

The Empowerment of woman through SHGs – A study in Anantapur District of Andhra Pradesh

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ABSTRACT

Status of woman is an indicator of the level of development of a society. Women constitute nearly half of the total population and comprise nearly 50% of the human resources. 75% of world's women live in developing and underdeveloped countries. India has a low work participation rate for women compared to other countries. Due to this empowerment, women participation rate in the Government welfare schemes will increase, which will make the programme successful Overall literacy rate will also increase, that will obviously improve the society in all directions, and also broaden their thinking. High fertility which is a major concern for high population will be reduced as women empowerment makes them to think and understand the problem. As most of the households of three mandals feel that the loan amount is not sufficient, Government has to provide loans in sufficient quantity and in time. It will be useful the programme is extended to some other activities.

INTRODUCTION

In any society, the status of woman is an indicator of the level of its development Woman constitute nearly half of the total population and as such comprise nearly 50% of the total human resources. India population is nearly 121 crores as per 2011 provisional estimates are concern. In this, nearly 58.65 crores females and their percentage to the total Indian population is 48.47. The work participation rate for female is 25.7% against the 39.2% of total work force in Indian economy of which the work participation rate for females in rural areas has increased from 27.2% in 1991 to 31.0% in 2001, an increase only 3.8%, but in the case of Urban areas WPR increased from 9.7% in 1991 to 11.0% in 2001 an increase by only 1.7%. Their contribution as homemakers, wage earners and citizens is crucial for the social and economic development of a country.

In the words of Gandhiji, "Woman is the companion of gifted with equal mental capacities. She has the right to participate in all walks of life along with men. She has same right of freedom and liberty as men. She is entitled a supreme place in her own sphere of activity as man By sheer force of vicious custom even the most ignorant and worthless men

have been enjoying superiority over woman who they do not deserve and ought not to have”. It is therefore, essential that woman power should be recognized and involved more actively and productivity in all development processes aimed at the eradication of poverty and advancement of nation.

Around 75% of World’s woman live in developing and underdeveloped countries. When these woman are compared to women living in developed country this woman have shorter lifespan, higher mortality rate, and lower levels of literacy, education and employment especially in sectors which require higher level skills and less access to the social and economic benefits acquiring from development efforts further. It is observed that the difference is even more obvious when these statistics are compared to those of men. Again among woman themselves, there are variations across caste, classes, culture and regions in the country. But what is most striking is that in the global phenomena when compared to the men, woman have always held secondary position and are often referred to as class citizens. India being a patriarchal society always attributes woman a lower position and as one moves down, the hierarchy of castes and classes make their position worse. A Scottish proverb says.

The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of woman are very significant. Discriminatory against woman in the form of male female differentiation constitutes the core of the gender-biased system. Education is the biggest liberating force and the rise in the levels of education that nourishes progressive outlook and the advent of industrialization and modernization have affected a sea change in the attitude and thinking pattern of the people. Empowerment of woman and building self –confidence is important, but lack of education often comes in the way and many times they had to seek help from their husbands for day to day work.

WOMAN EMPOWERMENT

Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities.

Empowerment is probably the totality of the following or similar capabilities.

- ◆ Having decision –making power of their own
- ◆ Having access to information and resources for taking proper decision
- ◆ Having range of options from which you can make choices (not just yes/no, either/or)

- ◆ Ability to exercise assertiveness in collective decision making
- ◆ Having positive thinking on the ability to make change
- ◆ Ability to learn skills for improving one's personal or group power.
- ◆ Ability to change other's perception by democratic means.
- ◆ Involving in the growth process and ranges that is never ending and self-initiated
- ◆ Increasing one's positive self-image and overcoming stigma

Woman empowerment is directly related with national development. The effective management and development of woman human resources, their abilities, interest, skills and other potentialities are of paramount importance in human resource development.

THE STATUS OF WOMEN

There has been little effort so far to define and conceptualize the term "Status of Woman". However, term 'status' occupies an important position in many social theories but the concept is not without ambiguity.

An individual may have multiple roles and multiple states and each may be reflected by different indicators. These indicators do not always show a high degree of correspondence with each other. Therefore, both conceptually and analytically, it is more meaningful to talk about different aspects of the status than to deal with analytical aggregate of these aspects.

The term 'status' has often been confused with the notion of 'role' and these terms have been used interchangeably, as also the term 'status' and 'position'. The noted English evolutionist Sir Henry Sumner Maine used the word 'status' for the first time describing man's progress from a social order based on status to one based on 'contract'. Weber defines 'social status' as acclaim to positive and negative privilege with respect to social prestige based on one or more of the following: (1) mode of living, (2) education and training and (3) scribed status's and 'achieved status. Linton classified the major status and their associated roles such as age, sex, family position, occupation and group membership.

