



IMPACT OF ECONOMIC EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS – A CASE STUDY IN KOLLIPARA MANDAL OF GUNTUR DISTRICT

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Abstract: Women's participation in Self Help Groups has made a tremendous impact on the lifestyle of rural women. They are empowered not only as individuals but also at various levels such as family members, community members, economic status and the society as a whole. They meet with the aim of solving their common problems through self-help and mutual aid. It improves general knowledge, awareness and bargaining power of rural women. It is one of the best technologies to eradicate poverty and improve women entrepreneurship and financial empowerment in India as a whole. The present paper is confined to the economic empowerment of rural women through self-help groups in Kolipara mandal of Guntur district. In the present study simple statistical tools have been adopted based on the analysis of economic empowerment of rural women through self-help groups in selected models of Guntur district, the main findings of this study are that economic empowerment has a positive impact on rural women in Kolipara Mandal of Guntur district of Andhra Pradesh.

Key Words: Economic Empowerment, Women Empowerment, Rural Women, Self Help Groups, Kollipara Mandal, Guntur, Andhra Pradesh.

I. INTRODUCTION:

Women play an important role in the society as there is no generation of people without the existence of rural women. They are the pillars of the society. But rural women have been neglected by the society for centuries as compared to men. The status and dependence of a woman in any society is closely related to her economic status. Therefore, the main reason for the low status of women in the society is economic dependence. A woman's economic contribution is linked to her status in society. If a woman is an economic parasite, she will never be able to achieve a status equal to that of men. More than 70 percent of working women are agricultural laborers and cultivators.

Therefore, some efforts should be made not only to increase efforts and increase employment opportunities for women workers, but also to reach housewives and unpaid female family workers with training, credit and other information and productive self-employment assistance. To integrate rural women in the development process at various levels such as the Central Government, State Governments, Planning Commissions and Government Institutions etc. to benefit rural women in various fields such as social, educational, health, economic and political etc through various programmes.

The Government of India has launched several poverty alleviation programs to improve the economic condition of the poor, especially rural women. IRDP (Integrated Rural Development Programme) is a flagship program providing direct assistance to the rural poor including rural women. IRDP is one of the major poverty alleviation programme (run by Government of India) which adopts both employment and income mechanism to eradicate poverty among rural people. It was started in the year 1978-79, and then extended to all the blocks of the country from 2nd October, 1980. The main objective of the program is to help the identified rural poor families cross the poverty line by providing subsidies and term loans from financial institutions and provide livelihood to the poorest of the poor with productive resources. The main target group of this program includes small and marginal farmers, agricultural labourers, rural artisans etc. IRDP has launched several schemes to improve the condition of the poor, but the achievements have been far from the target.

II. IMPORTANCE OF THE STUDY:

Since independence, many innovative programs and policies have been implemented for the advancement of women. There has been a marked shift from the traditional non-participation to viewing women as active and important agents of socio-economic and political development. The state government of Andhra Pradesh has taken up the issue of women employment as one of the main agenda items to address rural poverty through social mobilization through the Self Help Groups (SHG) movement. Andhra Pradesh is a pioneer state in introducing Self Help Groups to empower rural women to achieve self-reliance and social change. In view of the above it was felt that there is a need for critical examination of the strategies adopted by the Government and to assess the what extent the aims and objectives of the SHGs beneficiaries and also to review the scheme and to suggest policy measures to improve the functioning of SHGs.

III. OBJECTIVE OF THE STUDY:

The main objective of this article to study the impact of economic empowerment of rural women through self help groups in Kollipara Mandal of Guntur District.

IV. METHODOLOGY:

For the purpose of present study, 100 rural women sample from Kollipara Mandal of Guntur District are selected. Of this, the five areas Vallabhapuram, Davuluru villages were selected for this study, 50 samples from each village were selected for this study. The sample respondents are selected mostly by adhering to the simple random sampling. In this study primary data were collected from directly respondents by pre-designed questionnaire. Simple percentage used to discuss result. The present inquiry confines to the DWCRA groups which are involved in economic and social activity to generate employment and income.

