

# WOMEN EMPOWERMENT THROUGH SELF HELP GROUP'S A CASE STUDY IN PESALABANDA VILLAGE, KURNOOL DISTRICT, ANDHRAPRADESH, INDIA.

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**ABSTRACT:** Women in rural areas constitute a major part of the population of our country although the contribution of agriculture as a proportion of national economies as declined, in the role of women in the farm and family economies has increased significantly. The concept of self help groups (SHGs) is proving to be a helpful instrument for the empowerment of women. The main objective of Self-help groups are To study the socio economic status of self help groups, to examine the pre and post status of self help groups, to find out the impact of self help groups in empowering women. The goal of Self help groups (SHG) is to become effective agents of change.

**KEY WORDS:** Empowerment , Microcredit, Self help groups , Entrepreneur.

## I.Introduction

The concept of self help groups (SHGs) is proving to be a helpful instrument for the empowerment of women. SHG is an organization of rural poor, particularly of women that deliver micro credit to undertake the entrepreneurial activity. Microcredit for self help groups is fast emerging as a promising tool of promoting income generating enterprise for reaching the 'unreached' for credit delivery in rural areas, particularly the women who are often considered to have very low net worth for availing any credit facilities from the formal financial institutions, the banks. Microcredit is also considered as the vehicle for achieving empowerment of the women, in all spheres viz., social, cultural, political and economic. It is a way of self-sustenance without looking for financial help or subsidy from 'elsewhere'.

Women in rural areas constitute a major part of the population of our country although the contribution of agriculture as a proportion of national economies as declined, in the role of women in the farm and family economies has increased significantly. An initiative has to be taken to enhance the socio-economic conditions of rural women. There is a need to focus our support on empowering rural women because once they are empowered they will be able to provide better nutrition, health care and education for their families. Some kind of activity should be started or some project should be undertaken according to the capabilities of rural women through which the rural women may learn something so that they are empowered.

## II. Scope of the study

Even after 7 decades of plant development Indian women, except a privileged minority have not achieved success in main stream of life self help groups are playing a vital role in empowering women in all aspects.

## III. Objectives

- To study the socio economic status of self help groups.
- To examine the pre and post status of self help groups.
- To find out the impact of self help groups in empowering women.

## IV. Methodology

The present study was undertaken in Pesalabanda village in Kurnool district. This study is based on primary and secondary data. The primary data was collected by using questionnaire and the secondary data was taken from various published books, journals and websites.

#### 4.1 Sample size

A sample of 18 groups was collected from a Pesalabanda village.

#### 4.2 Hypothesis

The self help groups are not benefited in the development of women.

#### 4.3 Statistical tools used

T-Test, Chi Square Test, Bar Diagram and Pie Chart.

#### 4.4 Limitations

The major limitations for the study are as follows

- The report has been prepared based on the data collected from the field.
- The study findings and recommendation given are based on pesalabanda village.
- The facts presented are based on the information provided and discussion held with the self help group.

Pesalabanda village has lower literacy rate compared to Andhra Pradesh. In 2011, literacy rate of Pesalabanda village was 55.20 % compared to 67.02 % of Andhra Pradesh. In Pesalabanda Male literacy stands at 71.30 % while female literacy rate was 39.05 %. As per constitution of India and Panchyati Raaj Act, Pesalabanda village is administrated by Sarpanch (Head of Village) who is elected representative of village. Workers and Non-workers Population Data in Pesalabanda

From the below table find out whether the percentage of workers is more or non-workers is more in Pesalabanda. You can see the total Workers Population and Non-workers Population in Pesalabanda Village. Out of total Pesalabanda Village Population of 1342, 60.5% are Workers and 39.5% are Non-workers.

- Total Male Worker Population is 385.
- Total Female Worker Population is 427.
- Total Male Non-worker Population is 301.
- Total Female Non-worker Population is 229.

