

Women empowerment through SHG's

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Received : 08.09.2011; Revised : 15.12.2011; Accepted : 16.01.2012

ABSTRACT

Rightly women's empowerment has been receiving due attention in recent years as women continue to be victims of exploitation particularly in the unorganized sector. The case study is related to Anantapur district of Andhra Pradesh, which deals with two major issues on women empowerment and impact of micro-finance on poverty alleviation in particular. Majority of the people in India live in rural areas, being engaged in agriculture by earning only minimum wages. It has become strikingly clear that social and political forces resist women rights in the name of religious, cultural or ethnic traditions that have contributed to the process of marginalisation and oppression of women. This prevention women from playing participatory in nation building is the lack of economic independence. In this direction, the SHGs through DWCRA would be precisely an instrumental for the women economic empowerment.

Key words : Micro-finance, SHGs, Empowerment, Bank linkage, Group activities

How to cite this paper : Jobpaul, K.D.L. and Muthyalu, J. (2012). Women empowerment through SHG's. *Internat. J. Com. & Bus. Manage.* 5(1): 98 - 104.

Broadly thinking that Indian plans made an enormous efforts towards improvement of not only the social status of women but to harness the income level through DWCRA while providing financial assistance by the SHGs. Apart from, more emphasis has been given during 8th plan focused on empowering of women, especially at the gross route level through Panchayatraj. On the hand, 9th and 10th plans adopted a strategy of women's component plan, under which not less than 30 per cent of funds and benefits earmarked for women-specific programme as well as aims at empowering women through translating the recently adopted national policy for empowerment of women interaction and ensuring survival protection and development of women through Rights Based Approach (HDR,2007). Women and

children constitute 72 per cent of the population of India (Economic Survey 2007-2008).

Of course, the emergency of entrepreneurship depends on a number of social, religious, cultural and psychological factors. In advanced countries, self-employment among women is quite common. For instance, in USA women owned 25 per cent of all business, whereas in Canada 1/3 rd of the small business are owned by women. In case of India, the entrepreneurial skills of women is quite differed and confined to little scope of work participation which creates incomes in scanty meant for their livelihood of their family. Thus, the role of SHGs in providing small credits facilities which commensurate with the productive activities of women through DWCRA group is another salient features of this article based on the objectives.

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Socio-economic status of the women:

One of the thrust areas of development strategy is the focus on empowerment of women as 1/2 of the population in the world comprises of women and perpetuity of the human role depends upon them. The status of women is a crucial determinant in the presentation of population policy aimed at the current importance of emancipation of women. The role of

women as a mother and how this influenced her status, infact becomes an important factor to worth studying. The international community has realized that social and economic prominence could be achieved without advancement of women.

There is sufficient evidence to show the impact of the degree of equality between women and men on productive behaviour but emphasis is laid on achieving progressive education and economic stability which are attributed to men at par. Today, the situation is completely changed as the greatest revolution which is taking place in the world to evolve the new relationship has been developing between men and women depends upon, the quality and nature of the changing status scenario and income components towards inclusive growth.

Even after sixty-six years of Indian independence, women are still one of the most powerless and marginalized sections of Indian society, the (2001) census shows that the sex ratio per India is 933, which is lowest in the world as the percentage of female literacy is 54.16 per cent against male literacy of 75.85 per cent. In India, women's representations in parliament and state assemblies has never beyond 8 to 10 per cent, respectively. Most of the working women remain outside the organized sector. Only 2.3 per cent of women are administrators and managers, 20.5 per cent of them were professionals and the technical workers, collectively earn 25 per cent of the shared income.

Need for the study:

In the district the women are engaged in the productive activities aimed at to improve the income level to 13 per cent, and the remaining the womenfolk are engaged as labourer in agriculture. There is another research review related to the empowerment of women in rural areas to identify the programmes being supported by governmental institutions and banking linkage which evaluate the best hidden talents before and after approach of the programme within the framework of micro-finance and micro-credit system to improve their economic contribution directly towards the generation of income and employment levels which may eradicate the poverty conditions in their family system.

