

# Empowerment of Women through self-help Groups in Drought-Prone Anantapur District of Andhra Pradesh: An Empirical Study

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## Abstract

Women empowerment has been one of the fascinating subjects attracted the attention of Govt. and non-government agencies, social scientists, social activist, academicians and researchers across the global and more so in developing countries like India. In order to mitigate the sufferings of Indian women, many schemes/ programmes have been conceived and implemented by the Govt. from time to time. Self help group scheme is one of the such schemes primarily aims at development of self and collective efficacy and vis-à-vis holistic development of the society. The present paper is an empirical attempt focusing on women empowerment through self-help groups in drought-prone Anantapur district in Andhra Pradesh. The findings of the study establish the SHGs have made a positive impact on women empowerment especially in the spheres of social status, economic empowerment and decision-making on various aspects of family matters.

**Key words:** Empowerment; Women Empowerment and Self-Help Groups.

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## Introduction

Women constitute almost half of the population in the world. Of the world's one billion illiterate adult, two- third are women. Besides, it has been reported that six out of ten of world's poorest people are still women and girls, less than 16 per cent of the world's legislators are women, two third of the children remaining outside the schools are girls and structural inequalities pervasive discrimination and violence continues to exist. Women make up 31 per cent of the official labour force in developing countries and 46.7 per cent world- wide. Besides as the world globalizes and hierarchies and inequalities sharpen feminization of poverty results and women are likely to be most disempowered.

Developing countries like India are characterized by feminization of poverty, low female literacy, invisibility of women and strong patriarchal and community values.

There are large disparities in the economic, social, political opportunities available to men and women. Vast majority of women work in the unorganized sector at extremely low wages or as unpaid family helpers, where their work remains unrecognized. In addition, women remain the victims of oppressive customs and patriarchal traditions which perpetuate male domination and constraints women in all facets of life [2]. Hence, women awareness, and their participation in all development of the society are well recognized and accordingly they have become the center of attraction for development by the policy-makers, researchers including academicians.

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*Empowerment of women: The concept and meaning*

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept.

Empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives. Women empowerment refers to the process of equipping women to be economically independent, self-reliant, have a positive self-esteem to enable them to face any difficult situation and they should be able to participate in all developmental activities. Women empowerment in a way results in a change in the balance of power, in the living conditions and is ensuring positive relationships and it is closely associated with gender justice and gender equality. Women's empowerment seeks to enhance their contribution to the development process of the society in all fronts. Recognizing the importance of women for holistic development of the society, 1975 is declared as the year of international women's day. Besides, promoting gender equality and empowerment of women was declared as an important millennium development and adopted by the millennium summit held in New York 2000 and Govt. of India declared 2001 as the year of women empowerment. Thus, women empowerment remains an urgent necessity today and in times to come especially in developing countries like India.

#### *Statement of the problem*

Poverty and unemployment are the major problems of developing countries like India. Women in India are also the victims of these problems. They suffer from social economic and political exclaim and remain at the margins. However, of late, the role of women in the development of a nation is very much recognized and accordingly, women development programmes have been initiated and implemented especially in rural India. The strategy for strengthening women's economic status is to address the twin objectives of increasing income and solidarity of women. To ensure and enhance the status of women, it is direly felt that they must be empowered socially, economically and politically. In order to instigate these problems Many schemes,

from time-to-time, were launched and implemented for the holistic development of women and made them partners in the overall development of the society. One of such schemes is Self-Help Groups (SHGs). The concept of Self-Help Groups has been conceived as a right kind of strategy aiming at creating awareness among rural women about their inner strengths, increasing the feeling of self and collective efficacy, developing skills for personal and interpersonal relations, social change and transformation. All these exercises are being carried out by SHGs in Anantapur either with the collaboration of Govt. or Non-Govt. agencies. Hence, it is right and high time to gauge, assess and analyse to what extent the SHGs have made a cushion impact in empowering the women especially in backward and drought-prone district like Anantapur. The present paper is a humble attempt in this direction.

