

## Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India

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**ABSTRACT** Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is "Self Help Group" (SHG). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. 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 present paper is mainly focusing on the Self Help Group formation, women entrepreneurship and economic empowerment of women after them joining Self Help Groups in YSR district, Andhra Pradesh (A. P.) India. YSR district (Kadapa district) is one of the pioneering districts for the implementation of the Development of Women and Children in Rural Areas (DWCRA) as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Presently there are 21 *Mandals* in YSR district of Andhra Pradesh consisting of 35,338 Self Help Groups. Of these, the best five villages, Kodur, Ramapuram, Sidhout, Yerraguntla and T. Sundupalli were selected for this study, because the SHGs in these villages were functioning in a very successful manner. Therefore, these villages were selected for the present study. There are 43275 members from 3756 Self Help Groups in YSR district. Among them, a total of 200 respondents were selected based on 40 members from each village of the selected five villages by using convenient sampling method.

### INTRODUCTION

#### Origin and Concept of Self Help Groups (SHGs)

Poverty and unemployment are the major problems of any under developed country, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The 9<sup>th</sup>, 10<sup>th</sup> and 11<sup>th</sup> plans planned the rate of growth of employment and implemented various schemes to reduce poverty and to promote the gainful women employment and entrepreneurship in India. The more attractive scheme with less effort is "Self Help Group". It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

Mohammed Yunus first started and established Self Help Groups in Bangladesh at Grameen Bank. Self Help Groups were started and formed in 1975. In India National Bank for Agriculture and Rural Development (NABARD) was initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of Self Help Groups with the banks. A Self

Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members' emergency needs and to provide collateral free loans decided by the group. Self Help Groups are recognized as a useful tool to help the poor and an alternative mechanism to meet the urgent credit needs of poor group members through saving habit. 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 basic principles of the Self Help Groups are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

#### Functions of Self Help Groups

- Create a common fund by the members through their regular savings.
- Flexible working system and pool the resources in a democratic way.

- Periodical meeting: The decision making through group meeting.
- The loan amount is small and reasonable. So that easy to repay in time.
- The rate of interest is affordable, varying group to group and loan to loan. However it is little higher than the banks but lower than the money lenders.

It is clearly understood that the Self Help Groups are tool to promote rural savings and gainful employment. Through this the rural poverty is reduced considerably. Therefore women members are economically independent and their contribution to household income is also increased.

### Objectives

- The objectives of the study are
- To study the economic development of women through Self Help Groups in YSR kadapa district
  - To study the Self Help Group membership, age group, educational qualification in study area
  - To study the profile of the members of Self Help Groups in YSR Kadapa district

## METHODOLOGY

### Area of the Study

YSR Kadapa district in Andhra Pradesh was purposefully selected for the study. The district is one of the pioneering districts for the implementation of Development of Women and Children in Rural Areas (DWCRA) as pilot project in the Andhra Pradesh state along with Sri-kakulam and Adilabad.

### Sample Selection

Selection of villages: presently there are 21 *mandals* in YSR Kadapa district. Out of these five villages Kodur, Ramapuram, Sidhout, Yera-guntla and T.Sundupalli were selected for this study.

### Selection of Self Help Groups

200 Self Help Group respondents were selected based on 40 members from each village of selected five villages by using convenient sampling method.

### Data Collection

The data from this study was collected from both primary and secondary sources. The primary data were collected through a structured schedule, informal interviews (using detailed checklists), key informant interviews and observation. Secondary data and information were collected from District Rural Development Agencies, Mandal Revenue Officers (MROs), Mandal Development Officers (MDOs) and selected Non Government Organisations of this district.

### Concept of Empowerment

What do we mean by empowerment? When does the well-being of a person improve? Nobel Laureate Amartya Sen (1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. However, the full accounting of individual freedom goes beyond the capabilities of personal living. For example if we do not have the courage to choose to live in a particular way even though we could live that way if we so chose, can it be said that we do have the freedom to live that way that is the corresponding capability? Another important point made by Sen (1990) is that for measurement purposes one should focus on certain universally-valued functioning which relate to the basic fundamentals of survival and well-being regardless of context. Taking the example of universally valued functioning like proper nourishment, good health and shelter, Sen asserts that if there are systematic gender differences in these very basic functioning achievements, they can be taken as an evidence of inequalities in underlying capabilities rather than differences in preferences. Annas (1993) explains that two actual norms for human life exist globally: in no society is it indifferent to the shape of one's life and what one can make of it, whether one is a man or a woman. One's sex may close some options completely, or make them less available but it always makes a difference to what one's options is over one's life as a whole. According to her, in a traditional society norms for the lives of men and women are enforced strongly and there exists actual division of activities and ways of

