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## WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS: A CASE STUDY IN TIRUPATI DISTRICT OF ANDHRA PRADESH

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### **ABSTRACT:**

*In modern societies, they have come out to participate in all sorts of activities. At present women have been performing exceedingly well in all spheres of activities like academics, politics, health administration, and social work. Women's empowerment is very essential for the development of society. Empowerment means individuals acquire the power to think and act freely, exercises alternative, and fulfill their potential as full and equal members of society. Self Help Groups are considered one of the most significant tools in the participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. The basic objective of SHG is that it acts as a platform for members to provide space and support to each other. SHGs Comprise very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental Organizations by Government agencies. Against this backdrop, the present study has been taken up with broad objective of analyzing the empowerment through SHGs in tirupati District of Andhra Pradesh. The majority of the respondents 42.00 per cent are in the age group between 26-35 years. The SHG respondents are white card holders in the study area. The SHG respondents before joining the earned income which was very low compared to the income earned after joining SHGs. It's found that the respondents earned more income after joining the SHGs. The SHGs have lot of impact on the respondents.*

**KEYWORDS:** *Women empowerment, community, Employment, Income, Poverty, Poor, Self-Help Groups, Occupation.*

## INTRODUCTION

Empowerment is a process, which challenges traditional power, equations and relations. Abolition of gender-based discrimination in all institutions and structures of society and participation of women in policy and decision-making process at domestic and public levels are but a few dimensions of women empowerment. In modern societies, they have come out to participate in all sorts of activities. At present women have been performing exceedingly well in all the spheres of activities like academics, politics, health administration and social work.

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by NonGovernmental Organizations by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity. Self Help Groups enhance the equality of status of women as participants, decision-makers and respondents in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day-to-day life.

## STRATEGIES OF EMPOWERING WOMEN

Women's empowerment is used to alleviate poverty and other socio-economic issues. Self -Help movement through thrift and savings has been taken of as a mass movement under the government program of development of women and children in the Rural Areas (DWCRA), some of the State Governments assisted these self- help groups by providing revolving fund and helping them in micro- enterprise activities. DWCRA program of self- help groups helped the women to earn additional income. With improvement in economic status, there is enhancement in social status as well. These women show increased awareness of family welfare, promote their children's nutritional and educational status, shows concern about environment and health, issues of sanitation and drinking water.

Empowerment of the women is a means to poverty alleviation. The goals of poverty eradication can be effectively achieved if women could be organized into groups for community participation as well as for assertion of their rights. Any strategy of sustainable development relating to poverty eradication has to involve the large number of poor women. Social mobilization and building organization of the poor are essential prerequisites for poverty alleviation. There are several strategies, which enable overall development of women. The following strategies were found more effective for overall development. They are as follows.

- ❖ Empowerment of women through development of women and children in the rural areas/ Self- Help Groups.
- ❖ Empowerment of women through education and training.
- ❖ Empowerment through political participation.
- ❖ Empowerment evaluation as strategies of empowering women.

Women development is directly related to national development. The effective management and development of women resources, i.e., their abilities, skills and other potentialities are of paramount importance for the mobilization and development of human resources. Women's active participation in economic activities leads to the neighbourhood economic development.

The movement for women empowerment is not a movement against men but one which is aimed at providing equal opportunities to women to express their talents and skills and live with equal respect as men. Empowerment is a multidimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life. Empowering women socio-economically through increased awareness is their rights and duties. The SHGs have lot of impact on the respondents. Self-Help Groups (SHGs) are the brainchild of the Grameena Bank of Bangladesh which was founded by Prof. Mohammad Yunus in 1975. It was started in 1982-1983 as a pilot project and by leaps and bound it has been extended all the districts of Andhra Pradesh and in 1983-1984 in Kadapa District.

All over the world, there is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor, especially women into Self-Help Groups for their own progress as well as that of the community. These SHGs have a common perception of need and the advantage of collective action. It is easy for the Government, banks and other development agencies to have an access to the grass-root level in order to spearhead development process. Being a member of a group engaged in collective effort towards social and economic progress, the women can enjoy security and be guaranteed for their emotional, intellectual and financial well-being to a great extent. Against this backdrop, the present study has been taken up with broad objective of analyzing the empowerment through SHGs in Tirupati District of Andhra Pradesh.