#### V. Review of literature

IIPO Economic Intelligence Unit<sup>39</sup> (2010) in its studied "self help groups (SHG) : means of women empowerment", conclude that growth of SHGs are essential for the member as they ensure better standards of living and their by the individual; family and social empowerment. Hence the social empowerment by the SHG members is moderate family empowerment achieved by the members in the family are moderate. Empowering women is pre-requite for creating a good nation- whom are empowered, society with stability assumed. Empowering of women is essential as their thoughts and their value system lead the development of a good family and good society and ultimately a good nation. In spite of various constitutional safeguards and legislative measures as well as numbers of programmes and policies initiated by the government for the betterment of women, no significant development took place in the socio economic empowerment of women.

Reeta Rautela, Gaurao Pant and Other<sup>40</sup> (2011) in their study - "Microfinance - A New mantra for rural development", concluded that microfinance is a powerful for poverty alleviation and development. In order to declare microfinance success in India, not only do tens of millions of more people need to be reached but those services must have a transformational impact on their lives and those of their family members. For that considerable work and continuous efforts are needed to diversity the service of funding for microfinance to attract more foreign investments for well established microfinance institutions (MFIs), to use all the possible channels to serve more rural and urban poor, to develop its staff as more productive and professional to make it more poverty- focused and profitable. Microfinance services can not only solve their own poverty, but can also serve as a complementary tool within a broader strategy to reduce poverty. In reality, poor people need access to many more financial services than just micro-credit, including a range of micro savings and insurance products these services can protect poor people from the impact of unforeseen crisis and emergencies in their household or micro-business, from falling yet further into debt and enable poor household to plan and manage their limited resource more effectively to meet their basic needs. The

powerful push behind this huge and increasing support for microfinance indicated that national economic and social impacts are significant and its needs to be examined more closely.

## VI. Self help group programme

### 6.1 Introduction:

A Self Help Group is a group of **10-20** women or men who work for the capacity building of themselves.

The goal of Self help groups (SHG) is to become effective agents of change. They serve as a platform to establish the banking with the poor which is reliable, accountable and a profitable business. SHG also enables livelihood opportunities for village women through micro-credit with the existing banks in the area.

### 6.2 Objective:

To enable the poor and marginalized to have access to micro-credit with bank linkages via enterprising Self Help Groups. To promote the concept of SHGs by sensitizing bankers, the Government and NGOs and generally raising awareness.

In year 1994, Lead and Resource centre CORD Sidhbari initiated the concept of the Self Help Group. The basic philosophy of CORD was responsible for the formation and strengthening of Self Help Groups. CORD believes that “if the women have money in their hands” it “leads to better and [more] dignified lives”. SHG promotes self reliance by generating its own funds, rather than remaining in the vicious cycle of debt.

In 1999 NABARD (National Bank for Agriculture and Rural Development) designated CORD as the “Mother NGO” for the Self Help Group and assigned tasks to help provide training at all levels for Northern States such as Himachal Pradesh, Punjab, Haryana and Jammu & Kashmir.

Currently CORD Sidhbari has formed and strengthened 1,470 Self Help Groups in 562 villages of District Kangra of Himachal Pradesh, which consists of more than 22,000 women members from poor and marginalized communities. Of the total SHG savings and bank loan Rupees 23 crores in circulation (ie. approximately US \$ 4.5 million) and Rs. 94,50,807 had been invested by more than 13,000 members in different kinds of income generating activities through Community Based Livelihood programme in Non-Farm & Service Sector and Farm & Allied Sector. Rest of the loan has been utilized in home consumption, social investments like education, marriage, infrastructure building like toilets or house, etc.

CORD has also initiated Self Help Groups in Orissa & Tamilnadu with its comprehensive integrated rural development centres. In Orissa, CORD Deuladiha has 43 SHGs and CORD Lathikata has 81 SHGs and CORD Gajpati has recently started forming a few SHGs. In Tamilnadu, CORD

Thamraipakkam Swami Kevalanandahas with formed SHG members 58 SHGs and CORD at Siruvani has 4 SHGs.