living. When we look at a society more traditional than our own, we systematically perceive injustice in the ways in which the two norms impose different kinds of life on men and women, however as soon as we position ourselves with regard to a more traditional society it is obvious that injustice results from the existence of two norms. In the feminist paradigm empowerment goes beyond economic betterment and well-being to strategic gender interests. As Mayoux (1998) suggests, empowerment is a process of internal change or power within augmentation of capabilities or power to and collective mobilization of women and when possible men or power with to the purpose of questioning and changing the subordination connected with gender or power over. According Prabhakar (2010), empowerment can range from personal empowerment that can exist within the existing social order. Thus this kind of empowerment would correspond to the right to make one's own choices to increased autonomy and to control over economic resources. But self-confidence and self-esteem also play an essential role in change. Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer 2001). Personal empowerment can lead to changes in existing institutions and norms however without the collective empowerment the personal empowerment and choices are limited as Sen explains. The nature of empowerment can be diverse, depending upon the parameters that define the lack of power within the institutional framework in operation. North (1990) points out that institutions are humanly devised constraints that shape human behaviour and they structure incentives in human exchange, whether political, social or economic. It is the social or cultural environment that results in the varying degree of empowerment of different members of the society and which is broadly determined by not only formal constraints, such as rules of law, but also informal constraints, such as the codes of conduct. Malhotra et al. (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple

dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of "socio-cultural" dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility to no familial social support systems and networks available to women. The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are the actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets". Thus, as the World Bank (2001) report confirms societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people. The World Bank also identifies four key elements of empowerment to draft institutional reforms: access to information; inclusion and participation; accountability; and local organisational capacity. Empowerment is also related to the concepts of social capital and community driven development with which it is sometimes confused. According to Krishna (2003), empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. It is by nature a process and outcome. Social capital on the other hand, features social organisation such as networks, norms and inter-personal trust that facilitate coordination and cooperation for mutual benefit. It is by nature a stock and Community Driven Development (CDD) is a methodology of undertaking development enterprises that gives control of decisions and resources to community groups. It is by nature an activity. Connecting these three, Grootaert (2003) points that building social capital facilitates empowerment. Social capital and empowerment are multilevel concepts and facilitate the link to poverty reduction, whereas Community Driven Development is a manifestation of social capital and empowerment. Summarising, Krishna (2003) points that these three concepts need to be pursued separately. For so-

cial capital, the emphasis should be on building stronger cognitive structural links among community members, for Community Driven Development the emphasis is on making complementary resources and formal authority available to communities. The emphasis should be on improving governance and making individuals and communities better agents of their own development. Kabeer (1999) stresses that women's empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. According to her it is important to understand empowerment as a process and not an instrumentalist form of advocacy, which requires measurement and quantification of empowerment. Kabeer emphasizes that the ability to exercise choice incorporates three interrelated dimensions: resources (defined broadly to include not only access, but also future claims, to both material and human and social resources); agency (including processes of decision-making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation) and achievements (well-being outcomes). Kabeer further stresses that it is resources and agency together that constitute what Sen (1985) refers to as capabilities: the potential that people have for living the lives they want, of achieving valued ways of 'being and doing' which are valued by people in a given context. 'Functioning' refers to all possible ways of 'being and doing', which are valued by people in a given context and of 'functioning achievements' to refer to the particular ways of being and doing which are realized by different individuals. If the failure to achieve valued ways of 'being and doing' can be traced to laziness, incompetence or individual preferences and priorities, then the issue of power is not relevant. It is only when the failure to achieve one's goals reflects some deep-seated constraint on the ability to choose that it can be taken as a manifestation of disempowerment. Another question that needs examination is whether empowerment is a universal concept irrespective of cultural and geographical location? Mohanty (1991) criticises the underlying assumption of feminists in the Western world that women in the developing world have similar aspirations and empowerment needs. Such an interpretation, he suggests, does not take into account social relations and institutions. In contrast, Nussbaum (2000)

refutes the arguments from culture, diversity and paternalism to construct a universal framework to assess women's quality of life. In India women are not the only marginalized section of the society. The scheduled castes and scheduled tribes are still largely under-privileged in terms of wealth, education and access to basic services in particular health services. Using the sociological analysis proposed by Andre Beteille (1999), India is the contradiction case of egalitarian political order and is a hierarchic social structure. Thus economic and social inequalities rooted in traditions and cultural norms need to be changed as political measures alone cannot bring empowerment. A Prabhakar (2011) point out that empowerment is invoked in the context of economic weakness and insecurity, particularly of marginalised, unorganized and other disadvantaged groups.

