



DOES SHGs REALLY EMPOWER THE RURAL WOMEN - A STUDY

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Abstract

Empowerment is basically a multidimensional project with components such as economic, social, political, cultural and psychological. It is not a linear process but an entangled web with one leading to the other or facilitating the other levels of empowerment. The SHG experiment was initiated with the aim of participatory development and paving the way for the poor to not just take control of their lives and choices but also to operate as proactive agents in the sphere of decision making on their life-choices. The present paper highlights the empowerment of SHGs members through IKP in YSR Kadapa district of Andhra Pradesh.

Introduction

The empowerment of Rural Women is crucial for the development of the Rural Bharat. Bringing women into the mainstream of development is a major concern for the Government of India, which is why 2001 has been declared as the “Year of Women Empowerment”. The Ministry of Rural Development has special components for Women in its programmes and funds are earmarked as “Women’s Component” to ensure flow of adequate resources for the same. The major Schemes, having Women’s Component, include the Swarnajayanti Gram Swarozgar yojana (SGSY), the Jawahar Gram Samridhi Yojana (JGSY), the Indira Awas Yojana (IAY), the National Social Assistance Programme(NSAP), the Restructured Centrally Rural Sanitation Programme, the Accelerated Rural water Supply Programme, the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCRA), Jawahar Rozgar Yojana (JRY) and IKP.

The self-help groups (SHGs) approach is a new paradigm in the field of rural development with main objectives of increasing the well-being of the poor people, provide access to resources and credit, increase self-confidence, self-esteem and increase their creditability in all aspects of lives. Self-help groups is a voluntary and self-managed group of women, belonging to similar socio-economic characteristics, who come together to promote savings among themselves. The poverty alleviation intervention of the SHG is in the form of undertaking economic programmes provide employment, giving micro finance services to the poor so that they can get themselves acquainted with skills and occupational diversification. This new initiative was taken up by Swarnajayanthi Gram Swarozgar Yojana, implemented in 1999, to organize the poor into Self-help groups. That is why the Government of Andhra Pradesh is also implementing this programme in all the district. Rural women can improve their income and employment through this programme and hence this study is selected to go in to deep, how for this SHGs are empowering the rural women in a district like YSR Kadapa.

Self-Help Groups

Self-Help Groups are voluntarily formed informal groups. A SHGs consists of 10-20 members. The members are encouraged to save on regular basis. They use the pooled resources to meet the credit needs of the group members. The groups are democratic in nature and collectively make decisions. Since the members are neighbors and have common interest, the group is a homogenous one and cohesiveness is one of the characteristic features of the group. Regular savings, periodic meetings, compulsory attendance, proper repayment and systematic training are the salient features of the SHGs. Evidences from various developing countries throughout the world have shown that the poor can be helped by organizing themselves into Self-Help Groups.

YSR Kadapa district is one of the four districts of Rayalaseema Region of Andhra Pradesh State. It lies in between East longitudes $77^{\circ} 59': 79^{\circ} 29'$ and North latitudes $13^{\circ} 43': 15^{\circ} 15'$. The district is bordered by Nellore at eastern side Anantapuramu at western side, Chittoor at southern side, Prakasham and Kurnool at northern side.

YSR Kadapa district has 5.58 per cent of the total geographical area of the state and has 3.41 per cent of the total population of Andhra Pradesh. There are 15 towns including Two Corporations, Three Municipalities and 892 inhabited villages. As per 2011 census, the total district urban population is 9.79 lakhs accounting 34.01 per cent and rural population is 19.06 lakhs accounting 65.9 per cent as against 33.49 per cent and 66.51 per cent of urban and rural pockets respectively in Andhra Pradesh. Of the total district population, the percentage of males is 14.54 lakhs and percentage of female is 14.30 lakhs.

Objectives of the Study

1. To study the socio-economic profile of the district and implementation of the SHGs through IKP programme in YSR Kadapa district.