The following objectives were taken into consideration for the investigation: to discuss the role of women in economic development, to understand the socio-economic background of the SC, ST, BC and OC women, under micro-finance system covered by SHG's programme, to analyze the advantages from the group activities, to discuss how the programme helped the women beneficiaries (before and after approach) of so called women in improving their income and employment level which helps towards poverty alleviation in Anantapur district, to identify the problems and to suggest the substitutability of SHG's programme on the empowerment of women in rural areas

in Anantapur district. To examine the economic status of SHGs in terms of targeting, functioning and improvement of the women groups, to analysis how for have women being empowered due to participation in the SHGs, identification of income and employment generation after joining as the members of the SHGs through women groups, to assess the policy and programmes that are designed by the state in promoting the women empowerment, and examination of the functioning of SHGs along with mediating structure that are delivery the production activity in the economy.

METHODOLOGY

The present study is based on the data from both primary and secondary sources. The primary data were collected from the sample beneficiaries depending on caste wise for the present study and the beneficiaries who were provided assistance under SHG's during the year 2003-2010. A well structured questionnaire has been prepared and administered to the beneficiaries of SHG's and personal visits were made to the selected villages to make on the spot study of various socio-economic conditions of scheduled castes, scheduled tribes, backward castes, and other caste of women and their involvement in SHG's grouped activities.

This programme has been implemented in 22 districts of Andhra Pradesh covering three regions namely, Coastal Andhra, Rayalaseema and Telenagana. Districts have been selected on the basis of the Agro-climatic zones, since their livelihood of the women are determined by the so-called situation. Therefore, the low level developed district from Rayalaseema region *i.e.*, Anantapur has chosen for the case study.

This study has adopted a three stage stratified purposive and random sampling design to focus on the objectives. Three Mandals have been selected in the district for the study on the SHGs through DWCRA groups. Among the low developed Mandal Bethalapally Mandal has been selected to examine the role of SHGs in promoting women economic empowerment. This region is typically a dry tract and as been declared has a famine district in Andhra Pradesh. The beneficiaries were provided financial assistance under DWCRA groups through SHGs. The period of the study was considered for 5 years *i.e.*, 2002-2003 to 2006-2007.

The secondary data were collected from annual reports, action plans, reports of various studies and governmental publications. The basic literature relating to rural poverty, status of scheduled castes, scheduled tribes and backward castes women and various aspects of rural development programme and strategies were collected from various books and journals. Data were also collected from various offices like DRDA, MDOs offices and state bodies, university libraries and research institutions.

Sampling design:

For the present study, the women beneficiares covered when the productive activity was taken place as model wise in the district basing on the economic and social indicators taken into account namely 1. Per capita income, 2. Per capita gross irrigated land, 3. Female literacy, 4. Proposion of population caste wise, 5. Category wise and 6. Activity wise women beneficiares, in the district. In the second stage selected activity of the women in the villages was considered for the income and employment generation of the stake holders in the district. At third stage all the beneficiares covered under SHG's were selected. More attention were taken to avoid duplication of schemes engaged by any particular target grous as the case for the purpose arriving the effectiveness of information regarding the income and employment generation before and after approach. The implimentation of SHG was collcted and compared to findout whether the beneficiares to improve income and employment level of desired level to overcome the poverty.

Tools of analysis:

Since the study was based on the both primary and secondary sources of data, the relevant statistical techniques and tools were employed so as to arrive at meaningful conclusions and results based on objective of the appropriate tools classified and information so as to bring out statistical analysis.

Linear growth rate (LGR):

$$Y = a + bt$$

where, a and b are constants.