#### *Rationale of the study*

It is evident from the literature on women empowerment and SHGs that scores of studies are made both by the individual researchers and the institutions like Govt. and Non-Govt. agencies. But surprisingly, it is found that no specific study is conducted focusing on empowerment of women through self-help groups in chronically backward district like Anantapur district. Hence, the present study is undertaken.

It is hoped that the findings and suggestions arrived in this paper would help the government and non government agencies, SHG members and leaders in identifying the role of SHGs in empowering women and take policy-measures for the holistic development of women vis-à-vis the society.

#### **Objectives**

The specific objectives of the paper are as follows

1. To assess the status of women and to understand the concept of women empowerment
2. To examine the role of SHGs in empowering women at individual and group level especially in backward district like Anantapur
3. To identify the socio-economic profile of select SHG members
4. To assess the impact of SHGs in empowering the select women in Anantapur district.

groups. In the first stage three divisions were selected. In the second stage one mandal from each Revenue Division was selected. From each mandal, 5 Village Organizations were selected. Finally, altogether three divisions, three mandals and 15 Village Organizations where in the SHGs functioning effectively were selected. Again, from each Village Organization, five group leaders and fifteen members were finally selected for analysis. Thus, the total universe for the study constitutes 300 respondents. The table 1 clearly depicts all such details.

### Methodology

The data for the study were collected both from primary and secondary sources. Primary data were collected by a specially designed Interview Schedule. To elicit detailed information Interview schedule was divided into six sections. Secondary data were collected from books, journals, periodicals, reports, documents, brochures, DRDA records and Mahila Samakyas. The data were analysed and interpreted with the help of averages and percentages.

#### *Tools of data collection*

For a detailed study, the entire district of Anantapur is selected. The district is divided into three revenue division's viz., Anantapur, Dharamavaram and Pnukonda. In all these three divisions there are 63 revenue mandals. Thus, altogether 53,470 SHGs are working in the district.

For selecting the universe for the study, a multistage and purposive sampling technique was adopted in selecting the mandals and the

#### *Study Area*

The study was undertaken in the drought prone Anantapur district, where the livelihood of 90 per cent rural masses come from agriculture and allied activities. In this rain fed district, the conditions of rural women are deplorable as the male members migrate to other districts for livelihood. The women constitute 47.87 per cent of total population in the district.

#### *Progress of SHG Movement in Anantapur District*

The Self- Help Groups (SHGs) scheme has been implemented in the district since 1987-1988. The main objective behind introducing SHGs in the district is to raise the income level of the poor women households and involve them in the social development by achieving economic self-reliance. The primary thrust of the programme is, formation of groups with 10 to 15 women from the poor households at the village level for delivery of services like credit, skill training and infrastructural support at improving the women's access to

**Table 1: Total sample universe for the study**

Sl. No	Name of the Revenue Division	Name of the Mandal	No. of Village Organisations	No. of Respondents	
				Leaders	Members
1	Anantapur	Singanamala	5	25	75
2	Dharmavaram	Settur	5	25	75
3	Penukonda	Amadagur	5	25	75
Total	3	3	15	75	225

**Table 2: Year –wise SHGs formed in Anantapur district**

Sl.No.	Year	No. of SHGs Formed
1	Up to 2000	13494
2	2000-01	2022
3	2001-02	2150
4	2002-03	5027
5	2003-04	4812
6	2004-05	4188
7	2005-06	5126
8	2006-07	2578
9	2007-08	3152
10	2008-09	4555
11	2009-10	3133
	Total	50237

Source: DRDA, Anantapur

the basic services such as health, child care, nutrition, water sanitation and education.

It can be inferred from table 2 that the progress of SHGs in Anantapur district is high in the new millennium. Formation of SHGs is not even in the district during 2005-2006, highest numbers (5126) of new SHGs were formed. Whereas, in 2000-2001 last number (2022) of SHGs were formed.

#### *Social category of respondents*

As a part of social categorization, the caste, religion, sex and educational levels of respondents were ascertained.

#### *Socio- Economic Profile of the select sample respondents*

The Socio- economic profile of select sample respondents is presented in the following table 3.

