

YSR Contribution to Women Empowerment - A Case Study of Anantapuramu District of Andhra Pradesh

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Abstract: *Self-help groups are playing a vital role in rural India today. The group based model of self help is widely practised for rural development, poverty alleviation and empowerment of women. The self-help model in India facilitates institution-building in the form of people's organizations in the form of groups, clusters and federations. The poor, however, seldom organize themselves. In Andhra Pradesh Dr. Y. S. Rajasekhar Reddy has implementing many welfare and development programmes especially for women's. Some of the important programmes are Pavala Vaddi, Abhaya Hastham, Indira Prabha and scholar ships to SHG member children's. Ananthapur district is one of the backward district of Andhra Pradesh because of low rainfall, low infrastructure facilities and lack of literacy. Hence, the researchers have taken three cases at Akuthotapalli village of Anantapur mandal in Anantapur district of Andhra Pradesh. The present Paper is concentrate on socio-economic conditions of the Self-Help Group (SHGs) members such as literacy, occupation, health and social awareness etc.*

Keywords: Self-help groups, facilities, Abhaya Hastham, Empirical investigation, Empowerment, "Financial Inclusion, training programmes, decision making, leadership

1. Introduction

Women self-help groups (SHGs) are increasingly being used as tool for various development interventions. Credit and its delivery through self-help groups have been taken as a means for empowerment of rural women. Andhra Pradesh is the first largest state in India with large number of SHGs constituting 25% of all SHGs in the country. There are 1,06,60,968 SHG members in 9,33,585 SHGs organised into 36,391 Village Organizations (VOs) and 1099 Mandal Samakhya (MSs) and Zilla Samakhya in the State. As on today, the total savings and Corpus of SHG Members are Rs. 2,552.05 crore and Rs. 4,411.05 crore respectively. This clearly speaks out the current status of SHGs and their importance in economic empowerment of women which is considered to be strong base for holistic development women and community as a whole.

Against this background the present study assesses the impact of self-help groups on the economic and socio status of rural women. For empirical investigation and analysis, Rappadu mandal which is one of the backward mandal in Anantapur district of Andhra Pradesh is taken. Since efforts were also made to find out the impact of SHGs in ensuring economic empowerment and evince self-confidence.

Micro-finance System in AP for women Empowerment

Several development agencies have promoted and inspired formation of diverse kinds of Thrift and credit group in AP to canalize the various poverty alleviation and social development programmes. These groups vary widely in terms of their membership, size, decision, making process, methods of group action etc.

1) Women Empowerment Schemes in A.P

a) Grand assistance of Rs.2.40 lakh to 4 Regional Rural Banks with NABARD supported Women Development Cells and one NGO for implementing ARWIND

(Assistance to Rural Women in Non-farm Development) schemes.

- b) Eleven Regional Rural Banks and 5 DCCs supported under Women Development Schemes.
- c) Sree Anantha Gramin Bank has been given grant assistance to implement pilot project DEWTA (Development of Women through Area Programme) in Anantapur district.

2. Review of Literature

Swarnalatha (1997) perceived that the process of empowerment of women to run thrift and credit on their own and also to address other development issues of the community involves lot of training. Consequently she has come out a handy training manual to all those involved in empowerment of women. The module includes initiation of a new group, support of Self-help group at different stages of development, monitoring and evolution of group activities and building up of leadership. It was based on the experience of RASS (Rayalaseema Seva Samithi), Tirupathi a renowned voluntary agency of Andhra Pradesh.

As Mayoux (2003) puts it, these virtuous spiral are potentially mutually reinforcing in that both improved well being and change in women's position may further increasing their ability to increase incomes and so on. This process of empowerment may be further reinforced by group formation focusing on savings and credit delivery as women can access wider information and support networks for economic activity; groups can support women in disputes within the household and community and groups can link to wider movements for change in women's position.

Lyngdoh (2010) conducted a study on "Financial Inclusion, Women and Inclusive growth" in Meghalaya. His study focusing on women micro-finance clients and comparing

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them with non-micro financed clients. Finally, the author suggested that the micro-finance clients benefit, grow and are transformed economically, socially and politically.

3. Objectives

- 1) To study the socio economic conditions of selected self-help group members.
- 2) To study the occupation, savings and nature of capital of SHGs.
- 3) Finally, to suggest necessary measures for the effective working of self-help groups.

Data Collection

For the purpose of the study the data collected through tested questioner from selected respondents.

Tools and Techniques

The data, so collected, have been analysed and presented in the form of tables and figures. Simple averages, percentages have been widely used in the process analyses.

