



A study on the role of self-help group in women empowerment: A case study in K.V. Palli Mandal of Chittoor district

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Abstract

Women participation in Self-Help Groups (SHGs) have obviously created enormous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self-Help Group" (SHGs). It is a best tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women Empowerment through the Self-Help Groups in Andhra Pradesh. The main objective of this paper "Impact of Self-Help Groups on Women Empowerment in K.V. Palli Mandal of Chittoor District in Andhra Pradesh. In the present study simple statistical tools adopted. Based on the analysis of women empowerment through self-help groups in K.V. Palli Mandal, the major findings of this study there is a positive impact of Self-Help Groups on Women empowerment in K.V. Palli Mandal of Chittoor District in Andhra Pradesh.

Keywords: self-help groups (SHGs), poverty, alleviation, and women empowerment

Introduction

Self Help Groups (SHGs) are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the stand for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self-Help Groups (SHGs) are represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental Organizations by Government agencies. Linked not only to banks but also to wider development of women empowering programmes. SHGs are seen to deal many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community stand from which women become active in village affairs, stand for local election to act to address social. In India before introducing this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self-Help Group is a breakthrough in improving lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the

community and the society as whole. They come together for solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. An SHG functions through its regular meetings, where members perform transactional activities and discuss over different related issues. This discussion among the group members is the means through which they give voice to their needs and it proves to be a platform for addressing their social and economic problems and enlightening their inner selves as well. The 'Self-help Groups' provide economic benefits in certain areas of production process by undertaking common action programmes, like cost-effective credit delivery system, generating a forum for collective, learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and cooperation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess an individual member's management capacity (Fernandez, 1995). Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day to day life. According to many disciplines' empowerment represent the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process⁵. Women in general are the most disadvantaged people in the rural regions of India. Even

though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

Objective of the Study

The main objective of this paper Impact of Self-Help Groups on Women Empowerment in K.V. Palli Mandal of Chittoor District in Andhra Pradesh.

Methodology

For the purpose of present study, 100 women sample from K.V. Palli Mandal of Chittoor District are selected. Of this, the four villages, Matampalli, Gyarampalli, Theetavaguntapalli and Thimmapuram were selected for this study, 25 samples from each village 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, graphs and other relevant statistical techniques were adopted.

Analysis and data Interpretation

Table 1: Age of respondents

Age	Percentage
Less than 20	15
20 to 40	41
40-60	35
60 above	09
Total	100

Source: Primary data

Table 1, shows the distribution of sample respondents by age. It is found that 41% of the respondents are in the age of 20 to 30 years followed by 35% respondents are in the age of 40 to 60 years, 15% respondents are in the age of less than 20 years and 09% in the above 60 years. The majority of women in SHG are found to be relatively young.

Table 2: Educational status of respondents

Education level	Percentage
Illiterate	31
Primary level	24
Secondary level	18
High school level	14
Inter	9
Above Inter	4
Total	100

Source: Primary data

Table 2, refers to the distribution of sample respondents by their education. It is observed that 31% of respondents are illiterates. 24% with primary education, 13% with above inter education, 9% with inter education, 14% with secondary level education and 14% of respondents are high school level education.

Table 3: Social Status of the Respondents

Social Status	Percentage
OC	20
BC	48
SC	25
ST	7
Total	100

Source: Primary data

Table 3, refers to the distribution of sample respondents their social status. It is revealed that 48% of the respondents are drawn from backward caste followed by 25% scheduled caste, 20% socially advanced castes and 7% from scheduled tribes. Thus, most of the respondents are drawn from socially downtrodden communities.

Table 4: Occupation of the respondents

Occupation	Percentage
Agriculture	60
Caste Based Service	30
Others	10
Total	100

Source: Primary data

Table 4, refers to the distribution of sample respondents by their occupation. It is observed that 60% of respondents are involved in agriculture followed by 30% are involved in caste-based services and 10% are involved in other sources. Thus, the occupations of most of the respondents are agriculture.

