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EMPOWERMENT OF SHG WOMEN THROUGH ENTREPRENERUSHIP IN ANDHRA PRADESH

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Abstract
Micro-Finance is one of the tools for eradicating poverty in rural areas. It also improves socio-economic conditions of the rural women and it evolves for making definite impact on socio-economic empowerment of women in rural India in general and Andhra Pradesh in particular.In rural areas, it has been found that they enjoy freedom of mobility, ability to make small purchases economic security but little participation in the decision making process of economic and financial nature. Against their backdrop, Entrepreneurship has gained a lot of significance and momentum in the recent times, in accomplishing the goal of growth and poverty alleviation especially in rural areas. The present study focus on socio-economic empowerment of women in kurnool district of Andhra Pradesh.

Key words: Micro Finance, Empowerment, Poverty, Self Help Groups.

Introduction

Women empowerment indicates the process of any economic development in any country and also the World Bank has suggested that empowerment of women should be a key aspect of all social Development program. Micro-Finance is one of the tools for eradicating poverty in rural areas. It also improves socio-economic conditions of the rural women and it evolves for making definite impact on socio-economic empowerment of women in rural India in general and Andhra Pradesh in particular. Micro-Finance is a new method to meet the credit requirements in rural areas. Since the bank borrowing does not have any type of such collaterals, in the recent period, considerate emphasis has been placed on the promotion of micro-credit enterprises Micro-Finance programme through self-help group (SHG) has been effective in making positive social change to the group members. A Self Help Group(SHG) is a registered or unregistered voluntary association of poor (male or female) of 15 to 20, from the same socio-economic background involving primarily is saving and credit activities.A SHG can be a voluntary association of all women group, all men group or even a mixed group. However over 90 percent of these groups have only women members. The SHGs are taking small loans out of the corpus available with the group. The group corpus consists of savings, government assistance and also bank loan. Micro services relevant for the poor population.

Empowerment

The concept of empowerment has been evolving over the years since the nineteenth century. In the broadest sense empowerment means expansion of freedom of choice and action which comes with increasing one's authority and control over the resources and decisions that affect one's life. Empowerment is more closely related to the people who are disempowered or powerless due to some socio-economic and cultural barriers in the society of which they are part. The choices of these powerless people are extremely limited due to lack of resources and lack of better negotiations with the range of formal and informal institutions. Thus empowerment can also be defined as the process through which those who are currently disadvantaged achieve equal rights, resources and power.

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Review of literature

(Lopatka, 2021) pointed out in the study strongly demonstrate that business owners believe they lack the abilities necessary to take advantage of market opportunities. The firm owners also indicated to lack adequate business and leadership abilities. The lack of adequate channels of information flow that would allow business owners to learn from their employees about how to boost employee morale and improve company performance could be a sign that the organisation is struggling with communication skills.

(Mrvanithamani&SsandhyaMenon, 2012) In order to share facilities and receive additional support, women business owners could also be connected to large industrial units and entrepreneurial expansion cells of academic institutions. There are several opportunities to support successful small businesses run by women, and every effort should be taken to create this incubator for entrepreneurship. (Dwivedi& Faculty, n.d.) It has been observed that as people get older, their exposure to and level of skill in a sector rises, which in turn encourages more investment and financial gain. This business can be launched for a low initial investment and expanded subsequently.(Sebastian, 2021) in his study pointed out that Women entrepreneurs still favour safe bank accounts despite the emergence of new investment opportunities. Professional investment marketing that addresses customer awareness, provides everyone with aconsistent return and higher value, and entails genuine efforts to integrate the country's underdeveloped sectors into the mainstream of economic growth. (C., 2012) The idea of SHGs for rural women's empowerment hasn't fully succeeded in achieving its goal yet. The success of SHGs in transforming rural women into a more powerful segment of society can be furthered by further efforts in modifying group characteristics and realigning group goals. (Minimol, 2020) emphasized in her study that rural women have been categorized as subprime and excluded from the mainstream financial system because they lack sufficient credit worthiness and collateral.(Chaturvedi& Joshi, 2019) conducted a study on Impact of Socio Economic factor on Investment behaviour of women entrepreneurs. The study revealed that Age, marital status, education, and monthly income are some examples of demographic variables that have little or no effect on how risky women perceive themselves to be. Women entrepreneurs' risk is not a major factor to take into account when choosing an investment. Lodi (2014), High financial literacy and the availability of accounting information have been demonstrated to boost investors' willingness to take risks and to make well-informed decisions by minimising information asymmetry. However, as people get older and more experienced, they have a lower risk tolerance and choose to invest in less hazardous assets.