### 6.3 Major activities at the Centre Level:

- The Centre conducts training on SHG for bankers, government functionaries, SHG members and NGOs.
- SHGs are extremely important for the conducting of training programmes for Self Help Groups and also the formation of SHGs' working procedures, rules & regulations, etc.
- Group dynamics are enhanced as well as the operational management of SHGs.
- Workers' skills are upgraded through intra-departmental meetings and different training programmes
- On Field Reporting Day there is monitoring and evaluation of the new and old groups' bank linkages, group loans, personal loans, and CBL loans. There are also discussions about defaulters' cases. (
- At the Centre networking is done connecting banks, blocks, state departments) (BLBC), and district level meetings.
- Organizing phase-wise quiz programmes and competitions between SHGs on health, disability, livelihood, the Panchayat, Participatory Natural Resources Management, and micro-credit in order to motivate workers and achieve more positive results.
- CBL (Community Based Livelihood) gives input to SHG trainees at the Resource Centre from within and outside the states.

#### 6.4 Activities at the Field Level:

- Monthly meetings of SHGs
- Formation of new Self Helps Groups
- Motivation for saving and credit
- Nurturing Self Help Groups
- Providing guidance, support and instruction for better book keeping and bank linkages
- Distribution of all types of loans under the guidance and leadership of CORD field workers
- Mobilizing and networking with community groups, especially those that involve the youth and Panchayats, to strengthen and enhance participation and also inter-linkages
- Motivating SHG members to participate in Community Based Livelihood (CBL) and facilitating loans through banks
- Networking with village level groups, such as Mahila Mandals, the Panchayat, Yuva Mandals, etc.
- Visits of various stakeholders to groups to share about the knowledge and potential of Self Help Groups and therefore to encourage future participation with the SHGs and to raise awareness
- Assisting stakeholders in order to build the dynamic and democratic process of SHGs
- Upgrading SHGs from a micro-credit accessibility to a social responsibility by encouraging active participation in other larger village organizations such as the Mahila Mandals

#### 6.5 Process in SHG Programme:

- There must be awareness building in the community about the importance and role of Self Help Groups
- Formation of Self Help Groups and imparting of training to group members and leaders
- Fixing the savings amount with members' participation
- Formation of rules and regulations by facilitating the participation of all of the members
- Motivating groups for inter- loaning
- Fixing an amount for the rate of interest as per the general consensus of the SHG members
- Motivating members to take loans for essential needs and then for CBL activities
- There should be regular monitoring and evaluation of the groups. After six months to one year the SHG will be prepared for bank linkage. There should also be an assessment of the group's maturity.
- Formation of BPL groups and linking them with different government schemes and programs
- Making the SHGs self-reliant in book-keeping and banking work.
- Regular interaction of group members with bankers, NABARD officials, and other stakeholders through visits to groups.
- Participation of group members in different workshops and melas organized by NGOs and banks.
- Motivating the group's members in different workshops and melas organized by NGOs and banks.
- Assisting the groups to ensure 100% repayment of loans, within the group and to the banks.
- Helping individuals within groups requiring larger loans after the initial bank linkages to access individual loans through SHGs and CORD sponsorship.
- Ensuring SHG's members' linkage and membership with the nodal body of women in the village- the Mahila Mandals.

#### VII. Data Analysis:

In Pesalabanda village there are 18 self help groups each self self group contain 10 members their age, education, marital status, occupation, incomes etc., are shown in the following tables.

Age	No. of person	percentage
21-30	14	7.8
31-40	52	28.9
41-50	77	42.8
50& above	37	20.5

Table : 1 AGE DETAILS

Source : field survey

**8.1 Interpretation :** Out of 180 members 7.8% i.e., 14 persons are in the age group 21-30 and 28.9% i.e., 52 persons in the age group 31-40 and highest percentage 42.8% of age group is 41-50 i.e., 77 persons where remaining 20.5% covers above age of 50.

