

Empowerment of Women Through SHG's In East And West Godavari Districts of Andhra Pradesh, India

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ABSTRACT

To Empower women and to alleviate poverty in the society SHGs are considered as an important strategy. The present study is exclusively about the empowerment through their entrepreneurial activities of women in East and west Godavari districts of Andhra Pradesh through the self-help groups is the objective of this paper. SHG's play a very important role in improving the socio-economic conditions of women by developing savings and thrift habit, by providing them micro finance at the time of needs and also encouraging micro entrepreneurs. The results of the study revealed that the level of empowerment is medium to high in the women of SHG's through improved living conditions, Awareness on social problems, increased access to education, and skill training. SHGs have organized programmes relating to awareness of health and hygiene issues, importance of education for their children, and acts pertaining to the safety of women. Also the reason for medium to highly empowered in SHG's was, economic activities of SHG's makes easier way for women to improve their empowerment and income. and their savings are more as compare to Non-SHG's.

Key words: Empowerment, self-Employment, micro entrepreneurs and SHG Bank linkage programme.

INTRODUCTION

The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. Grameen bank gave loans without asking borrowers either to provide collateral or to engage in paper work. In India, NABARD initiated SHGs in the year 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members of their emergency needs and to provide collateral free loans decided by the group. In other words, SHGs comprise homogeneous groups of poor people who have voluntarily came together mainly with the idea of overcoming their financial difficulties. Self help groups can rightly be called a potent tool for human development (Sarvanan, 2016).

Empowering may be understood as enabling weaker sections like poor women, especially tribal women to acquire and to possess power and resources, in order to make decisions of their own. Their primitive way of life, economic and social backwardness, and low level of literacy, outdated system of production and marketing, absence of value systems, demographic quality of tribal areas show urgency for empowering women. Though in the context of women development the word "empowerment" is used frequently, no clear process has been understood on how the women are empowered. Therefore, this chapter will be worthwhile, as it not only clarifies the concept of empowerment of women but also its various process and components, its aspects such as political, social, economic, and psychological. It also throws light on the ongoing approaches, existing demission's, and various levels of empowerment (Anna Lungbila, 2016).

Today, Andhra Pradesh has accepted women's empowerment as one of the important tasks for economic development. The State Government has been encouraging SHGs and micro

enterprises by involving more women in the rural areas. Hence, there is a need to review the impact of these SHGs and micro enterprises to stabilise and improve their operations.

Specific steps have been taken by the government of India and NGO's in implementing SHG's plan specially with reference to Andhra Pradesh. But the target reached in empowering the rural women is not upto the mark.

There is a lag in implementing the SHG's plan by both government and NGO's. Therefore a study will be carried out to know the various aspects and to provide vital information about the impact of SHG's in Andhra Pradesh.

Objective of the study

1) To measure the level of women Empowerment through SHG's Intervention.

Need and Importance of the study

Andhra Pradesh has accepted women's empowerment as one of the important tasks for economic development. The State Government has been encouraging SHGs and micro enterprises by involving more women in the rural areas. Hence, there is a need to review the impact of these SHGs and micro enterprises to stabilise and improve their living standard.

Limitations of the study

Like all social researches, this study is also subjected to certain limitations. These were,

- i. The study was restricted to only two districts of A.P i.e. only one district from each region with a sample of 320 women respondents.
- ii. empowerment in enhancing their socio economic status, not only in rural areas but also in urban areas.

METHODOLOGY

Andhra Pradesh state was selected purposively as the researcher belonged to this state

and well acquainted with the regional language i.e., Telugu which would help to build a good rapport and also facilitates for in-depth study through personal observation and interview.

The focus of the study is on "a study on Impact of Self-Help Groups (SHGs) on Empowerment of rural women in Andhra Pradesh". Two districts had been selected from two region of Andhra Pradesh based on highest number of self-help groups. West and East Godavari districts from costal region. The research study was undertaken during the year 2021.

From the above selected mandals, villages have been selected by proportion at esampling method. Accordingly, From East Godavari district of Rajahmundry mandal Dawaleshwaram, Rajahmundry (rural), Bommuru, Katheru, Hukumpeta and Kolamuru villages were selected. From Kadium Mandal Jegurupadu, Kadium, Veeravaram and Vemagiri villages were selected. And from West Godavari district of Kovvur mandal Dharmavaram, Maddur and Kumaradevam Villages were selected. From Chagallu mandal Chikkala and Unagatla Villages were Selected purposively.

From the selected fourteen villages SHGs have been selected Purposively based on a criteria of the Self Help Groups, which have been functioning for more than five years. Accordingly, fourteen villages and Fifteen self-help groups were selected. In all 160 members of the selected SHGs constituted the sample for the study along with it 160 non-members were included to study the profile characteristics. Low, medium and high level of empowerment of respondents were calculated as follow

$$\frac{\text{Actual obtained score}}{\text{Maxium score}} \times 100$$

RESULTS AND DISCUSSION

Table 1
Distribution of respondents according to their level of Empowerment through SHG's intervention

Sl.No.	Statements	Low		High		Very High	
		F	%	F	%	F	%
1	Increased self assertiveness and confidence	0	0	89	55.62	71	44.37
2	Resistance to bad cultural practices	41	25.62	102	63.75	17	10.62
3	Increased access to education for women	7	4.37	110	68.75	43	26.87
4	Women participation in decisions that affect them both at home and community	19	11.87	108	67.5	33	20.62
5	Skill training	11	6.87	99	61.87	50	31.25
6	Improved living conditions	12	7.5	111	69.37	37	23.12
7	Awareness on social problems	0	0	111	69.37	49	30.62
8	Awareness of legal rights of women	15	9.37	113	70.62	32	20
9	Participate in public speaking	8	5	94	58.75	58	36.25
10	Participate in social development programmes	4	2.5	109	68.12	47	29.37