## YSR ASARA

YSR Asara main objective is at empowering women and improving their financial stability. Under this scheme, the government will provide financial help to DWCRA women. YSR Asara scheme will increase the women empowerment rate by providing loans to women cooperative societies at zero interest rate. Aiming at strengthening the poor, backward class and broken women thereby making them economically and socially capable. The government aims to provide financial assistance of ₹ 18,750 per year for the consecutive 4 years through the scheme. AP YSR Cheyutha Scheme being execute under Women government assistance leading body of Andhra Pradesh. Any denied network ladies belonging to these communities of SC, ST, OBC, or Minority and whose age is between 45 to 60 years may profit from the advantages of the AP YSR Cheyutha Scheme. This will be a great initiative for all of the women belonging to the minority community

## REVIEW OF LITERATURE

**Merensangla, L. (2018)**, emphasized that women however almost equivalent to men in populace, is by and large treated as the subsequent resident and subordinate to men. Women empowerment is a worldwide issue, which has acquired energy in late many years everywhere on the world. In spite of the fact that different endeavors are being made to improve the situation with women, women society actually stay in reverse. In practically all nations, the legislatures are giving extraordinary arrangements to women, made to extricate greatest utilization of women's ability. To wage an immediate battle against destitution and to guarantee full cooperation of women, the public authority has presented self-help group programs as a creative and dynamic enemy of neediness programs. Public Bank for Agriculture and Rural Development (NABARD) is simply the fundamental initiator 'Help Group' (SHG) development from 1986 – 87 in India. The empowerment of women was the principle objective for the arrangement of SHG. SHGs are fundamental and maybe the simply choice to decrease drudgeries and to tackle socio-economic issues of rural women. SHGs have the ability to make a socio-economic transformation in the rural zones of our country. As of late, numerous National and International NGOs have approached with projects for arrangement and fortifying of SHGs in India.

**Kundu, D. (2019)**, highlighted that woman are fundamental piece of a general public, however her status and interest in dynamic just as economic activities are low. Women Empowerment likewise prompts more economic advantages not to the people but rather to the general public also. The current paper is an endeavor to follow the part of Micro Finance Institutions (MFIs) in empowerment of women through WSHGs in West Bengal. There are 1064 Self Help Groups (SHGs) comprising SHGs of 530 and 534 from Barasat Anweshan and Barasat Sampark separately in Barasat Block-I and Block-II. 90WSHGs from each square comprising of complete

180 WSHGs were haphazardly chosen from chosen income towns. Again, one lady out of each SHG was arbitrarily picked for the current investigation out of which 150 (75WSHG from each square) valuable filled surveys were gathered from the chose Development Blocks. The outcomes showed that microfinance affects the socioeconomic state of the women members of self-help group linkage program in North 24 Parganas locale of West Bengal.

## **INCOME GENERATING ACTIVITIES**

In promoting income generating activities under SHGs, women are to be treated as IRDP respondents. The same terms and conditions are applicable are generally applied in cases of IRDP respondents. Promotion of employment opportunities for women can be sought in several ways. It is necessary to identify first the sectors where women's employment is either low or on the decline and the reasons for that. It may be possible to revive those by putting some additional inputs of credit, training and creating marketing avenues. Employment opportunities for women can be expanded by modernisation of traditional occupations.

## **SELECTION OF ACTIVITY**

The selection of activity should be left to the group members. The activities should be on the basis of group and not at individual level.

1. The activity selected should be a viable one for which forward and backward linkages (skill-training, raw-materials and marketing) are available locally.
2. The activity should encourage the group to be interconnected in the spirit of participation and co-operation of all members.
3. The group members should form into an effective economic unit and should lead towards economic and social self-reliance.

The SHGs in Chandragiri Mandal have gradually increased in number and the members of the group have the facilities of bank loans, bank linkages, schemes like, Indira Kranthi Patham, pavala vaddi and many insurance policies for health conditions like Abhaya Insurance Policy etc. An attempt is made to study income and employment generation by women through SHGs in Chandragiri Mandal in Tirupati district.

## **OBJECTIVES**

1. To Study the Socio-Economic Conditions of the Sample Respondents in the study area
2. To Study the Income and Employment Generation through SHGs in the study area

## **SAMPLE DESIGN**

The Study is based on primary and secondary data was used simple random sampling method was used for the present study. Chandragiri Mandal is used purposively chosen for the present study.

## COMMUNITY

The SHGs drawn membership from all section of society, more particularly from backward sections. Caste is neither a restriction nor does it refer any dynamic membership. The sample for the present study also shows the same fact. Distribution of SHG respondents as per community is presented in the table 1.

Out of the total 150 Self Help Group respondents in Chandragiri Mandal, 48 (32.00 per cent) respondents belongs to OC, 52 (34.67 per cent) respondents belongs to BC, 30 (20.00 per cent) belongs to SC Community and remaining 20 (13.33 per cent) respondents belongs to ST community.