2. To analyse and assess the impact of SHGs under IKP in terms of employment and income of selected beneficiaries in the selected mandals.
3. To offer suggestions for effective development of the SHGs members through IKP programme.

The self-help groups were then gradually introduced to the formal system of Banking and the credit to the SHGs was institutionalized from the Banks. The year-wise particulars of Physical and Financial achievements of SHGs under Bank linkages in YSR Kadapa district is presented in the table 1.

Table 1: Physical and Financial Achievements by Bank Linkages for SHGs in YSR Kadapa District during 2004-05 to 2012-13

S. No	Year	Physical Achievement	Financial Achievement	Per capita Bank Linkage for SHGs (in lakhs)
1	2004-05	5111	30.53	0.61
2	2005-06	10331	99.00	0.96
3	2006-07	12345	101.81	0.82
4	2007-08	16442	199.47	1.21
5	2008-09	22168	213.80	0.96
6	2009-10	14832	224.66	1.51
7	2010-11	12313	248.46	2.02
8	2011-12	10822	284.00	2.62
9	2012-13	11335	319.47	2.82
Total		115699	1721.20	1.49

Source: DRDA, YSR Kadapa

The table 1 shows the Bank linkages for SHGs in YSR District during 2004-05 to 2012-13. The per capita financial achievements for SHGs under Bank linkage is 2.82 lakhs during the year 2012-13 followed by 2.62 lakhs during the year 2011-12. In all the years the per capita financial achievements for SHGs under Bank linkage is 1.49 lakhs. The data reveals that per capita Bank linkage for SHGs is encouraging in YSR Kadapa district during the above period.

Activity Wise Coverage of Selected Women Beneficiaries

The table 2 shows the comparative analysis of activity-wise coverage of the selected women beneficiaries at the district level.

Table 2: Comparative Analysis of Activity wise Coverage of Sample SHGs Beneficiaries at the District Level

S. No	Name of the Activity	Developed Mandal	Medium Developed Mandal	Less Developed Mandal	District Level
1	Agriculture	20(16.70)	0(0.00)	0(0.00)	20(5.55)
2	Nursary	28(23.30)	0(0.00)	0(0.00)	28(7.78)
3	Kirana Shop	3(2.50)	3(2.50)	8(6.70)	14(3.89)
4	Tailoring Shop	6(5.00)	8(6.70)	7(5.80)	21(5.83)
5	Bricks Making	1(0.80)	2(1.70)	3(2.50)	6(1.67)
6	Milch animals	48(40.20)	47(39.20)	56(46.70)	151(41.94)
7	Petty Business	7(5.80)	9(7.50)	9(7.50)	25(6.94)
8	Landry Shop	1(0.80)	0(0.00)	1(0.80)	2(0.55)
9	Cloth Business	1(0.80)	12(10.00)	1(0.80)	14(3.89)
10	Basket Making	1(0.80)	3(2.50)	3(2.50)	7(1.94)
11	Milk Dairy	4(3.30)	8(6.70)	10(8.30)	22(6.11)
12	Weaving	0(0.00)	27(22.50)	0(0.00)	27(7.50)
13	Pickle Vending	0(0.00)	1(0.80)	0(0.00)	1(0.28)
14	Hotel	0(0.00)	0(0.00)	7(0.80)	7(1.94)
Total		120	120	120	360

Source: Primary data from the field survey
(Figures in parenthesis are percentage to the total)



The above table also shows that out of the total selected women beneficiaries in the district, 41.94 per cent of selected women beneficiaries have engaged in Milch animals activity, 7.78 per cent of the women beneficiaries have engaged in nursery activity, 7.50 per cent of women beneficiaries have engaged in weaving, 6.94 per cent of women beneficiaries have engaged in petty business, 6.11 per cent of women beneficiaries have engaged in milk dairy activity, 5.83 per cent of the women beneficiaries have engaged in tailoring shop, 5.55 per cent of the women beneficiaries have engaged in cultivation, 3.89 per cent of women beneficiaries have engaged in kirana shop and cloth business, 1.94 per cent of the women respondents have engaged in basket making and hotels, 1.67 per cent of the respondents have engaged in Bricks making, 0.55 per cent of the women respondents have engaged in Landry shop and 0.28 per cent of the women beneficiaries have engaged in pickle vending the district.