Statement of the problem

The Kurnool district is one of the backward districts in the rayalaseema region of Andhra Pradesh. It indicates lowest rainfall area in the country. The rural economy of Kurnool district is noted for wide spread poverty, inequalities in income distribution, unemployment, harassment of women, growing problem of alcoholism among men. Women are considered sub-ordinate and since she is economically weak she finds no place in decision-making in the family. Their poor economic status leads to no social, economic and political empowerment at all. It is in this background the self help groups are a source of help to these affected downtrodden women. Self help groups are formed to launch a wide spectrum of micro-enterprises. Most of the self help groups are comprised of women of identical character, identical outlook, and identical social-cultural back ground.

Objectives of the present study

1. To study the concept of Entrepreneurship

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2. To analysethe economic empowerment of SHG women.
3. To find out the whether SHG has resulted on decision making role of women.
4. To draw the conclusions.

Methodology

Kurnool district is the one of the backward districts of Rayalaseema Region in Andhra Pradesh. The researcher has selected 120 sample household from Kurnool district who have been effectively participating and involving in Self-Help Groups by taken any one of the income generating activities in the study area. The study is based on both primary and secondary data. The primary data were collected from sample respondents of SHG women in Kurnool district, Rayalaseema region of Andhra Pradesh through a structure interview-scheduled. The secondary data were collected from dailies, journals, books, statistical reports, DWAMA, DRDA, published and unpublished theses/ dissertations, various university libraries, government institutions and official websites. In the present study some of the statistical tools used for analysis of the present study like averages, percentages and mean etc.

Analysis

Table 1: Details of Income Level of Households Before and After Joining Shgs With Entrepreneurship

S. No	Monthly Income	Before SHG	After SHG
1	<Rs. 1000	67 (56.00)	12 (10.00)
2	Rs.1000-Rs.2000	36 (30.00)	22 (18.00)
3	Rs.2000-Rs.3000	17 (14.00)	55 (46.00)
4	Rs. 3000-Rs.4000	00 (0.00)	19 (16.00)
5	Rs.4000 and above	00 (0.00)	12 (10.00)
	Total	120 (100)	120(100)

Source: Field survey

The table 1 shows that the particulars of SHG women respondents according to level of income in the kurnool district of Andhra Pradesh. It is found that 56 per cent of the sample households are getting income below one thousand rupees per month, 30 per cent of the sample respondents income level is Rs. 1000-Rs.2000 and rest of the households income level is Rs. 2000-Rs.3000 before joining the SHGs. The study found that the income level of the women after Self Help Groups is also cover in the table. Majority of the sample households are getting income between Rs.2000-Rs.3000 it represents 46 per cent, 16 per cent of the self help group women are getting income between Rs. 3000-Rs.4000 and 10 per cent it represents 12 women income is above 4 thousand only. It is noticed that the positive impact on income level of women after joining the SHGs in the selected backward district like Kurnool in Andhra Pradesh.