Micro-finance System in Andhra Pradesh

The Government of Andhra Pradesh committed to social and economic empowerment of women. It has adopted micro-credited as a tool to attain the same and had taken the SHG Bank Linkage Programme as a mass movement since 1998-99 onwards in the state to achieve the goal. Various training and capacity building programmes have been conducted on production, packing, marketing, micro-credit and utilization of loans etc., to women SHGs. In addition to the above regular skill development training programmes are being organised for giving value addition to SHG products, to develop skills among women on marketing, packaging etc. Due to the efforts of the Govt., more than 3.50 lakh women SHGs have availed loans from banks and other financial institutions and improved their economic status. Some of the groups have availed loans from banks and other financial institutions and improve their economic status. Some of the groups have availed the loans 2 to 5 times.

Micro - finance and Women

Micro finance generally targets poor women they have proven to be reliable credit risks and when they have the financial means, they invest that money back into their families, resulting in better health and education, and stronger local economies. By providing access to financial services-loans and responsibility for repayment, maintaining saving accounts, providing insurance micro finance programmes send strong message to households and communities. There are scores of studies proving that the scheme of micro finance made a tangible socio economic and behavioural impact on the women especially among the poor communities.

- Women becomes more assertive and confident
- They have increased mobility
- They are more visible in their communities and
- They play stronger roles in decision making.

Table 1: Literacy Level of the Selected Self-Help Group Members

Literacy Level	No. of Members	Percentage
Illiterates	---	---
Can Sign Only	7	53.84
Primary Education	2	15.38
Secondary Education	4	30.78
Total	13	100.00

Source: Field survey.

Literacy level of the selected self-help group members is given table 1. of the 13, 7 (53.84 percent) women respondents are can sign only, 4 (30.78 percent) members are educated up to secondary education and only 2 (15.38 percent) members are educated up to primary level. To conclude, literacy level of the SHG members is very low.

Table 2: Marital status of Selected Self-Help Group Members

Marital Status	No. of Members	Percentage
Married	11	84.61
Widows	2	15.39
Total	13	100.00

Source: Field survey.

Marital status of the selected self help members is given in the table 2. The table shows that all are married but out of them 11 (84.61percent) ate married and 02 (15.39 percent are widows. Marital status shows their increased responsibility, widowhood and broken marriages show both increase responsibility and loss of earning member.

Table 3: Monthly savings by the selected Self-Help Group Members

Saving per Month (in Rs.)	No. of Members	Percentage
60	05	38.46
80	02	15.38
100	06	46.16
Total	13	100.00

Source: Field survey

One of the objectives of the SHGs is to inculcate the habit of saving among poor. Self help is the best help. "Save to survive" is the slogan. To find whether the SHGs have achieved their objectives of inculcating the habit of saving among its members or not. Information regarding savings per month by the members had been collected and presented in table-3. It is found that all the members are saving something per month. The amount varies presumably on the basis of their family earnings. The assumption is if the personal/family income is more savings are more. 05 members i.e., 38.46 percent of the members save @Rs.60 per month, 15.38 percent of members save, 46.16 percent of the @Rs.80 per month, 46.16 percent of members save @ Rs.100 per month.

Table 4: Average Loan Amount Received by the Group members

Average Loan Rs.	No. of Members	Percentage
10000-25000	06	46.15
25000-50000	04	30.76
50000 and Above	03	23.09
Total	13	100.00

Source: Field survey

The average loan amount received by the members varies. In some cases it is more than Rs. 10000-25000. Model average loan amount falls between Rs. 25000-50000 (Table 4).

Table 5: Type of Economic Activity taken up by the elected SHG Members

S. No.	Type of economic activity	No. of Members	Percentage
1	Sheep/Goat rearing	03	23.07
2	Milk animals	04	30.76
3	Agriculture Investment	02	15.38
4	Tailoring	03	23.07
5	Petty shop	01	7.72
Total		13	100.00

Source: Field survey

Table 5 shows the economic activities taken up by the selected self-help group members, of 13, 4 (30.76 percent) respondents are taken up milk animals, 2(15.38 percent) respondents are agriculture investment, 3 respondents are taken up sheep/goat rearing, 3(23.07 percent) respondents are taken up tailoring and remaining 7.72 percent of the respondents are running of petty shop. To conclude majority of the respondents are taken up milk animals.

Table 6: Distribution of respondents by self – Confidence in Different Activities

Type of Use	Level of Confidence				Total
	Significantly Improved	Improved	No change	Non-response	
Taveling alone to the nearest town/district head quarter	6 (46.15)	4 (30.76)	1 (7.69)	2 (15.4)	13 (100)
Going along for the medical treatment of self/children	7 (53.86)	3 (23.07)	2 (15.38)	1 (7.69)	13 (100)
Handling Money	4 (30.77)	2 (15.39)	6 (46.15)	1 (7.69)	13 (100)

Source: Field survey

Table 6 provides the percentage of respondents indicating a level of improvement in self-confidence over the post SHG period. It may observed from the results presented above table that the responses of beneficiaries reporting significant

improvement of self confidence were reflected mostly in the aspect of medical treatment. Except for handling of money other indicate above 80 percent of the respondents indicated significantly imprudent in self confidence.