Comparative analysis of employment days availed by beneficiaries before joining in SHGs is presented in table 3

Table 3: Comparative Analysis of Annual Mandays of Employment of Sample Beneficiaries before Joining in SHGs at the District Level

S. No	Man-days of Employment	Developed Mandal	Medium Developed Mandal	Less Develop Mandal	District Level
1	Below 100 days	0 (0.00)	13 (10.80)	6 (5.00)	19 (5.28)
2	101-180 days	82 (68.30)	78 (65.00)	80 (66.70)	240 (66.67)
3	181-260 days	38 (31.70)	27 (22.50)	34 (28.30)	99 (27.50)
4	261-and above days	0 (0.00)	2 (1.70)	0 (0.00)	2 (0.55)
Total		120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

Source: Field survey

At the district level 66.67 percent of the SHG beneficiaries had employment days between 101 to 180 days. The employment level of 5.28 per cent of beneficiaries is below 100 days .The number of beneficiaries whose man-days of employment is above 181 and below 260 days constitute 27.50 per cent and 0.55 per cent of the women beneficiaries got more than 261 and above days of employment before joining in SHGs in the district.

Comparative analysis of employment days of beneficiaries after joining in SHGs is presented in table 4.

Table 4: Comparative Analysis of Annual Mandays of Employment of Sample Beneficiaries after Joining in SHGs at the District Level

S. No	Man-days of Employment	Developed Mandal	Medium Developed Mandal	Less develop Mandal	District Level
1	Below 100 days	0(0.00)	0(0.00)	0(0.00)	0(0.00)
2	101-180 days	12(10.00)	19(15.80)	26(21.70)	57(15.83)
3	181-260 days	83(69.20)	86(71.70)	90(75.00)	259(71.95)
4	261-and above days	25(20.80)	15(12.50)	4(3.30)	44(12.22)
Total		120(100.00)	120(100.00)	120(100.00)	360(100.00)

Source: Field survey

Paired t-test was Calculated for the above Mandals

S. No	Particulars	Developed Mandal	Medium Developed Mandal	Less develop Mandal	District Level
1	Mean Value	63.07	71.56	58.74	64.46
2	Std. Deviation	47.76	39.29	42.98	43.69
3	Std.Error Mean	4.36	3.59	3.92	2.30
4	t-Value	14.46	19.95	14.97	27.99
5	Sig.(2tailed)	0.00	0.00	0.00	0.00
6	Tale 't' value	1.96	1.96	1.96	1.96



At the district level, after joining in SHGs 0.00 per cent of women beneficiaries got less than 100 days of employment .It means that 100.00 per cent of selected women beneficiaries got more than 100 days of employment after joining in SHGs, 12.22 per cent of the beneficiaries got 261 days and above employment in the district. With regard to 181 to 260 days it is 71.95 per cent and 15.83 per cent of beneficiaries got 101 to 180 days of employment after joining in SHGs in the district.

In order to know whether the increased employment of the beneficiaries after the implementation of SHGs is significant or not, Paired t-test is applied to all the mandals. As the calculated t value for Developed mandal (14.46 > 1.96), Medium Developed mandal (19.95 > 1.96), Less Developed mandal (14.97 > 1.96) and at the District level (27.99 > 1.96),is greater than the table value and it is statistically significant and it is inferred that, the SHGs programmes have significant change on the employment levels of the selected beneficiaries in the district.