Paired 't' test:

To compare the variation in the generation of income and employment before the watershed programme and after the watershed programmme, Paired 't' test was applied with the following formula :

$$t = \frac{\bar{d}}{s/\sqrt{n-1}} \times \rightarrow t = (n-1) \quad \text{where, } d = x - y$$

$$\bar{d} = \frac{\sum di}{n} \quad s = \sqrt{\frac{\sum di^2}{n} - (\bar{d})^2}$$

ANOVA two way classification:

To test the significance of difference in the two kinds of treatments simultaneously, the 'Analysis Of Variance (ANOVA)' Two-way classification was applied with the following Null hypotheses:

- Ho : There is no significant difference between the rows.
- Ho : There is no significant difference between the columns.

To test the above two hypotheses, the ANOVA table was applied (Table A).

$$\text{Correction of factor (C.F.)} = \frac{\text{Grand total}^2}{\text{No. of beneficiar ies} \times N} = \frac{T^2}{N}$$

where, N = r x c (r= rows, c = columns)

$$SSR = \frac{\sum (\sum x r)^2}{nc} \rightarrow \frac{T^2}{N}$$

$$SSC = \frac{\sum (\sum x c)^2}{nc} \rightarrow \frac{T^2}{N}$$

$$TSS = \sum (\sum x rc)^2 \rightarrow \frac{T^2}{N}$$

$$\otimes = TSS - SSR - SSC$$

F₁ Cal, < F table we cannot reject the Null hypothesis (due to rows)

F₂ Cal, < F table we cannot reject the Null hypothesis (due to columns)

Table A : ANOVA-two way classification					
Source of variation	Degree of freedom	Sum of squares	Mean sum of squares	F calculated value	F Table value
Between the rows	r - 1	SSR	$\frac{RSS}{DF} = \frac{\sigma}{1}$	$F_1 = \frac{\sigma}{\sigma_1}$	F (r-1), (r-1) (c-1)
Between the columns	c - 1	SSC	$\frac{SSC}{DF} = \frac{\sigma}{2}$	$\frac{\sigma}{3} > \frac{\sigma}{1}$	
Residuals	(r - 1) (c - 1)	⊗	$\frac{\otimes}{DF} = \frac{\sigma}{3}$	$F_2 = \frac{\sigma}{\sigma_2}$ $\frac{\sigma}{3} > \frac{\sigma}{2}$	F (c-1), (r-1) (c-1)
Total	r c - 1	TSS			

It is inferred that there is no significant difference between the rows and between the columns. Predominantly, women are miniature in the society rather act as an atom in the economic development. They are supposed to be the co-partners in building the nation. Their role is multiple and affordable. Unfortunately, the social status of women would be reflected in terms of antagonistic growth. In other words, the dominating nature of men seldom shows their might over women in the world. Perhaps, it is not a wrong notion of the universe in expressing that women keeps so many adjectives of replica as goddess. Mostly they stood for motherliness one who shed blood stains in getting new generations into the universe. It is a general phenomenon which throws light unto their greatest role to be performed.

ANALYSIS AND DISCUSSION

The role of women in the economy is prolegomena as well as women have remained backward owing to many factors and about 66 per cent of the female population in the rural sector is idle and unutilized. This is mainly due to existing social customs. But now the scenario is changing it fast with modernization, urbanization, education and development of e-commerce. But still in a transition period entrepreneurship for women can be planned and developed and there is need for providing appropriate awareness and environment.

Most people, have a strong opinion on women, positive or negative. The strength of their opinion is often in perplex or in inverse proportion to the amount of robust of facts they have. The nature phenomena on the other hand working out the global affinity toward women kind is quite great based on its multi-facet avocations and their involvement into the whole spectrum of life-styles. The standard arguments were spelt out through ideologies of renowned scriptures irrespective of their believes in universe. The role of women has asserted in the societies invoking the mythological surveillances proved as the woman made subordinate to the man.