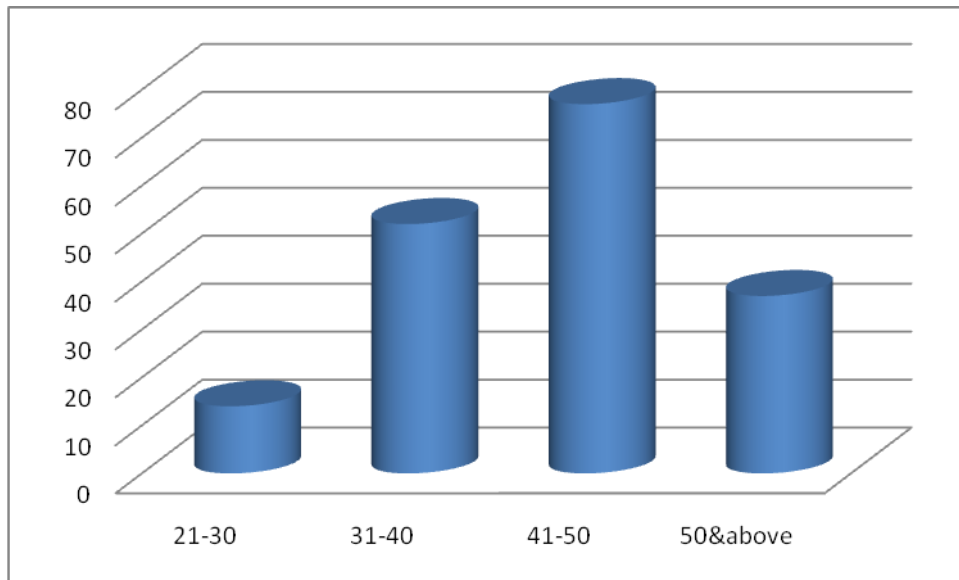


Fig :1

Education	No of persons	Percentage
Illiterate	115	64
Primary	39	22
Secondary	15	8
Inter	6	3
degree	5	3

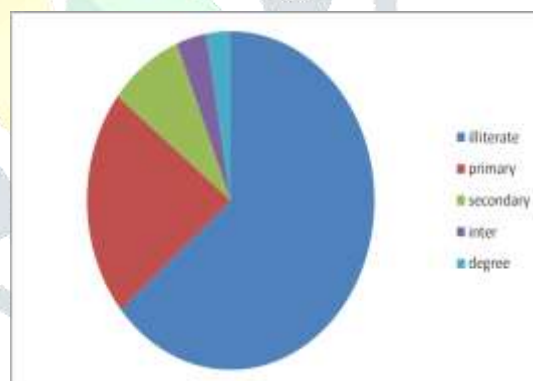


Table : 2 EDUCATION DETAILS

Source : Field survey.

Fig :2

**8.2 Interpretation :** Most of the respondents are illiterate .Nearly 64% respondents are illiterate primaryeducaters,8%completed their secondary school education only 3%completed their inter and degree.

Occupation	No of persons	percentage
Coolies	127	71
House wife	39	23
Petty traders	2	1
Hotel	3	2
Tailors	3	2

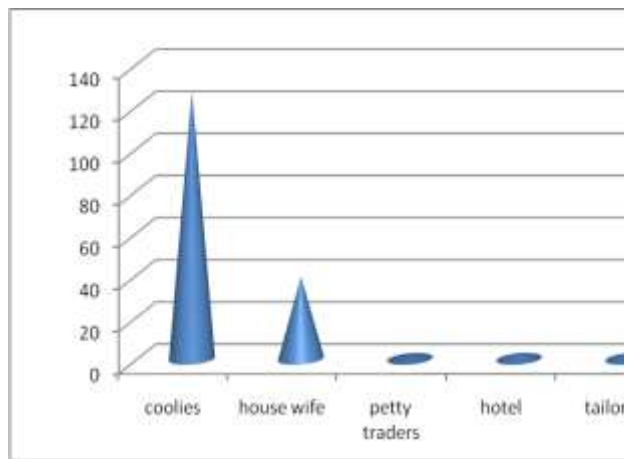


Fig: 3

Table : 3 OCCUPATION DETAILS

Source : Field survey.

**8.3 Interpretation :** Most of the respondents are Coolies .Nearly 71 % are Coolies and 23% Are house wife. Only 1% are petty traders.