## RESULTS AND DISCUSSION

### Working of Self Help Groups

Self Help Groups are working in democratic manner. The upper limit of members in a group is restricted to 20. Among them a member is selected as an 'animator' and two members are selected as the representatives. The animator is selected for the period of two years. The group members meet every week. They discuss about the group savings, rotation of *Sangha* funds, bank loan, repayment of loan, social and community action programmes.

### Self Help Groups in YSR District

At present Table 1 shows the following are the Self Help Groups formed in YSR district. The Government implemented the "Development of Women and Children in Rural Areas (DWCRA)" for empowering the rural women into a viable self reliant groups evolving strategies during 1982-83. Formation of Self Help Group is not the criteria but nurturing them in to self managed grass roots organizations of the poor to manage their affairs.

### Self Help Group – Bank Linkage in YSR District

Progress of Self Help Groups bank linkage in YSR district is presented in Table 2. Bank

**Table 1: Number of Self Help Groups in YSR District, Andhra Pradesh, India**

Year	No. of SHGs (in groups)
1984 – 1997	1000
1998 – 1999	3000
1999 – 2000	4500
2000 – 2001	9000
2001 – 2002	12000
2002 – 2003	15000
2003 – 2004	18000
2004 – 2005	20250
2005 – 2006	22950
2006 – 2007	27693
2007 – 2008	31322
2008 – 2009	34890
2009 – 2010	35338

Source: Computed by secondary data from DRDA, Kadapa

Linkage is the scheme of Linking of Self Help Groups to Bank Finance. The scheme was introduced during the year 1996-1997 by the NABARD. By this scheme, people gained access to institutional credit without any collateral security and the cost of lending has come down and the recovery rate or percentage has improved a lot leading to better performance of banks. By this scheme, People gained access to institutional credit without any collateral security and the cost of lending has come down and the recovery rate or percentage has improved a lot leading to better performance of banks. Each Bank branch in the district is placed with a bank point person. 126 Bank Branches in rural areas of various banks in the district are extending the Bank Linkage to the Self Help Groups. Each Self Help Group becomes eligible for Bank Linkage after a period of 6 months. Regularity of thrift, meetings and attendance, internal lending and repayment supported by the Book keeping are eligible for bank finance. The recovery rate of the loans is 99.76%. So far an amount of Rs. 748.372 crores were financed to 78378 Self Help Groups in YSR district until now.

### METHODOLOGY AND DESIGN

Presently there are 21 *Mandals* in YSR district of Andhra Pradesh consisting of 35,338 Self Help Groups. Of these, the best five villages viz., Kodur, Ramapuram, Sidhout, Yerraguntla and T. Sundupalli were selected for this study, because the Self Help Groups in these villages are functioning in a very successful manner. Therefore, these villages were selected for the present study.

**Table 2: Progress of SHG bank linkage (Rs. in Crores)**

S. No	Year	Target		Achievement	
		No.	Amount	No.	Amount
1	1999-2000	150	1.00	92	0.730
2	2000-2001	500	3.00	268	1.583
3	2001-2002	500	3.00	463	3.875
4	2002-2003	1250	10.00	1327	10.376
5	2003-2004	4000	25.00	5342	20.762
6	2004-2005	5000	30.00	5426	31.426
7	2005-2006	9560	100.00	9330	72.45
8	2006-2007	13150	180.00	12820	102.74
9	2007-2008	15620	380.00	16210	204.45
10	2008-2009	17855	459.00	22120	213.69
11	2009-2010	11153	314.00	11053	86.29
Total		78378	1505	84451	748.372

Source: Computed by secondary data from DRDA, Kadapa

This study is compiled with the help of the primary data and was collected with the help of specially prepared interview schedule. The schedule included the questions related to the general information about the Self Help Groups members, income, expenditure, savings and loan schemes available to Self Help Group members. There are 43275 members from 3756 Self Help Groups in YSR district. Among them, a total of 200 respondents were selected, that is, 40 members from each village of selected five villages by using convenient sampling method. This is purely a descriptive study. Therefore, no complicated models and tools were used. Only simple average was used for the analysis.

