

Self-Help Group Programme: Level of Women Empowerment in Andhra Pradesh

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Abstract:

The main objective of Self-Help Group programme is to alleviate the rural poverty through providing small credit especially for women and to empower the women in all aspects. In this study an attempt is made to assess the impact of SHG programme on level of women empowerment. To estimate the empowerment level of the women through the SHG programme, an empowerment index is derived from the change or improvement acquired in their lives by the women after joining in SHG. This study has chosen thirty nine variables to estimate the empowerment level of women, which are classified into five-dimensional empowerment aspects namely- health, educational, social, economic and political aspects. The study reveals that the impact of SHGs on sample women respondent's empowerment levels is significant during post-SHG situation as compared to pre-SHG situation. By applying the methodological framework to estimate mean values to know the effect of SHG programme suggests that the programme did contribute to the greater empowerment level in economic perspective and social perspective, medium empowerment level in health aspect and closer to the average level of empowerment in political aspect but women have very less empowered in educational perspective.

Key words: Self-Help Group, Women Empowerment Index, Variable Indices, Level of Women Empowerment

Introduction

The social status of women in developing countries like India is discriminated. In India the gender inequalities and discrimination occur in all spheres of social and economic life of women. In order to improve the socio-economic conditions of the population of any country, it has become prerequisite to empower the women folk by enhancing and ensuring their role to the optimal level. In India women's development is complicated by intervening factors like gender discrimination, low level of education and work participation, poor nutritional status, violence against women, poor health and lack of access to health care and the another major barrier in development of women is poverty. As per the 2011 census in India, out of the total population of 121 crores there are 58.6 crores women and they constituting 48.5 per cent. Among the total women 65.5 per cent are literates and 77 per cent is belong to the rural areas and living predominantly in agriculture and other related activities. Even after about seven decades of independence, women in India continue to suffer economically as well as socially at different levels and in different forms and India still has the world's largest number of poor people with 260.3 million. Out of which 193.2 million are living in rural areas and majority of them are women.

After independence, India's economic growth is remarkable in its reach and impressive for pulling millions out of poverty but women are still missing at almost in every level of life. After years of neglect, planners have begun to recognize the need to improve of the living conditions for women in India and this has long been recognized as one of the most central challenges facing policy makers in India. The planning process was evolved over the years from purely welfare oriented

approach where women were regarded as objects of development programmes and currently to their empowerment. In the decade of 1960s the issue was for the welfare of the women. In 1970s there was a shift from the welfare to development of women. In 1980s and onwards the shift took place from the development to the empowerment of women.

The government recognized the need to uplift the status of women through providing financial assistance. The Government of India has been launching and implementing various programmes for the women empowerment and development. One of the programmes is women empowerment through Self-Help Groups (SHGs). The vision of the SHGs' movement is to empower rural poor women for overall development of the country. The main object of the SHG programme is providing access to credit in the context of poverty reduction and women empowerment. Women are the vital human productive asset and their empowerment in health, educational, social, economic and political aspects would hasten the pace of socio-economic development of the country. Investing in women's capabilities and empowering them to achieve their choices and opportunities is the surest way to contribute to economic development.

Need for the Study

The movement of SHG was started with the introduction of DWCRA (Development of Women and Children in Rural Areas) programme in Andhra Pradesh. The mission of this movement is to make women manage themselves for social mobilization, to create self confidence, rise their self esteem through participation in socio-economic and political spheres of life. The Government of Andhra Pradesh has said to be a role model in initiating this programme more effectively when compared to other regions. Yet despite the attention paid to the programme, the result remains a bit of inscrutability. In this background it

is important to study whether the SHG programme impact the empowerment level of sample respondents in a significant manner after joining in SHG in backward districts of Andhra Pradesh where the programme was initiated two decades ago and it is the time to make suggestions to the existing policy. The timely correction of policy measures will lead to success of the programme.