**Table-1**

### Caste-wise Analysis of the Sample Respondents in the study area

S. No.	Caste	No. of Respondents	percentage to Total
1	OC	48	32.00
2	BC	52	34.67
3	SC	30	20.00
4	ST	20	13.33
<b>Grand Total</b>		<b>150</b>	<b>100.00</b>

**Source:** Primary Data.

**Table-2**

### Age-Wise Analysis of the Sample Respondents in the study area

S. No.	Caste	No. of Respondents	Percentage to Total
1	Below-25	30	20.00
2	26-35 Years	63	42.00
3	36-45 Years	37	24.67
4	46 and above Years	20	13.33
<b>Total</b>		<b>150</b>	<b>100.00</b>

**Source:** Primary data

The table shows that 30 respondents (20.00 per cent) are in the age group of below 25 years, 63 respondents (42.00 per cent) are in the age group between 26-35 years, 37 respondents (24.67 per cent) are in the age group between 36-45 years, and 20 respondents (13.33 per cent) are in the age 46 and above years. It is concluded that 42.00 per cent of the respondents in the age group between 26-35 years.

**Table-3**

**Ration Card -Wise Analysis of the Sample Respondents in the study Area**

S. No.	Ration Card	No. of Respondents	Percentage to Total
1	White Card	30	20.00
2	Pink Card	63	42.00
3	No Card	37	24.67
<b>Grand Total</b>		<b>150</b>	<b>100.00</b>

**Source:** Primary data

In the Chandragiri Mandal, 30 respondents (20.00 per cent) respondents are white card holders, 63 respondents (42.00 per cent) have pink card and the remaining 37 respondents (24.67 per cent) respondents are no card holders. It is concluded that the majority of SHG respondents are white card holders in the selected Mandal.

## OCCUPATION

Occupation is the predominant determining factor behind the membership. In SHGs, membership is a source of improving or supplementing the income from main occupational source. The labour engaged in low average income occupations tends to join the SHGs in order to enhance their income or to ensure against the income fluctuations due to seasonal occupational variations or low income levels. Occupational classifications of SHGs respondents of the present study are shown in the table-4

Table-4

## Occupation of the Respondents

S. No.	Occupational Background	Respondents	Percentage to Total
1	Agricultural	44	29.30
2	Construction Labour	10	6.70
3	Agricultural Labour	33	22.00
4	Rural artisans	5	3.30
5	Business	49	32.70
6	Non-agriculture	9	6.00
<b>Total</b>		<b>150</b>	<b>100.00</b>

Source: Primary data

In the Mandal of Chandragiri, business is the main source for the major groups (32.70 per cent), followed by those with agricultural (29.30 per cent) and the remaining (10.70 per cent) and 33 (22.00 per cent) and 5(3.30 per cent) and 9(6.00 per cent) of the respondents belongs to construction labour, agricultural labour, rural artisans and non-agricultural respectively. It is concluded that highest number of SHG respondents i.e., 49 respondents (32.70 per cent) are Business and lowest number of SHG respondents, i.e., 05 respondents (3.30 per cent) are Rural artisans.

## EMPLOYMENT

Man, days give income and higher the man days higher will be the income. The SHGs respondents hold minimum man days before joining the SHGs. But later after joining the SHGs, the man days have been increased and also income the levels of increase in man days of respondents are elicited and the details are presented. The particulars of the employment-wise distribution of the sample respondents before and after joining SHG are presented in table-5.



Table-5

**Employment and Caste -wise Analysis of the sample respondents Before Joining SHGs**

S. No.	No. of Man days	OC	BC	SC	ST	No. of Respondents	Percentage to Total
1	Below-75	20	24	12	08	64	42.67
2	76-150 Days	13	16	07	05	41	27.33
3	151-225 Days	06	07	08	03	24	16.00
4	226-300 Days	05	04	03	04	16	10.67
5	301 and above days	04	01	00	00	05	03.33
<b>Total</b>		<b>48</b>	<b>52</b>	<b>30</b>	<b>20</b>	<b>150</b>	<b>100.00</b>

**Source:** Primary Data

Particulars of employment before Joining SHGs (Self Help Groups) of Chandragiri Mandal are Presented in the table-5. In the above table 64 respondents (42.67 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment below 75 days. Of the 41 respondents (27.33 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment between 76-150 days. 24 respondents (16.00 per cent) of the respondents comprising Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment between 151-225 days. 16 respondents (10.67 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment between 226-300 days. It is concluded that the above table 42.67 per cent of the respondents are in the employment range below 75 days.