Table 5: Income of the respondents

Before joining Monthly Income		After joining monthly Income
Income	Percentage	Percentage
Less than 2000	54	26
2001-4000	29	41
4001-6000	11	19
6001 above	6	14
Total	100	100

Source: Primary data

Table 5, refers to the distribution of sample respondents by monthly income.

It is observed that before joining in SHGs, 54% of respondents were got less than Rs.2000 followed by 29% of respondents got between 2001 to 4000 Rs, 11% of respondents got between 4001 to 6000 Rs and 6% of respondents got above Rs 6000.

After joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000 followed by 26% of respondents are getting less than Rs 2000, 19% of respondents are getting between Rs 4001 to 6000 and 14% of respondents are getting above Rs 6000. Thus, most of the respondents increased their income for month.

Table 6: Reasons for joining in Self Help Groups

Reasons for joining Self Help Groups	Percentage
for Family Support	34
For increase Saving	15
For getting loan	19
for business	18
for other purpose	14
Total	100

Source: Primary data

Table 6, refers to the distribution of sample respondents by reason for joining in self-help groups.

It is observed that 34% of respondents for family support followed by 19% of respondents are for getting loans, 18% of respondents are for business purpose, 15% of respondents are for increasing savings and 14% of respondents are for other purpose. Thus, most of the respondents said that for family support.

Table 7: Investment for growing money

Investment purpose	Percentage
Yes	63
No	37
Total	100

Source: Primary data

Table 7, refers to the distribution of sample respondents by investment for growing money in future. It is observed that 63% of respondents are investing for growing money and 37% of respondents are not do investment for growing their money. Most of the respondents are investment after getting their loan in various fields.

Table 8: Awareness about Society and Community of the respondents

Awareness	Percentage
Yes	77
No	23
Total	100

Source: Primary data

Table 8, refers to the distribution of sample respondents by awareness of about the society and community. It is observed that 77% of respondents are aware of society and community and 23% of respondents are not aware of society and community. Most of the Self-Help Group members are aware about society and community.

Table 9: Communication skill of respondents

Communication Skills	Percentage
Increased	59
Constant	41
Total	100

Source: Primary data

Table 9, refers to the distribution of sample respondents by Communication skills. It is observed that 59% of respondents are increased their communication skill with the others, they will communicate with their Mandal level officers and 41% of respondents are not increased their communication skill with their officers.

Table 10: Decision making of respondents

Decision making	Agriculture	Other Activities
Increase	52	57
Constant	48	43
Total	100	100

Source: Primary data

Table 10, refers to the distribution of sample respondents by decision making. It is observed that 52% of respondents are increased decision making in agriculture sector and 48% of respondents are not taking any decision in agriculture. 57% of respondents are increased their decision making in other activities in their family and 43% of respondents are not take decision in the other activities in their family.

Findings

- a) The majority of women in Self Help Groups are found to be relatively young.
- b) 31% of respondents are illiterates, 24% of respondents are studied primary level education.

- c) Most of the respondents are drawn from socially downtrodden communities.
- d) The occupations of most of the respondents are agriculture.
- e) Before joining in SHGs, 54% of respondents were got less than Rs.2000 and after joining in SHGs, 41% of respondents are getting monthly income between Rs 2001 to 4000.
- f) The Most of the respondents said that they were joined in SHGs for Family support.
- g) Most of the respondents are investment their money after getting their loan in various fields.
- h) 77% of the respondents are aware about society and community.
- i) 59% of respondents are increased their communication skill.
- j) 52% of respondents are increased decision making in agriculture sector and 57% of respondents are increased their decision making in other activities in their family.

Conclusion

SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. The women empowerment through SHGs in the K.V. Palli Mandal of Chittoor District in Andhra Pradesh. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of 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 self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However, there is a positive impact of Self-Help Groups on Women empowerment in Andhra Pradesh.

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