#### *(A) Social Category*

There is no caste bar to get the fruits of SHGs. The beneficiaries under the scheme came from all social categories with different proportions. As the most of the downtrodden sections of rural society are either poor and lower middle class, large numbers of beneficiaries hail from the Scheduled Castes,

**Table 3: Socio-economic profile of select SHG members**

N=300

Social economic dimension	No. of beneficiaries	Percentage (%)
(A) Social category		
1. SCs	90	0.030
2. STs	38	12.67
3. Bcs	132	44.00
4. Others	40	13.33
(B) Marital Status		
1. Married	222	74.00
2. Unmarried	53	17.67
3. Widowed	15	5.00
4. Divorced	10	3.33
(C) Age- wise details ( years)		
1. 15-18	55	18.33
2. 19-25	99	33.00
3. 26-40	103	34.34
4. 41 and above	43	14.33
(D) Educational		
1. Illiterate	56	18.67
2. Neo-literate	91	30.33
3. Primary	81	27.00
4. Upper-primary	32	10.67
5. High School	31	10.33
6. College	9	3.00
(E) Primary occupation		
1. Agriculture Labor	205	68.33
2. Agriculture	60	20.00
3. Construction Labour	17	5.67
4. Rural Artisan	10	3.33
5. Petty Business	5	1.67
6. Others	3	1.00

Source: Field survey

Scheduled Tribes and Backward Castes. The percentage of Scheduled Tribes appears less than other social categories as their proportion is very less compared to other communities. The social category of sample respondents is presented in Table 3.

It is evident from table-above that about 44 per cent of sample respondents hailed from the backward classes and they are immediately followed by Scheduled Caste respondents who constitute 30 per cent of total respondents. From this, it can be understood that from nearly three fourth of respondents hail from these two communities. The remaining one-fourth hails from Scheduled Tribes and others. To be precise, the Scheduled Tribes constitute 12.67 per cent and others constitute 13.33 per cent.

*(B) Marital Status of Sample Respondents*

Most of the beneficiaries under SHG scheme were married and living life partners has shown in table above.

It is explicitly evident table above that 74.00 per cent of sample beneficiary respondent were married with living partners. About 8.33 per cent were single because of either widowhood or divorce, while another 17.67 per cent were single because of being unmarried. For those widowed and divorced, apart from financial support, SHG membership probably also provide social support-a platform where they have an opportunity to work with others, and not feel isolated.

*(C) Age particulars of respondents*

Age is an important indicator of physical strength and capability of individuals. There is no age bar to be a member of an SHG. As such the age details of respondents were ascertained during the study are also presented table 3.

A look at the ages of sample beneficiary respondents of different social categories revealed that nearly 64.34 per cent of them belong to productive age groups of either 18-25 years or 26-40 years. To be more precise, about 34.34 per cent hailed from 26-40 years age group, while 33.00 per cent hailed from 18-25 years age group. About 18.33 percent hail from teenage group of 15-18 years. Only 14.33 per cent of benefiterers hail from 41 and above age group.

*(D) Educational particulars of the beneficiaries*

Education not only makes the people literate but also provides skills. The progress of any nation depends upon the nature of education imparted to its people. The upliftment of Scheduled Castes, Scheduled Tribes and Other weaker sections solely depends upon the educational facilities provided to these sections, which certainly improve their socio-economic conditions.

To a large extent the socio-economic life of society or community is determined by its level of education. Education can transform unproductive human labor into productive human capital. It directly and indirectly increases the productivity of the people. Education levels of the people select their socio-economic status and hence the literacy particulars of the selected beneficiaries can also be seen in table 3.

It is evident from table that the Neo-literates (30.33 per cent) occupy the top rung of the ladder. They were followed by primary education (27 percent), illiterates (18.67 per cent), High School (10.33 per cent), Upper Primary (10.67 per cent) and College (3 per cent) educated beneficiaries.

*(E) Economic background of beneficiaries*

In order to ascertain the economic background of members, their land-holding, occupation, housing and ration card status were looked at.

*(F) Primary occupation of sample respondents*

The occupational levels of the rural mass also decide the level of participation in rural development programmes.