V. RESULTS AND DISCUSSION:

Table-1
Age of the Respondents

Sl.No.	Age	No. of Respondents	Percent age
1.	Less than 30 years	8	8.00
2.	31-40	45	45.00
3.	41-50	33	33.00
4.	Above 50	14	14.00
Total		100	100.00

Source: Primary Data

Table 1, shows the distribution of sample respondents by age. It is found that 45.00 percent of the respondents are in the age group between 31- 40 years followed by 33.00 percent of the respondents are in the age group between 41 to 50 years, 8.00 of the respondents are in the age of less than 30 years and 14.00 percent of the respondents age is above 50 years. The majority of women in SHG are found to be relatively young.

Table-2
Education of the Respondents

Sl.No.	Level of Education	No. of Respondents	Percent age
1.	Illiterate	10	10.00
2.	Primary	20	20.00
3.	Upper Primary	44	44.00
4.	High School	12	12.00
5.	Intermediate	9	9.00
6.	Degree	3	3.00
7.	Others	2	2.00
Total		100	100.00

Source: Primary Data

Table 2, refers to the distribution of sample of the respondents by their education. It is observed that 44.00 percent of the respondents are having Upper Primary education, followed by 20.00 percent with Primary Education. 10.00 percent illiterates, 12.00 percent with High school education, 9.00 percent with Intermediate qualification, 3.00 percent have Degree qualification and 2.00 percent are having other education qualification (Diploma and Post Graduation). The above table-2 shows that the majority of the sample respondents are having upper primary education in the study area.

Table-3
Community of the respondents

SI.No.	Caste	No. of Respondents	Percent age
1.	Scheduled Castes	45	45.00
2.	Scheduled Tribes	15	15.00
3.	Backward Castes	32	32.00
4.	Others	8	8.00
Total		100	100.00

Source: Primary Data

Table 3, refers to the distribution of sample respondents their social status. It is revealed that 45.00 percent of the respondents are drawn from Scheduled Caste followed by 32.00 percent Backward Caste, 15.00 percent of the respondents are Scheduled Tribes and 8.00 percent from Other Castes. Thus, most of the respondents are drawn from socially downtrodden communities.

Table-4
Occupation of the Respondents

SI.No.	Occupation	No. of Respondents	Percentage
1.	Farmers	9	9.00
2.	Agricultural Labour	42	42.00
3.	Caste based Services	21	21.00
4.	Business	18	18.00
5.	Others	10	10.00
Total		100	100.00

Source: Primary Data

Table 4, refers to the distribution of sample respondents by their occupation. It is observed that 9.00 percent of the sample respondents are Farmers followed by 42.00 percent of the respondents are agriculture labourers, 21.00 percent are involved in caste based services and 18.00 percent are involved in Business. Thus, the occupations of the most of the respondents are agricultural labour.

Table-5
Income of the Respondents

SI.No.	Before Joining SHGs	No. of Respondents	Percent age	After Joining SHGs	No. of Respondents	Percent age
1.	<3000	55	55.00	<3000	25	25.00
2.	3001-5000	28	28.00	3001-5000	42	42.00
3.	5001-7000	11	11.00	5001-7000	19	19.00
4.	Above 7001	6	6.00	Above 7001	14	14.00
Total		100	100.00	Total	100	100.00

Source: Primary Data

Table 5, refers to the distribution of sample respondents by monthly income. It is observed that before joining in SHGs, 55.00 percent of the respondents were got less than Rs.3000 followed by 28.00 percent of the respondents got between 3001 to 5000 Rs, 11.00 percent of the respondents got between Rs. 5001 to 7000 and 6.00 percent of the respondents got above Rs. 7000. After joining in SHGs, 25.00 percent of the respondents are getting monthly income between Rs. 3001 to 5000 followed by 42.00 percent of the respondents are getting less than Rs. 3000, 19.00 percent of the respondents are getting between Rs. 5001 to 7000 and 14.00 percent of the respondents are getting above Rs. 7000. Thus the most of the respondents increased their income for month between Rs.3000 to and above Rs.7000.