The concept of status has been defined from different angles with different approaches viz, sociological, anthropological approach etc. however, here without going into that detail an operational definition of the status, it has been evolved keeping into consideration the purpose of the present study. The term 'status of woman'.

WOMAN IN INDIA

Today 48 percent of Indian population consists of woman. Even though majority of developed countries the sex in favour of the females, in India it has always been in favour of the males as is apparent from table No.2. It kept on declining from 972 in 1901 to 945 in 1941. It showed just a marginal increase 1951 when it rose to 946. But again in 1961 and 1971 it kept on significantly declining to 941 and 930 respectively. It increased marginally in 1981 it came to 933. But again it declined significantly to 927 in 1991, again increased 933 in 2001. The rise continued in the nest decade as well. According to 2011 provisional estimates sex ratio is expected to be 940 per every 1000 males. But indicating a continuing preference for boys in society, the child sex ratio in India has dropped to 914 females against 1000 males- the lowest since Independence in the provisional 2011 census report released recently.

Table

Sex Ratio in India: 1901- 2011(females per 1000 males)

Year	Sex ratio
1901	972
1911	964
1921	955
1931	950
1941	945
1951	946
1961	941
1971	930
1981	934
1991	927
2001	933
2011*	940

Source: 2001 census published by Govt. of India. (*provisional)

SELF HELP GROUPS (SHGs)

While no definitive date has been determined for the actual conception and propagation of from of SHGs, the practice of small groups of rural and urban people banding

together to form a savings and credit organization is well established in India. In the early stages, NGOs played a pivotal role in innovating the SHG model and in implementing the model to develop the process fully. In the 1980s, policy makers took notice and worked with development organizations and bankers to discuss the possibility of promoting these savings and credit groups. Their efforts and the simplicity of SHGs helped to spread the movement across the country. State governments established revolving loan funds which were used to fund SHGs .

By the 1990s, SHGs were viewed by state government and NGOs to be more than just a financial intermediation but as common interest group, working on other concerns as well. The agenda of SHGs included social and political issues as well. The spread of SHGs led also to the formation of SHG federation which are a more sophisticated form of organization that involve several SHGs forming into village organizations (VO) / cluster federations and then ultimately into higher level federations (called as Mandal samakhya (MS) in AP or SHG federation generally). SHG federations are formal institutions while the SHGs are informal. Many of these SHG federations are registered as society, mutual benefit trust and mutually aided

- ◆ Stronger political and advocacy capabilities
- ◆ Sharing of knowledge and experiences
- ◆ Economies of scale
- ◆ Access to greater capital

Some states have developed SHGs further than others. This report on the experience that APMAS has had in working with SHGs in Andhra Pradesh and limited experience in other states.

The SHG model

Structure of SHG

A SHG is a group of about 10 to 20 people, usually woman, from a similar class and region, who came together to form savings and credit organization. They pooled financial resources to make small interest bearing loans to their members. This process creates an ethic that focuses on savings first. The setting of terms and condition and accounting of the loan are done in the group by designated members.

NEED FOR THE PRESENT STUDY

A few studies conducted so far have not made an in- depth enquiry into the impact of various programmes on woman empowerment in drought prone regions. Also inter-regional various in the effectiveness of different programmes within a district and a comparison of effective working of a programme, particularly SHG in different areas of the same district (developed, moderately developed areas) have not been attempted. Further, only few studies have been carried out to analyse the operational performance of woman empowerment programmes at macro – level. In a vast state like Andhra Pradesh with varying ago-climatic and socio-economic conditions, location-specific studies are required to understand and reviewing the existing programmes. In view of this study is planned t micro-level to examine the implementation of SHG in Anantapur district of Andhra Pradesh and its effectiveness with the following specific objectives.

OBJECTIVES OF THE STUDY

The present study is an attempt analyses the impact of SGSY through Self Help Groups strategy implemented by District Rural Development Agency, Anantapur District on woman empowerment in general and to examine socio-economic conditions of sample beneficiary households in particular. The main objectives of the study are

1. To critically review the working various developmental programmes with particular reference to SGSY through SHG strategy.
2. To assess the credit mobilization by the SHG and promotion of living conditions of woman.
3. To study the socio-economic conditions of sample households.
4. To analyse the impact of SHG's in terms of employment, income generation and asset structure of rural woman.
5. To explore and explain the difficulties in the implementation of woman

FORMULATION OF HYPOTHESIS

In order to fulfill the above objectives the following hypothesis are formulated for the study.

1. The woman empowermental programmes initiated by the Government are well conceived and they could improve the wellbeing of woman to empower.

2. There is no significant improvement in income and employment conditions of woman beneficiaries after the implementation of development programme.
3. The loan subsidy amount given to the Self Help Group beneficiaries are not sufficient.