As per table 3, nearly two-thirds of sample beneficiaries' primary occupation is agriculture labour. About 20.00 per cent respondents' primary occupation is agriculture. It means that nearly 88.33 per cent of the beneficiaries depend on agriculture and allied activities. Nearly 5.67 per cent of respondents' livelihood is coming from the house construction. It is observed during the study that, most of these respondents hail from *Vaddera* caste, whose traditional occupation is construction of houses. The rural artisans and dependents on petty business constitute 3.33 per cent and 1.67 per cent respectively. The primary occupation of three respondent families is tailoring, weaving etc.

*Reasons for Preferring NGO organized SHGs*

All the respondents (92/300) who preferred NGO organized SHGs were asked to explain probable reasons for their preference according to the respondents are: a) easy to get loans from the NGO organized SHGs, b) NGO officials are very co-operative, c) repayment of loan is very easy, d) flexibility in repayment of loan installments is very easy. e) encourages to undertake income generating activities, f) DRDA/government officials not approached, g) DK/NR. The responses of the respondents are indicated in Table 4.

From the table above, the following conclusions are drawn. i.e. 1) almost all the respondents (87/92) are of the view that, excluding five respondents, the NGO officials are very co-operative with the members and NGO encouraging the respondents to undertake IGA. 2) Nearly 92.39 per cent of the respondents said that the reason for preferring the NGO organized SHG is that it is very easy for them to get loan. 3) The other reasons according to the respondents for preferring NGO organized SHGs are, flexibility in repayment of loan, repayment of loan installments is very easy and DRDA/government officials are not approaching and

**Table 4: Reasons for preferring NGO organized SHGs (Multiple Responses)**

Reasons	No. of SHG Members	Percentage (%)
Easy to get loan	85	92.39
NGO officials are very Cooperative	87	94.57
Repayment of loan Installments is very easy	61	66.30
Flexibility in Repayment of loan	69	75.00
Encourages to undertake IG Activities	87	94.57
DRDA/Government officials not approached	46	50.00
Don't Know/ Not Responded	5	5.43

Source: Field survey

**Table 5: Reasons for preferring DRDA/ Government Organized SHGs (Multiple Responses)**

Responses	No. of SHG Members	Percentages (%)
Rate of interest is low in government organized SHGs	97	49.74
Government/DRDA officials are more co-operative	15	7.69
Government provides subsidy in repayment of loans	85	43.59
Flexibility in repaying the loan in government SHGs	154	78.97
NGO give pressure for repayment of loans	79	40.51
Government gives more encouragement to form SHGs	143	73.33

Source: Field survey

they constitute 66.30 and 50 per cent respectively. However, the respondents who come under the category of DK/NR constitute more than 5 percent only.

*Reasons for Preferring DRDA/Government organized SHGs*

The respondents who have preferred (195/300) DRDA/government organized SHG are asked to give probable reasons for their preference. The reasons stated by them are as follows:

The reasons indicated by the respondents are shown in table-5 clearly indicate that, nearly 78.97 per cent of the respondents responded that in government organized SHGs, repayment of loan is flexible. Further, nearly three-fourths (73.33 per cent) expressed that government has been giving more publicity and introducing many schemes to encourage them in joining SHGs. Nearly 50 per cent of the respondents think that the rate of interest is low in government organized SHGs, 43.59 per cent stated that the DRDA is giving subsidy in repayment of loan but more

**Table 6: Pre and Post Assets position of SHG members (Multiple responses)**

Asset Position	No. of SHG Members (Percentage)		Rate of increase in Assets position (percentage)
	Before joining SHG	After joining SHG	
Vehicles (Two wheelers)	24 (08.13)	75 (20.33)	+45 (12.20)
Furniture	6 (02.71)	86 (23.31)	+76 (20.60)
Electronic goods	19 (05.15)	55 (14.90)	+36 (09.75)
Permanent (land) assets	15 (06.23)	47 (12.74)	+24 (06.51)
Labour Saving devices	29 (09.21)	89 (24.12)	+55 (14.91)
Live stock	62 (20.60)	158 (42.82)	+82 (22.22)
Jewelry	28 (08.94)	65 (17.61)	+32 (08.67)
No assets	184 (49.87)	39 (10.57)	-145 (39.30)

Source: Field survey

than 40.51 per cent said that the NGOs makes pressure for repayment of loan regularly without delay, 7.69 per cent of the respondents are of the view that the government/DRDA officials are more co-operative than NGOs.

