Varman.P(2005), in a paper title, "Impact of Self Help Groups on formal banking Habits", makes a model

attempt to examine whether there is any association between the growth of SHG and the increase in female bank deposit accounts. Dr.S.Rajamohan, in his study "opinion of the members of self help groups (2005) reveals that Self Help Group helps them to increase their status and aids to raise the standard of living. Mr.B.vijayachandra pillai & V.Harikumar (2006), In their research "SHGs is highly relevant to make the people of below poverty line " says the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant.

### Results and Discussion

**Freedom from Money Lenders:** One of the important objectives of promoting SHG groups is to free the rural women from the clutches of money-lenders, who collect exorbitant rates of interest and spoils the rural economy. The rural credit scenario is deplorable.

**Table 1: Comparative Analysis of Amount of Freedom from Money-lenders of SHG Beneficiaries at the District Level**

S.No	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	7 (4.67)	11 (7.33)	18 (12.00)	36 (8.00)
2	Little change	63 (42.00)	67 (44.67)	46 (30.67)	176 (39.11)
3	Moderate change	65 (43.33)	52 (34.67)	45 (30.00)	162 (36.00)
4	Significant change	15 (10.00)	17 (11.33)	22 (14.67)	54 (12.00)
5	Change for worse		3 (2.00)	19 (12.67)	22 (4.89)
Grand Total		150 (100.00)	150 (100.00)	150 (100.00)	450 (100.00)

Source: Field Survey.

A large number of rural masses avails loans from non-institutional sources such as money lenders, friends, relatives etc. For such loans lenders collect exorbitant interest rates. So they remain in the clutches of debts for years together which often force them to take the extreme step of suicide. The

availability of institutional loans is very limited, which is truer in the case of rural women. At this juncture, the formation of women Self Help Groups (SHGs) and motivating them for savings and availing loans from such groups in times of need changed the whole rural credit scenario. The present study

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 the case of all beneficiaries. The Table 1 gives the particulars.

A glance at the Table 1 makes it clear that the rural women were not free from the clutches of money lenders inspite of several efforts made by the government and voluntary agencies under different schemes. Around 12 percent of beneficiaries (52) in Nandyal Division reported no change or insignificant change in their amount of freedom from the clutches of money-lenders even after joining SHGs. In Adoni and Kurnool Divisions 4.67 percent and 7.33 percent of beneficiaries reported no change with regard to freedom from money-lenders respectively. The highest number of beneficiaries (44.67 percent) in Adoni Division expressed small amount of change and it is followed by Kurnool (42 percent) and Nandyal (30.67 percent) Divisions. With regard to moderate change Kurnool Division tops the list with 43.33 percent. It is followed by Adoni and Nandyal Divisions with 34.67 percent and 30 percent respectively. It is quite

astonishing to note that Nandyal Division stands at the top of the ladder, in the case of significant change as well as negative change in their freedom from the clutches of money-lenders. In the case of negative trend, Nandyal Division is followed by Adoni Divisions with 2 percent. None of the beneficiaries from Kurnool Division reported negative impact.

At the district level around 85 percent of beneficiaries expressed some impact of the SHG programme on their freedom from money lenders. Nearly 8 percent expressed neither positive nor negative impact. Negative change has been registered by 4.89 percent of beneficiaries in the district. It is reported that negative change is not due to the result of the failure of the SHG programme. But it is dependent on various other economic factors like; droughts, family functions, chronic diseases etc.

**Impact on Habit of saving:** The SHG programme was initiated to inculcate the habit of savings among the rural poor women. The amount of changes in the habit of savings of women was registered in the table 2.

**Table - 2: Habit of savings among SHG beneficiaries at the District Level**

S. No	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	6 (4.00)	7 (4.67)	7 (4.67)	20 (4.44)
2	Little change	52 (34.67)	69 (46.00)	65 (43.33)	186 (41.33)
3	Moderate change	65 (43.33)	54 (36.00)	59 (39.33)	178 (39.56)
4	Significant change	22 (14.67)	20 (13.3)	19 (12.67)	61 (13.56)
5	Change for worse	5 (3.33)	-	-	5 (1.11)
Grand Total		150 (100)	150 (100)	150 (100)	450 (100)

Source: Field Survey.

It is evident from the Table 2 that positive change has been registered in almost all sample Divisions. Among 450 respondents, only five respondents in Kurnool Division expressed negative impact on their savings. In Nandyal Division and Adoni Division 4.67 percent of respondents, and in Kurnool Division 4 percent of the sample beneficiaries expressed neither positive nor negative impact of the SHG on their habit of savings. In Kurnool Division around 92.67 percent (see rows 2 to 4) of beneficiaries, in Adoni Division 95.33 percent (see rows 2 to 4) beneficiaries and Nandyal Division another 95.33 percent (see rows 2 to 4) beneficiaries reported small amount of change to significant change in

their habit of savings. In all, around 94.45 percent of beneficiaries expressed the positive impact of SHG programme on their habit of savings while around 4.44 percent beneficiaries expressed neither positive nor negative impact of the SHG programme on their habit of savings.

**Impact on Access to Pro-Poor Programmes:**  
The SHGs, apart from being linked to banks, were also expected to help poor rural women gain access to pro-poor governmental programmes, and benefit from them. Table 3 gives the details of the impact of SHG programme on sample women beneficiaries' access to pro-poor programmes.