Table-2: Particulars of Durable Goods of SHGS Women before and After Entrepreneurship

S. No	Goods	Before SHG	After SHG
1	Television	67 (56.00)	12 (10.00)
2	Refrigerator	28 (23.00)	22 (18.00)
3	Gas	25 (21.00)	56 (46.00)
4	Motor Cycle	00 (0.00)	20 (16.00)
	Total	300 (100)	300 (100)

Source: Field survey

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The above table 2 discuss that the particulars of consumable goods used like television, refrigerator, gas and motor cycle by the selected sample respondents before and after joining the SHGs in Kurnool district. The question was raised by the researcher on economic status of women from the sample mandals in the district. It is found that 31 per cent of the households in the SHG women have television after they become a SHG member, 80 per cent of the SHG members have attained gas after they joined in the SHG group, and 51 per cent of the sample households have motor cycle after they joined SHG in the study area.

Table-3: Decision Making Role of Women on Various Issues Before and After Joining SHGS with Entrepreneurship

S.No	Issue	Before			After		
		Men	Women	Both	Men	Women	Both
1	Decision making with regard to the schooling of children	30 (25.00)	16 (13.00)	74 (62.00)	18 (15.00)	16 (13.00)	86 (72.00)
2	Decision making on medical treatment for family members	60 (50.00)	10 (08.00)	50 (42.00)	42 (35.00)	24 (20.00)	54 (45.00)
3	Gender differentiation regarding caring of children	09 (07.00)	87 (73.00)	24 (20.00)	13 (11.00)	60 (50.00)	47 (39.00)

Source: Field survey

The table 3 shows that the decision making role of women in various issues before and after joining the SHG in the Kurnool district of Andhra Pradesh.It is found that the percentage of male members taking care their children has increased from 7 per centto 1 per cent after joining SHGs, female point of view, the percentage has been decreased from 73 per cent to 50 per cent. In case both of them taking care of their children has been increased from 20 per cent to 39 per cent. It is further found that majority of the respondents reported that high involvement of male members in taking decision about the medical treatment before joining SHGs of women, the make decision has been decreased and female involvement has been increased after joining SHGs.

In case of children's education/schooling, the male is dominated before joining SHG, after joined SHGs by female, the male decision involvement has been decreased and percentage increased when they taken decision by both them after joining SHGs of women.

Table -4: Opinion of Sample Respondents on Different Issues in the Study Area

S.No	Issue	Before SHG	After SHG
1	Actively participated in community organization	07 (06.00)	12 (10.00)
2	Member in any community development organization	08 (07.00)	24 (20.00)
3	Actively participated in local government/nominated/elected in local institutions	06 (05.00)	10 (08.00)
4	There is no involved	99 (82.00)	74 (62.00)
	Total	120 (100)	120 (100)

Source: Field survey

The table 4 depicted that the women participated in social and political activities before and after joining SHGs like community organizations, member in community development organization and nominated or elected for any local government/ institutions in Kurnool district. It is found that a small

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number of female respondents have reported that the involvement of female in social/ community organizations have been increased from 6 per cent 10 per cent, in case of membership in any social organization of SHG women have been increased from 7 per cent to 20 per cent after joining SHGs. It is also observed and covers the political aspects of women. A little percentage of sample respondents has been increased from 5 per cent to 8 per cent after joining SHGs.

Findings

1. The study found that the positive impact on income level of women after joining the SHGs in the selected backward district like Kurnool in Andhra Pradesh.
2. In case of children's education/schooling, the male is dominated before joining SHG, after joined SHGs by female, the male decision involvement has been decreased and percentage increased when they taken decision by both them after joining SHGs of women.
3. The present study covers on the political aspects of women. A little percentage of sample respondents has been increased from 5 per cent to 8 per cent after joining SHGs in participation /involvement of local/political bodies.

Conclusion

Micro-Finance is one of the tools for eradicating poverty in rural areas. It also improves socio-economic conditions of the rural women and it evolves for making definite impact on socio-economic empowerment of women in rural areas. The government have been providing all facilities and implementing welfare programmes to the development of rural women. But it is not reaching the rural people because of lack of education, awareness and gender discrimination etc. Hence, the Government and NGOs will be conduct the awareness programmes on different developmental schemes which is introduced/ implemented by Government, financial institutions and NGOs for empowering the SC women in the study area. .

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