The beneficiaries with employment level below 180 days have been decreased and with high employment level i.e., 181 days and above 260 days have been increased in the district. The income levels of sample beneficiaries after joining in SHGs is presented in table 5.

Table 5: Comparative Analysis of Annual Income of Sample Beneficiaries after Joining in SHGs at the District Level

S. No	Income Level	Developed Mandal	Medium Developed Mandal	Less develop Mandal	District Level
1	Below Rs. 10000	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2	Rs. 10001- Rs. 20000	8 (6.70)	20 (16.70)	7 (5.80)	35 (9.72)
3	Rs. 20001- Rs.30000	44 (36.70)	35 (29.20)	53 (44.20)	132 (36.67)
4	Rs.30001- Rs.40000	36 (30.00)	38 (31.70)	52 (43.30)	126 (35.00)
5	Rs.40001 and above	32 (26.70)	27 (22.50)	8 (6.70)	67 (18.61)
Total		120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)
Paired t-test was calculated for the above Mandals					
1		1589.0	1545.0	1737.0	1624.0
2		8990.93	6288.10	6158.70	7290.43
3		820.76	574.02	562.21	384.24
4		19.36	26.92	30.90	42.26
5		0.00	0.00	0.00	0.00
6		1.96	1.96	1.96	1.96

Source: Field survey

At the district level the income levels of 36.67 per cent of the SHG beneficiaries range between Rs.20,000/- and below Rs. 30,000/-. The income range of 35 per cent of beneficiaries is Rs. 30,000/- to Rs. 40,000/-. The number of a beneficiary whose income is above Rs. 10,000/- to Rs. 20,000/- constitute 9.72 per cent. In case of income group of above Rs. 40,001/- it constitute 18.61 per cent and the beneficiaries with income range of below Rs. 10,000/- in the district are nil after joining in SHGs in the district.

In order to know whether the increased income of the beneficiaries after the implementation of SHG's is significant or not, paired t-test is applied to all the mandals. As the calculated t value for Developed Mandal (19.36 > 1.96), Medium Developed Mandal (26.92 > 1.96), Less Developed Mandal (30.90 > 1.96) and at the District Level (42.26 > 1.96) is greater than the table value and it is statistically significant and it is inferred that, the SHGs Programmes have significant change on the income levels of the selected beneficiaries in the district.

Conclusion

Women empowerment is a multidimensional process, which became a reality only through a combined efforts of various factors that contribute to it. Among them the most important agent is the government sector. The task before any government should be that of moving steadily and firmly in the direction of economic development by involving women. True development means the development in the two categories of a women. Therese are income and employment. The study found that majority of sample respondents (42%) are depending on milch animals followed by nursery, weaving and petty



business. In present study the beneficiaries with employment level below 180 days have been decreased and with high employment level i.e., 181 days and above 260 days have been increased in the district. Further it is concluded that, the beneficiaries with income range of below Rs. 20000/- have been decreased and with income range i.e., above Rs. 20000/- have been increased after joining in SHGs in the selected district. In order to yield 100 per cent results from SHGs programme the following suggestions are given.

Suggestions

- Awareness campaigns, workshops and seminars should be arranged at the village, block or panchayat level to perceive and discuss the various facets of the concept of women empowerment and its implementations. The local government officials can arrange these programmes in collaborations with the local community that are already engaged in the field of women empowerment.
- Arranging programmes for interaction with other empowered women in the society is another important way of motivating women. When women come across and learn the success stories of other empowered women in various fields such as social work, politics, industry etc., and the struggle they went through, along with their success stories, a wish to grow will emerge among the ordinary women.
- The members of SHGs should be given training in selecting viable self employment projects according to the requirements of and availability of raw materials and other allied factors.
- The women led SHGs in YSR Kadapa district have grown to a viable organized set up to discuss micro credit and to enforce financial discipline among the members. It also helped women to enter into the mainstream of decision-making in the district.

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