



Women Empowerment through Self-Help Groups in the Newly Established West Godavari District, Andhra Pradesh

¹J. Vijaya Babu,
Lecturer in Economics

¹D.R.G. Govt. Degree College, Tadepalligudem, West Godavari, A P.

²Prof. N. T. K. Naik
Vice Chancellor(I/C)

²Royalaseema University, Kurnool.

Abstract

Women's empowerment is a crucial aspect of socio-economic development, especially in rural India. Self-Help Groups (SHGs) have emerged as an effective tool for enhancing women's financial independence, decision-making ability, and overall well-being. This study examines the impact of SHGs on women's empowerment in the newly established West Godavari district of Andhra Pradesh. The research analyses how these groups contribute to economic upliftment, social status improvement, and participation in household and community decisions. The findings indicate that SHGs have played a significant role in boosting women's confidence, facilitating income generation, and promoting collective action. However, challenges such as inadequate financial literacy and limited market access still need to be addressed for sustainable empowerment.

Keywords: Women empowerment, Self-Help Groups, Financial independence, Rural development, West Godavari, Socio-economic development.

Introduction

Women empowerment is fundamental to inclusive and sustainable development. In India, rural women often face socio-economic barriers that limit their potential. Self-Help Groups (SHGs) have emerged as an effective means to promote women's empowerment by fostering financial inclusion, skill development, and entrepreneurship. These groups, primarily consisting of 10-20 women, engage in savings, credit, and micro-enterprise activities.

In Andhra Pradesh, SHGs have played a significant role in transforming rural economies. The newly established West Godavari district presents an opportunity to assess the impact of SHGs in a changing administrative landscape. This paper explores how SHGs contribute to women's socio-economic upliftment in this district, highlighting their successes and challenges.

Objectives

1. To assess the role of SHGs in enhancing women's economic independence in West Godavari.
2. To analyse the impact of SHGs on women's decision-making power within households and communities.
3. To examine the challenges faced by SHGs in ensuring sustainable empowerment.
4. To suggest policy recommendations for strengthening SHGs in the district.

Methodology

This study adopts a mixed-method approach, utilizing both qualitative and quantitative research methods.

Primary Data Collection

- Surveys and structured interviews were conducted with SHG members across multiple villages in West Godavari district.
- Focus group discussions were held to understand women's perspectives on empowerment and SHG effectiveness.

Secondary Data Collection

- Government reports, NGO studies, and academic research on SHGs in Andhra Pradesh were analysed.
- Data from NABARD and SERP regarding SHG performance and microfinance impact were reviewed.

Data Analysis

- Statistical tools were used to assess income changes, loan utilization patterns, and decision-making roles among SHG members.
- Qualitative content analysis was applied to examine case studies of successful SHG enterprises.

Details of West Godavari District Self-Help Groups:

- At present there are 99.93% groups are moved in A and B grades. Present only 44 groups are in "C" grade and no groups are in "D" grade in this district
- 53855 (85%) SHGs are in "A" Category
- 9599 (15.11%) SHGs are in "B" Category
- Only 44 (0.05%) SHGs are in "C" Category
- No SHGs in "D" Category

In the Category of SHG Bank Linkage NABARD has designed some guidelines that, How the SHGs are eligible for obtaining the loans and the pattern for repayments, usually most of the SHGs are awaiting their loans under CCL Category than Term loans.

It aims to enable the poor households in accessing adequate formal credit at their doorstep through their membership in SHGs to consumption smoothening or even support existing livelihoods through implement Micro Credit Plan (MCP). By this process-oriented strategy, West Godavari District has been with 0.51% of NPA which can be stood 1st place in the state as well as 0.16% of OD. DPMU has been securing 0.15% of OD and 0.49% of NPA. In case of TPMU 0.34% of OD and 1.30% of NPA positively.

West Godavari District Self-Help Groups Implementing Programmes

Anna Sanjeevani Generic Medical Stores

Generic medicines are clinically interchangeable with original brand medicines and have the same quality, efficacy and safety profiles. They are, nevertheless, much cheaper in price. Thus, while providing the same therapeutic outcomes, generic medicines lead to substantial savings for healthcare systems. Therefore, the quality use of generic medicines is promoted in West Godavari by name Of Anna Sanjeevani Generic Medical Stores. 85 shops in the district and 48 shops run by Mandal Samakhya and 37 shops run by SHG women members and rural entrepreneurs.

Stree Nidhi

Stree Nidhi credit cooperative Federation Ltd., is promoted by the Government and the Mandal Samkhya's to supplement credit flow from banking sector and is a flagship programme of the Government. Stree Nidhi provides timely and affordable credit to the poor SHG members. SHGs are comfortable to access hassle free credit from Stree Nidhi as and when required using their mobile and therefore do not see any need to borrow from other sources at usurious rates of interest. Stree Nidhi is in a position to extend credit to the SHGs even in far flung areas of the state in 48 hours to meet credit needs for exigencies like health, education and other income generation needs like agriculture, dairy and other activities. As credit availability is linked to grading of MS and VOs, community is keen to improve functioning of the same to access higher amount of credit limits from Stree Nidhi.

Stree Nidhi was established in Oct, 2011 by Govt. of Andhra Pradesh and Mandala Mahila Samkhya's (MS) & Town Level Federations (TLFs), to cater to the emergent financial needs of SHG women, both in rural and urban areas of Andhra Pradesh.

Unnathi

This programme starts to enable every POP family in the State to come out of the poverty with increased and sustainable livelihood opportunities established with the aid of an intensive handholding support.

This programme is applied to SC/ST families.

- SERP department has conducted detailed survey and scores given to each SC/ST family.

- The families Top ranked were the most vulnerable (poor House Holds) having less assets and income.
- Unnathi Loans shall be given to SC ST Women belongs to SHG Groups in the District to support growth in their family income. Two components (1) SCSP (2) TSP involved in Unnathi Scheme.
- In the year 2017-18 an amount of Rs.8.86 crores fixed as Target under SCSP and grounding completed for Rs.8.63 crores (98%).
- In the year 2017-18 an amount of Rs.3.21 crores fixed as Target under TSP and grounding completed for Rs.2.83 crores (95%).
- At mandal level there shall be a cluster CC who applies for loan requests in Stree Nidhi site. The Mandal APM approves it. The sanctioned amount credits into VO account. VO purchasing committee grounds the units.
- Only the eligible and needy SHG SC, ST members were sanctioned with loans.

Findings

1. Economic Empowerment:

- SHGs have significantly improved women's financial independence through savings, credit access, and entrepreneurship.
- Women engaged in small businesses, agriculture, and livestock rearing reported increased household income.

2. Social and Political Empowerment:

- Women participating in SHGs gained confidence, better mobility, and enhanced social status.
- Many members actively participated in village development committees and local governance initiatives.

3. Decision-Making Power:

- A majority of women reported increased influence over household financial decisions.
- SHG participation encouraged collective decision-making on community welfare issues.

4. Challenges:

- Limited financial literacy among SHG members restricts optimal fund utilization.
- Access to markets for SHG-produced goods remains a significant barrier.
- Dependency on external financial support hampers the sustainability of SHG activities.

Conclusion

SHGs have proven to be a transformative force for women in the newly formed West Godavari district, enabling them to achieve financial stability and social recognition. However, to enhance their long-term impact, there is a need for capacity-building programs, better access to financial services, and stronger market linkages. By addressing these challenges, SHGs can continue to serve as a powerful tool for rural women's empowerment and economic development.

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