From the Table 1 it could be revealed that level of empowerment incase of SHG's improved living conditions and Awareness on social problems are 69.37 per cent. It was found from the table that 68.75 per cent SHG's have increased access to education for women, where as 68.12 per cent of SHG's participate in social development programmes. It was also found that women

participation in decisions that affect them both at home and community are 67.5 per cent. where as 63.75 per cent SHG's are resistance to bad cultural practices. It was found that 61.87 per cent SHG's have skilled training, and 58.75 per cent of SHG's participate in public speaking and 55.62 per cent SHG's have increased self assertiveness and confidence.

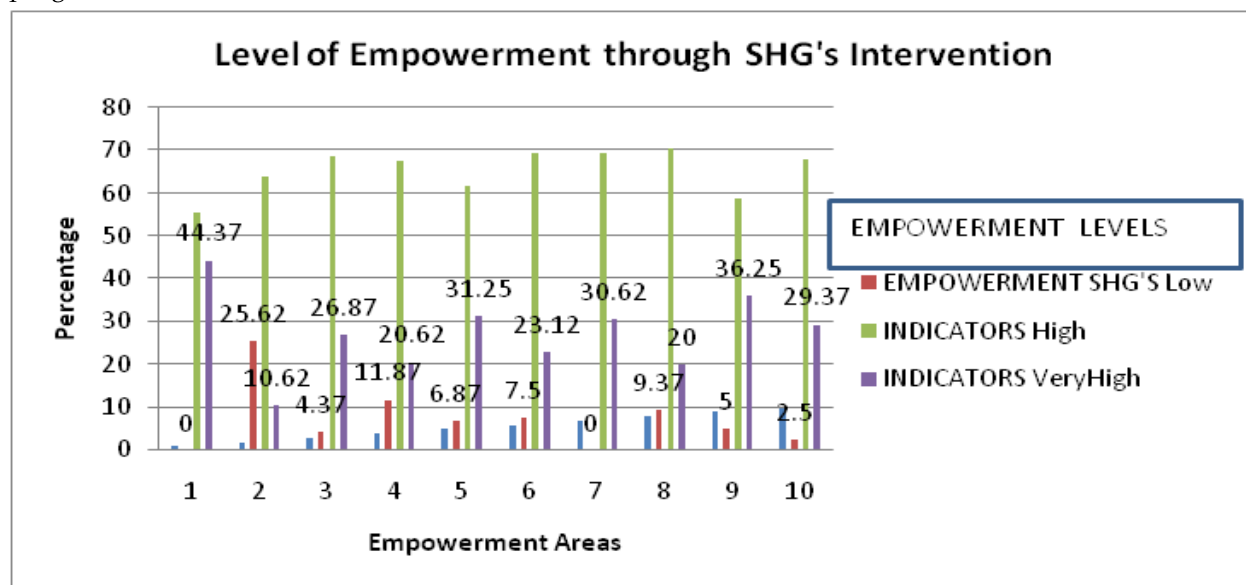


Fig.1. Graphical representation of level of Empowerment through SHG's intervention

Table 2
Distribution of respondents according to their level of Empowerment through SHG's intervention Incase of Non-SHG's

Sl. No.	Statements	Low		High		Very High	
		F	P	F	P	F	P
1	Increased self assertiveness and confidence	77	48.12	83	51.87	0	0
2	Resistance to bad cultural practices	87	54.37	73	45.62	0	0
3	Increased access to education for women	40	25	39	24.37	81	50.62
4	women participation in decisions that affect them both at home and community	3	1.87	78	48.75	79	49.37
5	Skill training	99	61.87	36	22.5	25	15.62
6	Improved living conditions	84	52.5	43	26.87	33	20.62
7	Awareness on social problems	58	36.25	59	36.87	43	26.87
8	Awareness of legal rights of women	76	47.5	53	33.12	31	19.37
9	Participate in public speaking	73	45.62	60	37.5	27	16.87
10	Participate in social development programmes	71	44.37	79	49.37	10	6.25

Table 3
Distribution of respondents according to their level of Empowerment

Sl. No.	Category	SHG's		Non-SHG's	
		F	%	F	%
1	Low (0-33.33)	0	0	31	19
2	Medium (33.33-66.66)	31	19	105	66
3	High(66.66-100)	129	81	24	15
	Total	160	100	160	100

From the above table it could be stated that in case of SHG's 19 per cent have medium level of empowerment, where as 81 per cent have high level of empowerment, where as in non-SHG's 19 per cent have low level of empowerment, 66 per cent have medium level of empowerment and 15 per cent have high level of empowerment.

CONCLUSION

Rural women empowerment plays a pivotal role in these days. From the above study it could be

observed that when rural women is empowered in all aspects like; education, employment, culture, societal, health, skill development, livelihood programmes, business development etc. they improve their self and also improve their family members. The level of empowerment in SHG's members was medium empowered followed by highly empowered, where as in Non-SHG's majority of the non-members was medium empowered followed by low empowered. The reason for medium to highly empowered in SHG's was,

economic activities of SHG's makes easier way for income. and their savings are more as compare to women to improve their empowerment and Non-SHG's.

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