Table-6
Reasons for Joining in Self Help Group

SI.No.	Reasons	No. of Respondents	Percent age
1.	Family support	38	38.00
2.	Getting Loans	18	18.00
3.	Business Purpose	17	17.00
4.	Savings purpose	14	14.00
5.	Others	13	13.00
Total		100	100.00

Source: Primary Data

Table 6, refers to the distribution of sample respondents by reason for joining in self help groups. It is observed that 38.00 percent of the respondents for family support followed by 18.00 percent of the respondents are for getting loans, 17.00 percent of the respondents are for business purpose, 14.00 percent of the respondents are for increasing savings and 13.00 percent of the respondents are for other purpose i.e., for membership in the group. Thus, the most of the respondents said that for family support.

Table-7
Awareness about Caste and Society

SI.No.	Response	No. of Respondents	Percent age
1.	Yes	63	63.00
2.	No Change	37	37.00
Total		100	100.00

Source: Primary Data

Table 7, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 63.00 percent of the respondents are aware of society and community and 37.00 percent of the respondents are not aware of society and community. Most of the Self Help Group members are aware about society and community in the present scenario.

Table-8
Improvement of Communication Skills

SI.No.	Response	No. of Respondents	Percent age
1.	Yes	57	57.00
2.	No Change	43	43.00
Total		100	100.00

Source: Primary Data

Table 8, shows that the distribution of sample respondents by improvement of communication skills in a group. It is observed that 57.00 percent of respondents are increased their communication skill with the others, they will communicate with their mandal level officers and 43.00 percent of the respondents are not increased their communication skill with their officers.

Table-9
Improvement of Decision making in the family

SI.No.	Response	No. of Respondents	Percent age
1.	Yes	52	52.00
2.	No Change	48	48.00
Total		100	100.00

Source: Primary Data

Table 9, refers to the distribution of sample respondents by decision making. It is observed that 52.00 of the respondents are increased decision making in agriculture sector and 48.00 of the respondents are not taking any decision in agriculture. 57.00 percent of the respondents are increased their decision making in

other activities in their family and 48.00 percent of the respondents are not take decision in the other activities in their family.

VI. MAJOR FINDINGS OF THE STUDY:

1. The majority of rural women in Self Help Groups are found between the age group 31-40 years
2. 44.00 percent of the respondents are having Upper Primary education, followed by 20.00 percent with Primary Education. Majority of the sample respondents are having upper primary education in the study area.
3. Most of the respondents are drawn from socially downtrodden communities.
4. The occupations of the most of the respondents are agricultural labours.
5. Before joining in SHGs, 55.00 percent of the respondents were got less than Rs.3000 and after joining in SHGs, 42.00 percent of the respondents are getting monthly income between Rs. 3001 to 5000.
6. The most of the respondents said that they were joined in SHGs for Family support.
7. 63.00 percent of the sample respondents are aware about society and community.
8. 57.00 percent of the respondents are increased their communication skill.
9. 52.00 percent of the respondents are increased decision making in agriculture sector and other activities in their family.

VII. CONCLUSION:

Self help Groups were proved as a best vehicle for women empowerment in this context the present study endeavoured to find out the impact of SHG on building up the empowerment of women in Andhra Pradesh. SHG members learning from the past experiences are walking through the present are marching ahead for a bright future, the women empowerment through Self Help Groups in the Kollipara Mandal of Guntur District of Andhra Pradesh. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of rural women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic and self-reliance among the members of Kollipara Mandal of Guntur District. It develops the awareness programmes and schemes, loan policies etc. However, there is a positive impact of Self Help Groups on Rural Women Empowerment in Andhra Pradesh.

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