**Table -3: Access to Pro-Poor Programmes and the Respondents**

S. No	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	15 (10.00)	13 (8.67)	19 (12.67)	47 (10.44)
2	Little change	49 (32.67)	61 (40.67)	58 (38.67)	168 (37.33)
3	Moderate change	59 (39.33)	56 (37.33)	55 (36.67)	170 (37.78)
4	Significant change	19 (12.67)	20 (13.33)	18 (12.00)	57 (12.67)
5	Change for worse	8 (5.33)	-	-	8 (1.78)
Grand Total		150 (100)	150 (100)	150 (100)	450 (100)

*Source: Field Survey*

The data in the table 3 shows that the impact of SHGs is high on access to pro-poor programmes in Adoni Division, as 91.33 percent of beneficiaries in this Division reported some amount of change. To be more precise, 40.67 percent and 37.33 percent in this Division reported little change and moderate changes respectively. Significant change was reported by 13.33 percent. In Kurnool Division

84.67 percent of beneficiaries reported positive changes in their access to pro-poor programmes as a result of being members in SHGs. It is pertinent to note that only from Kurnool Division 5.33 percent of beneficiaries reported negative impact and none reported negative impact in the remaining two Divisions. In Nandyal Division 38.67 percent reported little change, 36.67 percent reported

moderate change and 12 percent reported significant change. In all 87.78 percent reported some kind of positive change on their access to pro-poor programmes as a result of help and awareness created by DRDA promoted SHGs. Status quo was reported by 10.44 percent and negative change was reported by another 1.78 percent.

of that credit was expected to increase the expenditure on food items, which in turn increases the nutritional levels of women, who are reported to be prone to anemia in the district. The increase in income was expected to be translated into better food for the family, and an increase in expenditure on food. The impact of SHGs on expenditure of sample respondents is given in table 4.

### Impact on Expenditure of Food Items

Increased access to credit and proper utilization

**Table - 4: Impact on Food Expenditure**

S.No	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	8 (5.33)	11 (7.33)	11 (7.33)	30 (6.67)
2	Little change	64 (42.67)	56 (37.33)	59 (39.33)	179 (39.78)
3	Moderate change	59 (39.33)	57 (38.00)	51 (34.00)	167 (37.11)
4	Significant change	16 (10.67)	21 (14.00)	25 (16.67)	62 (13.78)
5	Change for worse	3 (2.00)	5 (3.33)	4 (2.67)	12 (2.67)
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 evident from the table 4 that equal number (11) of respondents from Adoni and Nandyal Divisions reported no change on their food expenditure. In Kurnool Division 8 respondents constituting 5.33 percent also reported status quo. In case of small change Kurnool Division tops the list with 42.67 percent. It is followed by Nandyal and Adoni Divisions with 39.33 percent and 37.33 percent respectively. Again, with regard to moderate change also Kurnool Division stood at the top of the ladder with 39.33 percent and it is followed by Adoni and Nandyal Divisions with 38 percent and

34 percent respectively. Significant change is reported by 16.67 percent of respondents of Nandyal Division and it is immediately followed by Adoni and Kurnool Divisions with 14 percent and 10.67 percent respectively. Negative change was reported by 3, 4 and 5 beneficiaries from Kurnool, Adoni and Nandyal Divisions.

In all, 90.66 percent of respondents reported positively in three Divisions of the Kurnool district. Nearly 6.67 percent reported either a negative or positive change. On the other hand 12 beneficiaries

constituting 2.67 percent reported negative impact from the SHG membership on their expenses on food items.

### Impact on Health

Under the SHG programme women members have access to borrow for their own health needs,

apart from all other occupational and family needs. In the case of the poor, personal health management reflects directly on earnings, as the poor depend significantly on physical energy for their income. Women tend to put their own health need last, but membership in the SHGs provides them with the opportunity to invest for their own well being.

**Table - 5: Impact on Health Expenditure**

S.No	Amount of Change	No. of Respondents Covered in each Revenue Division			Total
		Kurnool	Nandyal	Adoni	
1	No change	21 (14.00)	15 (10.00)	22 (14.67)	58 (12.89)
2	Little change	62 (41.33)	57 (38.00)	52 (34.67)	171 (38.00)
3	Moderate change	51 (34.00)	52 (34.67)	53 (35.33)	156 (34.67)
4	Significant change	14 (9.33)	21 (14.00)	19 (12.67)	54 (12.00)
5	Change for worse	2 (1.33)	5 (3.33)	4 (2.67)	11 (2.44)
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

The impact of SHGs on the expenditure on health problems of sample women respondents is presented in table 5. As per the table 5 no change is reported by 14.67 percent of beneficiaries of Nandyal Division and it is immediately followed by Kurnool Division with 14 percent. In Adoni Division 10 percent reported status quo. In Adoni Division 86.67 percent reported little to significant change on health expenditure. In Kurnool Division 84.67 percent reported some kind of positive variations on their expenditure on health. The positive impacts are further reduced in the case of Nandyal Division, where nearly 82.66 percent reported positive changes. In Adoni Division 5 out of 150 respondents

reported negative change and it is followed by Nandyal and Kurnool Divisions in that order. In all 38 percent reported little changes, 34.67 percent reported moderate change and 12 percent reported significant change. Around 84.67 percent in all three Divisions reported positive change. Around 12.89 percent reported no change or status quo and the remaining 2.44 percent reported a negative change.

### Conclusion

Women empowerment is the major goal for development in India, Empowering poor rural women through micro credit and micro finance schemes. For empowering poor women schemes are launched by Government and NGOs. Woman

empowerment is nothing but to achieve social and economic development of India and also recognizing one's rights and responsibility. In present Indian scenario these self help groups establish a confidence and equality for women in society. This empowers women mostly residing in rural areas to have sustainability and counterfeit gender discrimination. Women are becoming entrepreneurs with the help of Self Help Groups which avoids the exploitation of women and helps empowering them. Women participation in the SHG enabled them to discover inner strength, gain self confidence, self reliance, self esteem, self respect, social, economical and political capacity building.

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