From table 6, it can be noticed that the assets position is both increasing and is decreasing income of landed property. The rate of increase is high (22.22 per cent) in the live stock followed by 20.60 per cent of increase in furniture, 14.91 pre cent increase in labour saving devices, 12.20 per cent of increase in vehicles. However, electronic goods and jewelry increased in their asset position as 9.75 per cent and 8.67 per cent respectively. Rate of increase in permanent (land) asset is low i.e., only 6.51 per cent. It is significant to note that no assets position is decreased by 39.30 per cent that is almost all the beneficiaries have increased their assets position and only 10.57 per cent of the SHG members are still in no asset position even after joining the SHGs.

*Impact on Social Status of SHG members*

Self-help group approach is an effective instrument for the amelioration of the socio-economic conditions of the poor. Improvement of women’s social, economic and political conditions is an essential pre-requisite for their empowerment. To provide greater access to institutional credit to the poor, particularly rural women, government has encouraged the promotion of SHGs through NGOs to improve rural areas. With these programmes, it is hoped that it will go a long way in the economic and social empowerment of women in the country side. In this context, the impact of SHGs on the women respondents’ social status was registered and shown in table 7.

As per the table 11 of the total sample more than four-fifth (84.01 per cent) agree that the SHG activities undertaken by the group members are very useful and improved their socio-economic status which in turn helped the overall development of the rural areas. Next largest group 32/300 (8.67 per cent) is unresponsive. The SHG approach is not useful according to 27 (7.33 per cent) members.

*Impact of SHGs on Economic Position of the Members*

SHGs are informal association of 10-15 women, who have voluntarily come together to undertake various activities of their choice for the purpose of saving and credit to enhance member’s financial security as primary focus. The other common interests of the members are: area development, creation of awareness and motivation, improving leadership qualities, and training to associate themselves

**Table 7: Impact on Social status of SHG members**

Responses	No. of SHG Members	Percentage (%)
Improved	252	84.00
Not improved	22	7.33
Don’t Know/ Not Responded	26	8.67
Total	300	100.00

Source: Field survey

**Table 8: Impact of SHGs on Economic position of the Members**

Responses	No. of SHG members	Percentage (%)
Increase economic condition	236	78.67
No change in economic condition	49	16.33
Decline in economic condition	7	2.33
Don't Know / Not Responded	8	2.67
Total	300	100.00

Source: Field survey

in other social intermediation programmes for the benefit of the entire community and for the development of rural areas. It is in this direction the SHGs are moving towards fulfilling their objectives with a meaningful strategic direction which determine the SHG membership. In this context, the respondents have been asked to give their opinion on the impact of SHGs on their economic position after joining as a member of SHG. The responses of the respondents' are categorized as increased economic condition, DK/NR are shown in table 8.

As per table 8, the members who consider that their economic position increased after joining as a member of SHG constitute higher percentage (78.67 per cent). However, more than 16 per cent of the respondents opined that there is no change in their economic position. But, only 2.33 per cent of the total sample responded negatively. It is significant to note that 2.67 per cent of the total respondents did not respond and stated that they don't know.

#### *Impact of decision-making capacity*

After the formation of SHGs, the women members have been given training on various aspects like, income-generation activities, leadership, marketing of their products, operation of their bank accounts, decision-making techniques to improve their overall performance which leads to women empowerment. The objective of SHGs is to help poor women by providing micro-credit

**Table 9: Impact of decision -making capacity of SHG members**

Responses	No. of SHG members (Percentage)	
	Before joining SHG	After joining SHG
Increased	32 (10.67)	238 (79.33)
No change	69 (23.00)	34 (11.33)
Decreased	162 (54.00)	16 (5.34)
Don't Know / Not responded	37 (12.33)	12 (4.00)
Total	300	100.00

Source: Field survey

to start income generating activities in rural areas for overall development. These income generating activities, lead to economic empowerment of women further to social and political empowerment. In this process, women particularly rural poor have involved themselves in decision-making process at various stages collectively and individually to fulfill the common interest and to develop community. In this background an attempt is made to know the views of the respondents on their decision making. The responses of the respondents on their decision-making capacity as members of SHG are indicated in table 9.