### Self Help Group Membership

Table 3 shows the membership in Self Help Groups in select five villages for the study. In the study area a total of 3756 Self Help Groups were functioning with 43275 members. From these members 200 respondents were selected for the study as sample.

**Table 3: Membership in Self Help Groups**

S. No.	Name of the village	No. of Self Help Groups	Total members
1.	Kodur	1064	13273
2.	Ramapuram	503	5814
3.	Sidhout	662	5589
4.	Yerraguntla	873	10507
5.	T.Sundupalli	654	8092
Total		3756	43275

Source: Computed by collection of primary data

From the Table 3 it is clear that there were 13273 members in 1064 Self Help Groups in

Kodur *mandal*, 5814 members in 503 Self Help Groups in Ramapuram, 5589 members in 662 Self Help Groups in Sidhout, 10507 members in 873 Self Help Groups in Yerraguntla and 8092 members in 654 Self Help Groups in T. Sundupalli *mandal* in YSR district.

### Age-Group of Self Help Group Members

Table 4 deals with the age-group of sample respondents for the study. Age and socio-economic activities are inter-related. The young and middle age group people can actively participate in the socio-economic activities, which is true in the activities of Self Help Groups in the study area.

**Table 4: Age-group of members of Self Help Groups**

S.No.	Age-group	No. of respondents	Percent of respondents
1.	Less than 20	5	2.5
2.	20-30	30	15
3.	30-40	60	30
4.	40-50	80	40
5.	50-60	10	5
6.	Above 60	15	7.5
Total		200	100

Source: Computed by collection of primary data

From Table 4 it is observed that the age-group of 20-30, 30-40 and 40-50 members actively participated in the Self Help Groups. The age-group (40-50) members were also in the Self Help Groups, their role is also important for Self Help Groups. They can control and solve the problems that arise in the groups.

### Reasons for Joining Self Help Groups

Table 5 explains the reasons for joining Self Help Groups by the sample respondents. The main aim of the Self Help Groups is to promote savings, family support and to get credit for the productive and consumption purposes.

It is observed that the most of the respondents in the study joined the Self Help Groups for family support (35 per cent) and financial security (25 per cent). 20 per cent of the members joined for getting loan from the Government and 15 per cent of them to promote their personal savings in addition to getting social status.

**Table 5: Reasons for joining Self Help Groups**

S.No.	Reasons	No. of respondents	Percent of respondents
1.	For family support	70	35
2.	For promoting savings	30	15
3.	For social status	10	5
4.	For financial security	50	25
5.	For getting loan	40	20
Total		200	100

Source: Computed by collection of primary data

### Educational Qualifications

The education levels of the selected women Self Help Groups for the study are represented in the Table 6. Education is one of the inputs for empowerment. It enables the women to gather information from different sources and helps them to analyse properly and think innovatively to start the business.

**Table 6: Educational qualifications of select Self Help Group members**

Education	No. of respondents	Percent of respondents
Illiterates	60	30
Below SSC	90	45
Up to SSC	35	17.5
Intermediate	12	6
Graduation	3	1.5
Total	200	100

Source: Computed by collection of primary data

From the Table 6, it is clearly indicated that most of the Self Help Group members studied below 10th standard (45 per cent), 30 per cent were illiterate and 17.5 per cent studied up to 10<sup>th</sup> class and only 7.5 per cent have better educational qualifications. The data reflects that educational qualifications do not influence to join in the Self Help Groups. Women may be totally illiterate but they have their own system of accounting and they do manage their small petty trade that is, vegetable sellers, fisher women and the like, not only in urban areas but also in rural areas.

### Income Level of the Members

Table 7 depicts the income level of Self Help Group members before joining and after joining Self Help Groups. Income is the major de-

terminant of the standard of living of the people in the society.