Martial status	No of persons	Percentage
Married	156	87
Unmarried	0	0
Divorced	4	11
widowed	20	2

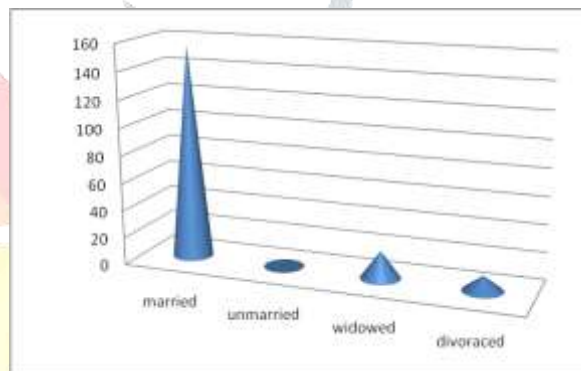


Fig. 4

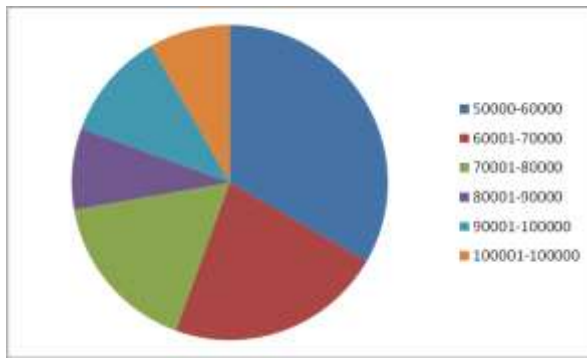
Table : 4 Martial status.

Source : field survey

**8.5 Interpretation :** Most of the respondents are married .Nearly 87% respondents are married and 11% are divorced , 2 % are widows.

Income	No of persons	Percentage
50000-60000	60	33
60001-70000	40	22
70001-80000	30	17
80001-90000	15	8
90001-100000	20	12

Table : 5 Income



Source : field survey

**8.6 Interpretation :** Most of the respondents in the Incomee group of 50,000 to 60,000 p.a. .Nearly 22 % respondents are in the Income group 60,000 to 70,000 p.a. and 17 % are between 70,000 to 80,000.

**T-TEST TABLE**

**Paired Samples Statistics**

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 before	72122.22	18	9178.527	2163.400
After	90044.44	18	11757.362	2771.237

**Paired Samples Correlations**

	N	Correlation	Sig.
Pair 1 before& after	18	.658	.003

**Paired Samples Test**

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 before - after	-17922.222	8968.150	2113.813	-22381.978	-13462.466	-8.479	17	.000

NULL HYPOTHESIS : there is significance difference between pre & post income of self groups'

From above table t calculated value is significant. So Accept the null hypothesis.

**VIII. Major findings:**

- A total of 18 groups data is collected and found that all groups have common strength 10
- All the respondents all married and belong to reservation category
- It was found that most of the respondents had illiterate
- Nuclear family dominates and no of family members ranges between 3-8
- Majority of them believe that joining in SHGs helps to empower economically and socially.
- All the groups maintaining the records books properly
- Every month they are conducting meetings
- Group leaders are fixed since inception of the group
- Only group leaders having the knowledge of passbook and maintenance of record books etc
- Most of the respondents are agricultural labourers

**IX. Suggestion:**

- Rotation of leadership helps each member to get an opportunity of playing managerial role .
- Members in the group must be given training to educate them about money management
- Members need to be trained to rotate money for meeting emergencies .
- The members must select the activities according to the availability of raw material,
- financial assistance, marketing facilities and demand for the products.

**X. Conclusion**

- The concept of self group is fast developing and an area of research, it promises many possibilities for doing for the research work such as probability of the various business units started by the groups. In fact standard of living of the women of the self help group may be studied. The study proposes that there needs to be coordinated efforts of various self help groups where women must be at the centre stage of the development. So there is a need for constant encouragement and support from government and other stakeholders in this respect. At this juncture, effective steps are needed to provide entrepreneurial awareness, orientation and skill development programmes to women.

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