It is observed from table 9 that, the decision-making capacity of the sample respondents has been increased particularly after joining as member of SHG. For example, during the pre SHG membership, the decision-making capacity of the respondents was only 10.67 per cent. Whereas, it is 79.33 per cent during the post period which means that the decision-making capacity of the members has increased about 7 times. However, more than 50 per cent of the sample respondents are of the view that the decision-making capacity has 'decreased' during the pre SHG membership. Only 4.00 per cent expressed that they don't know. On the whole, it can be concluded that the enhancement of the decision-making capacity of SHG members after joining as member of SHGs was due to awareness gained in the SHG meetings, acquisition of skills through participation in training programmes



conducted by the NGOs. This has contributed to increase their share in household income.

#### *Major findings*

- The fruits of any development programmes will reach the needy, only when the receiving people are aware of that particular programme. The present study revealed that about 18.67 per cent of sample respondents are not aware of the SHGs concept before they became members of one or other SHG.
- In traditional oriented rural societies, encouragement is essential, for women to become part of a new programme. The study revealed that the older members of SHGs given more encouragement, for the new comers to join in SHGs. DRDA official's encouragement made 22 per cent of women to join in SHGs. It is important to note that only 13 per cent joined SHGs with self motivation.
- The sample respondents have given three reasons, for joining SHGs. More than half of them joined SHGs to undertake income generation activities. About 32 percent of them joined with the expectation of availing loans and remaining members joined the group for problem solving purposes.
- The Government efforts to strengthen the Self Help Groups have been going on since early 1980s. Besides the NGO's are also forming SHGs in Anantapur district. The present study exhibits that more than seven tenths are aware of government organized SHGs and remaining are either unaware or denied to respond.
- The SHG programme is intended to improve the socio economic status of rural women by encouraging them to undertake income generating activities. Most of the beneficiaries' have undertaken agriculture related income generating activities, besides other activities.
- It is found from the study that SHGs made a positive impact in empowering the

women socially. This has been quite tangibly found that out of 300 women as May as 84 per cent have told that SHGs have made an impact on that positively.

- It has been observed in the study that 78.67 per cent of the selected respondents that their economic position has been alarmingly increased because of their association with the SHGs
- It is also clearly noticed from the study that majority of SHG members in the study have got improvement in their decision making. This, according, to them was possible because of their attachment with the SHGs.

#### *Suggestions*

In order to improve the performance of the Self Help Groups some suggestions are given hereunder. They are as follows:

- The awareness level of the sample respondents is not cent percent. To improve the awareness level of rural masses on the SHG programme, wide propaganda is essential by the government as well as voluntary agencies. To improve the awareness level it is also suggested to request the older SHG members to canvass from door to door in the villages.
- In the study, it is found that most of the SHGs are not meeting regularly to discuss the matters pertaining to their group. So, it must be made obligatory to meet at least once in a week and sort out problems of SHG groups.
- The members of SHG have to be a little cautious in selecting their economic activities. They have to select their activities keeping in mind the availability of raw materials, sufficient financial assistance, marketing facilities and also the demand for their products.
- The required amount of loans to the activity has to be sanctioned.
- Proper marketing facilities have to be provided to the SHG products, in order to

have a continuous production process, so that the SHG groups would get sufficient revenue to run the activities continuously.

- As the majority of the SHG groups are facing a lot of inconvenience regarding accommodation, the Government has to initiate to construct Community Halls in the villages.
- Necessary steps should be initiated to solve the problems of shortage of the supply of raw materials.
- Misuse of financial assistance from the SHG groups should as far as passable be curbed.
- Sufficient amount of subsidiary has to be provided to the units, so that the beneficiaries may not feel any difficulty in the repayment of loans.

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