Economic empowerment can be achieved by providing opportunities for women to enhance their income levels through wage or self-employment. Further, one third of the posts were reserved for women in government and quasi-government and 40 per cent funds were earmarked for women households under IRDP programmes. As, 'the Year Gender Equality with Social Justice' was declared in 1997, the country's first Industrial Estate exclusively meant for women entrepreneurs was established at Gajularamram near Hyderabad.

Apart from the women work participation rate linked with the credit projects through loan facilities by banks at Rs. 44,823. DRDA set up 22 training and technology development centre under the scheme entitled, "Velugu Project" aimed to alleviate poverty through empowerment of rural poor women

the role of Mahila Mandals and New Industrial Policy on April 1st 2005 mainly to strengthen the single window clearance mechanism for the uplift of the rural women bringing into production levels as 60 per cent agriculture labour are carried out by women are illiterate, facing the problems of job security and exploitation and wage discrimination, work assigned is drudgery in nature. The creation of productive employment opportunity for women in the rural area is required to provide necessary economic base and to improve living conditions.

A system SHG thriftiness group in DWCRA programme, was introduced in 1993. The SHG is a democratic homogenous group of micro-entrepreneurs with 15-20 women drawn the same socio-economic background coming together to save small amounts regularly on a mutual help basis under an able leader or leaders. To identify the economic activities undertaken by the women through the DWCRA programme in Ananthapur district during the survey period from the sample data collected and to asses gainful employment in turn to improve their income levels from the productive activities depends on their socio-economic background with the financial support as the members of SHGs could be viewed in the case study.

District profile:

Anantapur district is known for its perennial drought. The economy of the district by and large depends on the success of rain fed cultivation. Poverty is endemic and a large number of people are struggling for their livelihood. The need of hour is to devise suitable strategies to provide opportunities to the people to increase their land of income by creating alternate employment opportunities. Despite of these limitations, the most welcome feature of the district is the presence of a large number of well formed women self-help groups. Creation of initiatives for these groups and related institutions for marketing facilities, infrastructure development, skill and managerial developmental and credit, will go a long way in the overall economic and social development of the poor people. Certain information related to this study is given in Table 1.

Table 1 reveals that nearly 75 per cent of population live in rural areas. The female population constituted 49 per cent, among population, 60 per cent of the population was living below poverty line indicating the structure of the economy of the district the number of self help groups under the government and non-government showed their role in promoting women development.

The Govt. of Andhra Pradesh has taken up the theme of women's empowerment as one of the major agenda converted into a mass movement to shape the women's future destiny. There are 79,000 DWCRA groups covering 11.25 Lakh women providing revolving fund of Rs. 125 Crore as against a saving of Rs. 120 Crore by the group. The activities implemented

Table 1 : Demographics information of Anantapur district

Sr. No.	Demographics	Absolute figure	Percentage
1.	Total population of district	36,40,478	--
2.	Rural population	27,20,915	74.74
3.	Urban population	9,19,863	25.26
4.	Males	18,59,588	51.0
5.	Females	17,80,890	49.0
6.	Workers	17,77,536	42.82
7.	Below poverty line families	---	60.0
8.	No. of SHGs	30,185	--

during 2002-03 to 2006-07 in Bathalapally Mandalam supported by SHGs under DWCRA programme.

The data of Table 2 indicate that the beneficiaries of SHGs concentrated on vegetable vending work under DWCRA which constituted 1,826(19.51%) followed by Handloom weaving about 1642(17.55%) beneficiaries. Ram lamb rearing constituted 15.85 per cent followed sheep rearing at 12.4 per cent of beneficiaries. There were 886 beneficiaries constituting 9.47 per cent of bank and trade. Similarly, various sections of the beneficiaries in Bathalapally Mandal have selected other activities which were supported by SHGs groups.