**Table 7: Income level of the Self Help Group members**

S. No.	Monthly income Rs.	Before joining SHGs		After joining SHGs	
		No. of respondents	Per-cent-age	No. of respondents	Per-cent-age
1.	Less than 1500	106	53	60	30
2.	1501-3000	38	19	75	37.5
3.	3001-4000	20	10	46	23
4.	4001-5000	4	2	8	4
5.	5001-6000	2	1	6	3
6.	6001-7000	0	0	3	1.5
7.	Above 7000	0	0	2	1
8.	Non-earning members	30	15	0	0
Total		200	100	200	100

Source: Computed by collection of primary data

From Table 7, it is clear that most of the members, about 53 per cent, earn less than Rs. 1500, 29 per cent of the members earn from Rs.1500-4000 and 15 per cent of the sample respondents could not earn anything before joining Self Help Groups, but after becoming a member of the Self Help Groups, they also started earning reasonably and their (90 per cent of members) earning capacity increased from Rs.1500 to 3000 and 4000. This increases the willingness to participate in the Self Help Groups activities. Many women members became independently involved in the economic activities individually and with other group members after joining Self Help Groups. Therefore they were now economically independent and contributed to increasing their household income. The income level of Self Help Group members has been increasing after joining Self Help Groups. Hence, women members of these groups are independent to meet their personal expenditure and they contribute more to their household income.

#### Family Expenditure of the Self Help Group Members

The family expenditure has increased due to positive change in the income level of the Self Help Group members. An increase in the income level not only enhances the expenditure of the family but also promotes the savings of the family after they join the Self Help Groups.

From Table 8, it is observed that most of the members incurred Rs.200-3000 before joining Self Help Groups. But the expenditure level has increased to Rs.3000-4000 and above after joining Self Help Groups. Thus, after joining in the Self Help Groups, the members' well-being has been increased.

**Table 8: Monthly family expenditure of the members of Self Help Groups**

S. No.	Monthly expenditure Rs.	Before joining SHGs		After joining SHGs	
		No. of respondents	Per-cent-age	No. of respondents	Per-cent-age
1.	Less than 1000	45	22.5	21	10.5
2.	1000-2000	56	28	35	17.5
3.	2000-3000	75	37.5	54	27
4.	3000-4000	20	10	72	36
5.	Above 4000	4	2	18	9
Total		200	100	200	100

Source: Computed by collection of primary data

#### Rural Credit and Self Help Groups

One of the reasons for joining Self Help Groups is to avail credit, which is true in the present study area. The second objective of the present is to know the rural credit by Self Help Groups. The credit organizations like Nationalized Banks, Co-operative Societies and financial institutions followed different formalities to provide credit to the rural people. At the same time village money lenders fix very high rate of interest for their loan syndication. In this situation Self Help Groups are the boon to the women because instead of taking all these risks, Self Help Groups can easily approach the banks and other financial institutions for getting their loans. The Self Help Groups get loan from credit institutions and they share to the members in the Self Help Groups. The Self Help Groups charge reasonable interest rate, that is, 1- 4%. All the members are responsible to repay the loan to the banks.

#### Type of Loan to the Self Help Groups

Table 9 represents various types of loans and the amount sanctioned by the Government to the Self Help Group members.

Table 9 shows that more loans are sanctioned for the purpose of business as to empower the women and their families. The maximum loan

**Table 9: Types of loans to the Self Help Groups**

S. No.	Types of the loan	Maximum amount Rs.
1.	Business loan	20,000 to 30,000
2.	Marriage loan	Up to 20,000
3.	Repay the old loan	10,000 to 15,000
4.	Medical loan	10,000 to 15,000
5.	House repairing loan	Up to 5,000
6.	Cattle loan	5,000 to 7,500

Source: Computed by collection of primary data

amount per member is decided by the general body meeting.

### Amount of Loan Availed by the Self Help Group Members

Table 10 explains the amount of loan availed by the sample respondents of the study. It is proved that most of the members (26.12 per cent) are availing the loans from Rs. 20,001-30000 to start a business and support their families.

**Table 10: Amount of loan availed by the Self Help Group members**

S. No.	Loan availed (in Rs.)	No. of respondents	Percentage
1.	Less than 10,000	34	17.16
2.	10,001 to 15,000	42	20.90
3.	15,000 to 20,000	43	21.64
4.	20,001 to 30,000	52	26.12
5.	Above 30,000	29	14.18
Total		200	100.00

Source: Computed by collection of primary data

### Repayment of Loan

Table 11 illustrates the repayment of loans by the Self Help Group members in the sample study. It was confirmed that 72.5 per cent of the sample respondents repaid the loan in time, 10 per cent of the sample respondents repaid in advance and 17.5 per cent had not repaid in time. Moreover, banks instruct the members to save minimum Rs.200 per month. So re-payment is very easy to Self Help Groups. The loans can be used by individual group members for their personal needs. Sometimes the group may invest in some economic activities. Thus, most of the Self Help Group members are repaid in time.