Particulars of employment After Joining SHGs (Self Help Groups) of Chandragiri Mandal are presented in the table-6. It is found that 16 respondents (10.67 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment below 75 days. Of the 56 respondents (37.33 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment between 76-150 days.

**Table-6****Employment and Caste-wise Analysis of the sample respondents After Joining SHGs**

S. No.	No. of Man days	OC	BC	SC	ST	No. of Respondents	Percentage to Total
1	Below-75	04	07	03	02	16	10.67
2	76-150 Days	20	20	10	06	56	37.33
3	151-225 Days	11	14	09	05	39	26.00
4	226-300 Days	08	07	06	06	27	18.00
5	301 and above days	05	04	02	01	12	08.00
<b>Total</b>		<b>48</b>	<b>52</b>	<b>30</b>	<b>20</b>	<b>150</b>	<b>100.00</b>

**Source:** Primary Data

39 respondents (26.00 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment between 151-225 days. 27 respondents (18.00 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment between 226-300 days. 12 respondents (08.00 per cent) of the respondents comprising of Open Category, Backward Castes, Schedule Castes and Schedule Tribes have employment 301 and above days.

**INCOME**

Income is an important variable that runs life smoothly and can be generated by various means and modes. The respondents of SHGs earned income by multifarious activities. The levels of income of respondents before and after joining SHGs vary and the details of income levels are furnished in the Table-7. The particulars of the income level distribution of the sample respondents before joining SHG respondents are presented in table

**Table-7****Annual Income and Cate-wise Analysis of the sample respondents Before Joining SHGs**

S. No.	Level of Income	OC	BC	SC	ST	No. of Respondents	Percentage to Total
1	No Income	02	04	05	03	14	09.34
2	Below-15000	22	27	14	08	71	47.33
3	15001-30000	11	13	06	05	35	23.33
4	30001-45000	07	06	03	03	21	14.00
5	45001-and above Income	04	02	02	01	09	06.00
<b>Total</b>		<b>48</b>	<b>52</b>	<b>30</b>	<b>20</b>	<b>150</b>	<b>100.00</b>

**Source:** Primary Data

It is found 71 respondents (47.33 per cent) of the respondents have income below Rs. 15000/-, 35 respondents (23.33 per cent) of the respondents have income between Rs. 15001-30000/-, 21 respondents (14.00 per cent) of the respondents have income between Rs. 30001-45000/-, 09 respondents (06.00 per cent) of the respondents have income Rs.45001/- and above. It is found that there are only 14 respondents (09.34 per cent) of the respondents who do not have any income. It is concluded that the income level of majority of SHG respondents, i.e., 71 respondents (47.33 per cent) income range below Rs. 15001/- only.

The particulars of the income level distribution of the sample respondents after joining SHG respondents are presented in table -8.

It is found 29 respondents (19.33 per cent) of the respondents have income below Rs. 15000/-, 72 respondents (48.00 per cent) of the respondents have income between Rs. 15001-30000/-, 28 respondents (18.67 per cent) of the respondents have income between Rs. 30001-45000/-, 21 respondents (06.00 per cent) of the respondents have income Rs.45001/- and above. It is concluded that the income level of majority of SHG respondents, i.e., 72 (48.00 per cent) income range between Rs. 15001-30000/- only.

**Table-8**

**Annual Income and Caste -wise Analysis of the sample respondents After Joining SHGs**

S. No.	Level of Income	OC	BC	SC	ST	No. of respondents	Percentage to Total
1	No Income	00	00	00	00	00	00
2	Below-15000	06	10	08	05	29	19.33
3	15001-30000	24	27	12	09	72	48.00
4	30001-45000	10	08	06	04	28	18.67
5	45001-and above Income	08	07	04	02	21	14.00
<b>Total</b>		<b>48</b>	<b>52</b>	<b>30</b>	<b>20</b>	<b>150</b>	<b>100.00</b>

Source: Primary Data

## CONCLUSION

The SHG respondents before joining the earned income which was very low compared to the income earned after joining SHGs. It's found that the respondents earned more income after joining the SHGs. The SHGs have lot of impact on the respondents. Self-Help Groups (SHGs) are the brainchild of the Grameena Bank of Bangladesh which was founded by Prof. Mohammad Yunus in 1975. It was started in 1982-1983 as a pilot project and by leaps and bound it has been extended all the districts of Andhra Pradesh and in 1983-1984 in Tirupati District. The objectives of SHGs (DWACRA) include saving Rs.1 daily up to Six Months, formation of a group, getting bank loan and starting income generation activity which the group likes and increase the economic condition and improve the standards of living and finally empowering economically, socially and politically.

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