It is found that milk vending activity was undertaken by 29.33 per cent of beneficiaries which made more concentration rather vegetable vending work under taken by 26.00 per cent of the beneficiaries, followed by basket making activity by 20.67 per cent and the least percentage of the beneficiaries concentrated on leaves making which constituted 1.33 per cent (Table 3).

It is found from data available in Table 4 that 50.67 per cent of the beneficiaries had income level below Rs.3,600 per annum, 30 per cent of the beneficiaries had income between Rs.6,601 to Rs. 4,800 per annum. As the level of income ranged from Rs.4801 to 7,200 per annum, it constituted 12.67 per cent as against the income level between Rs.7,201 and above constituting 6 per cent and 0.66 per cent of the beneficiaries had no income.

Table 5 reveals that the income of particulars the members who joined as the beneficiaries of the SHGs groups in Bathalapally Mandal. It is found that the members at the income level below Rs.3,600 per annum had not improved even after joining the SHGs group, where as the income ranging from Rs. 3601 to Rs. 7,201 and above had not only improved their economic status but reasonably enhanced their income level.

It is found from the data (Table 6) that 48.00 per cent of the beneficiaries constitute less than 100 mandays of employment, 30.00 per cent of the beneficiaries had employment between 101 to 180, the man days of employment

Table 2 : Particulars of the activities implemented during 2002-03 to 2006-07 in Bathalapally Mandalam supported by SHGs under DWCRA programme

Sr. No.	Name of the activity	No. of beneficiaries	Percentage of total
1.	Vegetable vending	1826	19.51
2.	Handloom weaving	1642	17.55
3.	Ram lamb rearing	1483	15.85
4.	Sheep rearing	1167	12.47
5.	Bank and trade	886	9.47
6.	Basket making	602	6.43
7.	Plough bullocks	311	3.32
8.	Fruits vending	201	2.15
9.	Cart	166	1.77
10.	Kirana shop	166	1.77
11.	Chendrikalu	85	0.91
12.	Milch animal	58	0.62
13.	Tailoring	56	0.60
14.	Petty shop	53	0.57
15.	Chappals making	53	0.57
16.	Sericulture	52	0.56
17.	H.D. saloon	49	0.52
18.	Cut-pieces shop	45	0.48
19.	Poultry	45	0.48
20.	Flower vending	39	0.42
21.	Bangle vending shop	39	0.42
22.	Mulberry plantation	38	0.41
23.	Tailoring cut-pieces	36	0.38
24.	Tire cart	35	0.37
25.	Leaf plate making	34	0.36
26.	Hotel	32	0.34
27.	Beedi making	29	0.31
28.	Brick manufacturing	28	0.30
29.	Bangle and custom store	28	0.30
30.	Lime burning	23	0.25
31.	Soda shop	21	0.22
32.	Tea stall	15	0.16
33.	Shoe making	15	0.16
	Total	9358	100

Source: Report of DRDA Anantapur

between 181 to 240 mandays constituted 14.67 percent as against 7.33 per cent of the beneficiaries who had employment above 241 mandays.

As per the data available in Table 7 denotes that the beneficiaries under SHGs have improved employment mandays ranging from 101 to 180, 181 to 240 and 241 and above. Among the four categories, the backward class beneficiaries improved the employment mandays in between 0 to 100 and 101 to 180 days followed the scheduled tribe

Table 3 : Scheme wise distribution of selected beneficiaries in the Mandal

Sr. No.	Name of the scheme	Number of beneficiaries	Percentage to total
1.	Ram lamb rearing	12	8.00
2.	Vegetable vending	39	26.00
3.	Basket making	31	20.67
4.	Milk vending	44	29.33
5.	Petty trade	7	4.67
6.	Leaves making	2	1.33
7.	Fruit vending	15	10.00
	Total	150	100

Source: Primary data from the field survey

beneficiaries. An overall, all the beneficiaries had sufficient mandays of employment after becoming the members of SHGs in the Bathalapalli Mandal.