### Impact on Other Aspects

Table 12 reveals that the distribution of respondents opinion. An effort was made to find

**Table 11: Repayment of loan by members of Self Help Groups**

S. No.	Particulars	No. of respondents	Percentage
1.	Repayment in time	145	72.5
2.	Repayment in advance	20	10
3.	Repayment not in time	35	17.5
Total		200	100.00

Source: Computed by collection of primary data

out the opinion of the respondents on the beneficial impact of Self Help Group programme on other aspects like, migration, enhanced leadership qualities, empowerment of woman, increase in the enrollment in primary schools and increase in literacy rate etc.

**Table 12: Respondents opinion on other aspects after Self Help Group programme**

S. No.	Items	No. of respondents	Percentage	Rank
1	Increase in the enrollment in schools	180	90	1
2	Decrease in the rate of migration	167	83.5	2
3	Improved sanitation and health	125	62.5	3
4	Increase in literacy rate	121	60.5	4
5	Increase in leadership qualities	114	57	6
6	Increase in the visiting general hospitals and veterinary hospitals	112	56	7

Source: Computed by collection of primary data

\*Multiple responses were allowed (\*n=200)

The information presented in the Table 12 clearly shows that about 90 percent (1<sup>st</sup> rank) of the women observed that enrollment increased in the schools after Self Help Group programme, 83.5 percent (2<sup>nd</sup> rank) of the women believe that there was decrease in the rate of migration and 73.9 percent (3<sup>rd</sup> rank) observed improved sanitation and health. It is clear that majority of the women opined that there was qualitative and quantitative improvement after the introduction of Self Help Group programme.

### Socio-political Impact

Table 13 deals with the opinion of the sample about the impact on 11 items. There is no doubt that the main impact of Self Help Groups on the women is mainly economic due to the im-



**Table 13: Socio-political impact before and after Self Help Group programme**

S. No.	Items	Before SHG programme	Percentage	After SHG programme	Percentage
1	Membership in political parties	42	21	121	60.5
2	Voting in state legislative election and local bodies	120	60	165	82.5
3	Contesting in the village <i>panchayat</i> election, ZPTC etc.,	25	12.5	50	25
4	Participation in <i>grama sabhas</i>	78	39	106	53
5	Participation in entrepreneurship programmes	42	21	67	33.5
6	Involvement decision making in family	36	18	121	60.5
7	Participation in awareness programmes like AIDS, sanitation etc.	69	34.5	156	78
8	Interaction with government officials( <i>mandal</i> and district level)	25	12.5	80	40
9	Saving—opening of bank account	96	48	180	90
10	Ownership of radio, television etc.,	125	62.5	196	98
11	Readers of newspapers	89	44.5	156	78

Source: Computed by collection of primary data

provement in income generation like entrepreneurship. But as seen from the activities of the Self Help Groups consisting of entry point programmes and mobilization efforts through the programmes of awareness, the inevitability of impact on other socio-political activities of the women cannot be ruled out. Hence an effort was made to understand the socio-political impact on the sample after Self Help Group programme.

In Table 13 the analysis is based on the socio-political impact before and after Self Help Group programmes on various aspects in the life of women. It is an important thing that all the 200 respondents after joining the Self Help Groups they are aware and shows their interest in participation of family development as well as various Government programmes.

### CONCLUSION

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. Now Self Help Groups are giving credit as and when needed for their basic requirements. They have injected a positive change in their socio-economic behavior and enhanced their status and value at the grass root level. The rural women have risen to the levels of self-management. They have realized the importance of their numbers and have become capable of asking for their right entitlements like equal wages, better working condition, health, education, nutrition for their children etc. Thus Self Help Groups have become a powerful tool

in bringing women together in the remote rural areas and thus helped to emancipate the once mute sufferers in silence to march forward towards collective community progress on a substantial basis.

### RECOMMENDATIONS

The following suggestions are made for women empowerment and effective implementation of Self Help Groups in YSR district in particular and in India in general.

The Government should implement all micro finance schemes effectively and systematically.

Women should educate towards their opportunities and upgrade their knowledge according to the social and technological changes.

Women should keep interest on empowering themselves and prepare themselves to face any problems in their businesses.

The women are trying to exercise variety of business ideas, but needed support from the family members and positive attitude from society, in particular for establishing and sustaining in their enterprises. Women should balance both the family and business to empower themselves.

Encouragement by the family is the most important factor facilitating entrepreneurship in spite of strong will and firm determination, women entrepreneurs look for support from family members, friends, Government and from others in the immediate society.

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