SELECTION OF THE STUDY AREA

Anantapur district is selected for the present study for the following reasons. Anantapur district lives in the drought prone area of Rayalaseema Region of Andhra Pradesh. The standard of living of the people is low when compared to other regions namely Telangana and Coastal Andhra. The incidence of poverty is very high in a Anantapur district. Studying the impact of SHG strategy on woman empowerment in such a district would not only be interesting but also illuminating.

METHODOLOGY

The present study has been made using two-methods i.e., simple random sampling method and stratified random sampling method. In the first stage mandals and in the second stage SHG beneficiaries have been selected by applying simple random sampling technique. The mandals in the district have been stratified into three groups viz., developed, moderately developing and less developed on the basis of selected economic indicators. Based on that one Mandal is selected from each group using random sampling technique. Roddam Mandal is taken from developed category. Dharmavaram Mandal is from the moderately developing category and Bukkarayasamudram Mandal is from the less developed category. On the whole two hundred and fifty beneficiary households are drawn from the list of SGSY (SHG) programme beneficiaries have been selected in probability proportion in each sector and under each scheme. The sample beneficiary households consist of 90 from Roddam Mandal, 90 from Dharmavaram Mandal and 70 Bukkarayasamudram Mandal. The sample beneficiary households are drawn from three mandals.

ABOUT DWACRA AND SHG PROGRAMMES

Development woman and children in Rural areas (DWACRA) programme was introduced in Andhra Pradesh in 1982-83 with the co-operation of UNICEF, with the primary of focusing attention on the women members of Rural families living below the poverty line with a view to provide opportunities of self-employment on a sustained basis. The women members DWACRA form groups of 10-15 women, each for taken up economic activities suited to their skills, aptitude and locally available resources. This programme also aims to

improve women's access to basic services like Health, Education, Child-care, Nutrition Water and Sanitation. there has been a phased extension in the coverage of districts every by the end of 1994-95, DWACRA has been extended to all the 23 District in state. Spread of the programme in the states as follows;

1983-84 : Srikakulam, Kadapa,Adilabad

1988-87 : Mahaboobnagar, Anantapur

1988-89 : Medak ,Vijayanagaram

1989-90 : Prakasam,Kurnool

1990-91 : Karimnagar

1991-92 : Nellore, Nizamabad

1992-93 :Chittor, Nalgonda, Warangal

1993-34 : Khammam, Rangareddy,Visakhapatnam

1994-94 : East-Godavari, West-Godavari,Krishna,Guntur.

DWACRA aims at women because when resources are scarce and services are few it is always the women who are the most affected there by children. Merely bringing in outside aid is not enough; there should be a lasting impact on the quality of life of rural poor women.

FINANCIAL RESOURCES

Upto 2005-06 cash support to revolving fund of Rs.15,000 per each group shared equally by Government of India, State government and UNICEF. During 1995-96, revolving fund for each group was enhanced from Rs. 1,50,000/- to Rs.25,000/- Government and UNICEF provided support to administrative staff cost for a period of 5years initially for each district. Later it was meeting from IRDP administrative staff cost. UNICEF also provided a vehicle for APO (W) in each district. From 1st January 2005, UNICEF withdrew totally from DWACRA.

SUGGESTIONS:

In order to improve the performance of the SHG Programme certain suggestions are given here. They are as follows.

1. It is suggested that any scheme for generation of gainful employment in rural areas should be taken certain factors in to consideration. For example, there is a highly skewed distribution pattern of resources base in the form of landholding, productive assets and levels of technology adopted in villages. Further there are wide differences in the pattern of the income, savings potential, investment capabilities, risk taking entrepreneurial potentials, educational levels and access to knowledge about improved agricultural factors. Dependency on traditional employment sources, as in the case of agricultural labour, is also an important social structural constraint.
2. It is observed from the respondents that there is enormous delay in sanctioning the loans. So the delay in sanctioning the loans must be curbed by the Government.
3. The Self Help Group programme puts heavy responsibility on group leader and members of they should need to be trained for picking up the right types of schemes.
4. The women beneficiaries should be provided sufficient training before selecting there economic activity.

CONCLUSION

Through this study it is proved that SHG programme has a positive impact on households' employment levels, income position and also on their assets. It is also observed that all activities of SHG do not have many variations in improving their status. So it is concluded that SHG is the really a programme of women empowerment. By improving the respondents' financial position through the programme, it is expected that they will be up lifted from poverty. With out women participation, Government schemes are not going to succeed. Due to this empowerment, women participation rate in the Government welfare schemes will increase, which will make the programme successful. Overall literacy rate will also increase, that will obviously improve the society in all directions, and also broaden their thinking. High fertility which is a major concern for high population will be reduced as women empowerment makes them to think and understand the problem. As most of the households of three mandals feel that the loan amount is not sufficient, Government has to provide loans in sufficient quantity and in time. It will be useful the programme is extended to some other activities.

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