To understand the functioning of SHGs in the district

which provides micro finance towards the development of women in order to inculcate the habit of savings by curtailing wasteful expenditure from primary members of SHGs inspite of the efforts made by state governments and NGOs have introduced many development and welfare programmes aimed at providing financial and technical assistance through the rural women to start self-employment productive activities through Swarna Jayanthi Gram Swarajgar Yojana (SGSY), NABARD, Rural entrepreneurship development programme (REDP), Assistance for marketing of non-form products of rural women (MAHAIMA), Rasthriya Mahilaya Kosh (RMK), Mahila Vikas Nidhi (MVN), Mahila Udyam Nidhi (MUN) and support for training and employment programmes (STEP). Besides, the Govt. of India has initiated family orientated income generating scheme namely, to achieve economic empowerment of scheduled tribes continuing through extension of financial support from National Scheduled Tribes Finance and Corporations (NSTFDC) as well as Tribal Co-

Table 4 : Income of the caste wise beneficiaries before joining as the members of SHGs

Sr. No.	Level of income (Rs.)	No. of beneficiaries				Total	Percentage to total
		SC	ST	BC	OC		
1.	Below 3,600	20	25	19	12	76	50.67
2.	3,601 to 4,800	9	12	12	12	45	30.00
3.	4,800 to 7,200	6	2	5	6	19	12.67
4.	7,201 and above	2	0	4	3	9	6.00
5.	No income	1	0	0	0	1	0.66
	Total	38	39	40	33	150	100.00

Source: Primary data from the field survey

Table 5 : Income of the caste wise beneficiaries after joining as the members of SHGs

Sr. No.	Level of income (Rs.)	No. of beneficiaries				Total	Percentage to total
		SC	ST	BC	OC		
1.	Below 3,600	16	20	13	8	57	38.00
2.	3,601 to 4,800	9	10	12	16	47	31.33
3.	4,801 to 7,200	10	7	8	6	31	20.67
4.	7,201 and above	3	2	7	3	15	10.00
5.	No income	0	0	0	0	0	0.00
	Total	38	39	40	33	150	100.00

Source: Primary data from the field survey

Table 6 : Particulars of employment before joining as member of SHGs in Bathalapalli Mandal

Sr. No.	No. of man days	No. of beneficiaries				Total	Percentage to total
		SC	ST	BC	OC		
1.	0 to 100 days	16	19	23	14	72	48.00
2.	101 to 180 days	14	9	10	7	45	30.00
3.	181 to 240 days	6	6	5	5	22	14.67
4.	241 and above	2	5	2	2	11	7.33
	Total	38	39	40	33	150	100.00

Source: Primary data from the field survey

Table 7 : Particulars of employment after joining as members of SHGs in Bathalapalli Mandal

Sr. No	No. of man days	No of beneficiaries				Total	Percentage total
		SC	ST	BC	OC		
1.	0 to 100	10	12	12	8	42	28.00
2.	101 to 180	16	11	18	13	58	38.67
3.	181 to 240	9	8	8	9	34	22.67
4.	241 and above	3	8	2	3	16	10.66
	Total	38	39	40	33	150	100.00

Source: Primary data from the field survey

operative Marketing Federation of India Limited engaged in marketing, development of tribal products and their retail marketing through its sales outlet.

Conclusion:

Due to an effective organization of government agencies and the involvement of various SHGs in the sample village has definitely improved the income levels of the beneficiaries. It also focuses on the reduction of income inequalities which enhances the purchasing power of the people in creating an ample employment opportunities in the Mandal. The women who actively participated in DWCRA group through SHGs, improved their income and employment levels significantly, the savings in post offices and banks were also increased.

Under the present global context, economic empowerment of rural women is necessary to meet the global competition in improving their entrepreneur skills in the production activity of their rural products. The development of rural artisans is necessary in exhibiting their talents through

productive activities to earn foreign currency through exports which show an overall developments of their economic empowerment

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