Table 7: Distribution of respondent’s level of improvement in ability of face problem

Type of problem	Significantly improved	Improved	No change	Non-response	Total
Health related	7 (53.84)	4 (30.76)	2 (15.4)	0 (0)	13 (100)
Financial Problem	3 (23.05)	6 (46.15)	2 (15.4)	2 (15.4)	13 (100)
Family disputes and conflicts	8 (61.53)	3 (23.07)	2 (15.4)	0 (0)	13 (100)

Source: Field survey

From the table above it could be observed that significant improvement in their ability to face family disputes and conflicts problem were reported by 61 percent of beneficiaries. The responses of “Significantly improved” and “improved” put together, it observed that 46 percent of the respondents revelled that they were confident to handle financial problem while 54 percent of members said that they could solve the problems with regard to health related.

Changes in Abilities of respondents in household’s decision-making

The decision making capacity of women is expected to improve through participation in various SHG activities. The selected SHG women were asked to provide their opinions on whether there was any change in decision-making from the pre SHG to Post SHG period and the details are shown in table 8.

Table 8: Distribution of decision making in members on Pre SHG and post SHG periods

Item	Decision Making by				Total
	Women Members	Spouse	Jointly	Other	
Children’s Education					
Pre-SHG	3 (23.07)	6 (46.15)	2 (15.4)	1 (15.38)	13 (100)
Post-SHG	7 (53.84)	4 (30.76)	2 (15.40)	0 (0)	13 (100)
Purchase assets					
Pre-SHG	3 (23.05)	6 (46.15)	2 (15.40)	2 (15.40)	13 (100)
Post-SHG	5 (38.45)	4 (30.75)	2 (15.40)	2 (15.40)	
Taking Loan					
Pre-SHG	4 (30.75)	7 (53.85)	2 (15.40)	0 (0)	13 (100)
Post-SHG	4 (30.75)	6 (46.15)	2 (15.40)	1 (15.38)	13 (100)
Use of Loan					
Pre-SHG	2 (15.40)	6 (46.15)	4 (30.76)	1 (15.38)	13 (100)
Post-SHG	3 (23.05)	7 (53.85)	2 (15.40)	1 (15.38)	13 (100)

Source: Field survey

The participation of women in the decision making process increased significantly after joining SHGs. The trends were more or less similar for all the different aspects. It is quite

interesting to note that the share of women increased from overall average of nearly 30 percent to 54 percent who too decision solely on their own in Post SHG period. The joint

decision making by respondents together with their spouse also improved significantly for all aspects investigated except in use of loan.

Case Studies

Case – 1

SHG Name: Sri Anjaneya
Name of the member: M. Ramalakshamma
Age: 45
Education: Can sign on
Type of family: Nuclear
Children: 1Male (Agri labour), 1 Female (House keeping)
Home town: Akuthotapalli, Ananthapur District
Loan: Rs. 30000 (Pavala Vaddi)
Business: Sheep rearing and Meat vendor
Monthly income: Rs. 1000 Per week

Case – II

Name of the group: Sri Sai Lakshmi
Name: S. Ameena bee
Age: 41
Education: 7th class
Type of family: Joint family
Children: 1Male (He maintained puncher shop)
Home town: Akuthotapalli, Ananthapur District
Current Loan: Rs. 43000 (Pavala Vaddi)
Business: Petty shop
Monthly income: Rs. 75 per day

Case – III

Name of the group: Sri Sai Lakshmi
Name: Rathamma
Age: 30
Education: Can sign only
Type of family: Joint family
Children: 2Male, 2 Female
Home town: Akuthotapalli, Ananthapur District
Current Loan: Rs. 25000 (Pavala Vaddi)
Business: Buffalo rearing and milk vendor
Monthly income: Rs. 300 per day

Problems

We observed above three cases, they are facing few problems like lack of records maintenance, lack of leadership skills, lack of training their economic activities, and the problems of bribes.

4. Conclusion

It is evidence that the concept of micro finance and self-help groups have explicitly resulted in positive economic and social impact in the beneficiaries in term of increase in savings and income, assets creation, employment generation, decreasing depending money lenders, improve decision making ability, active participation in community development programmes and on whole empowerment of women in many fronts.

The present study proved that providing finance assistance, developing habit of saving and imparting training among SHG women lead to economic empowerment and their improved the quality of life and social status. This in turn

motivate them to “dream big” and fight against poverty and social backwardness. The SHG have contributed in developing the personality of women in moulding the community into right perspective and in exploring the initiatives of women in taking up entrepreneurial activities. SHGs have emerged as the providers of social capital for transferring today’s rural India into a power full society through micro finance. Thus, SHGs created a silent revolution and hence must be viewed as “change agents” in rural women.

If the micro finance and Self-help group concepts are taken serious thought and make concerned efforts to implement the scheme with good spirit, India would undoubtedly reach the designed results in empowerment of women vis-a-vis holistic development of the rural society.

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