Objectives of the Study

1. To assess the impact of SHG programme on level of women empowerment.
2. To identify the problems of SHGs so as to suggest the remedial measures for their sustained growth and contribution to the empowerment of women.

Hypothesis

SHGs improve the level of empowerment of Andhra Pradesh rural women.

Methodology

A multi stage random sampling technique was used for the purpose of the study. United Andhra Pradesh was selected as the study area. In the first stage three districts were selected from the three regions of united Andhra Pradesh. One district was chosen from each region. In the second stage one mandal was chosen at random from each selected district. In the third stage one village was selected at random. In the fourth stage one hundred SHG women respondents (minimum four bank linkages should completed) were selected at random from each village. Totally three hundred SHG women respondents were taken as the sample size for the purpose of the study. Information pertaining to the before and after the joining into

the SHG programme was collected through a well structured questionnaire.

Analytical Techniques

For the statistical analysis of the data pertaining to the study is based on tabular analysis. Percentages and mean figures are used to analyze the data. The descriptive and analytical statistical techniques are used to estimate the impact of microfinance through SHG programme. Index number method is used for estimate the variable indices and Women Empowerment Index (WEI). Constructing the Women Empowerment Index based on the primary data will help to assess the working of the SHG programme in achieving empowerment of women.

Analysis of the Study

Variable Indices

Women participation in a SHG and access to micro credit will shift five spaces in a women's life- economic, physical, socio-cultural, political and mental. Impact will lead to empowerment if the non-mental spaces are instrumental in increasing mental spaces in such a way that action and voice are generated to improve the quality of life. Social inclusion, information and people's participation are significant catalysts that empower people through positive shifts in spaces. Thus the women's empowerment level has been estimated based on the evidences from a five-dimensional empowerment perspective; they are health, educational, social, economic and political empowerment aspects.

To calculate the **health index** six variables namely, improvement in sanitation, improvement in personal hygiene, improvement in cleanliness in the home, adoption of small family norms, increase in awareness about AIDs and an increase in awareness about arogyasri are considered. The

educational index would include four variables to measure the women's literacy and their family member's educational status, based on that the educational variable index could be measured namely, became literate and able to read and write, able to sign, improvement in children's education and improvement in girl child education.

The **social index** would include changes in the existing discriminatory ideology and culture, which determines the environment for women's existence. It would include ten variables to estimate the social variable index namely, improvement in decision making in the family, improvement in decision making in the group, awareness about domestic violence act, awareness about child labour practices, awareness about child marriage practices, decrease in social inequality, improvement of status in the family, in the group and in the society and finally awareness of status in the society.

The **economic index** would include increasing women's access to and command over tangible and intangible resources, such as wealth, property, employment, knowledge and information. To estimate the economic index, the economic aspect would include twelve variables namely, an increase in self-employment potential, improvement in control over resources, increase in credit worthiness, increase in self-confidence, freedom from money lenders, improvement in banking habits, increase in access to markets, increase in mobility, improvement in productive skills, improvement in communication skills, increase in bargaining power, improvement in marketing skills.

Finally measurement of **political empowerment index** is based on seven variables namely, awareness about property rights, awareness about women's rights, access to information about government programmes, improvement in participation in development programmes, able to meet non-officials, able to meet government officials and lessening of socio-legal distance in society. To measure the political aspect

index it is important to estimate the changes in women's legal status, to direct resources to women and to get access to positions of power is crucial importance. Each component reinforces the other.

In order to measure the level of empowerment attained by the sample respondents through bank loan thirty nine variables have been identified and data collected by applying structured interview schedule with five point scale having levels of empowerment very low, low, medium, high and very high with scores 0, 1, 2, 3 and 4 respectively, from the five areas of health, education, social, economic and political for the analysis. Each variable with positive response indicates a progress towards empowerment and is counted and index for all the five empowerment aspects are prepared. The sum of the scores of these five empowerment indices represents an index of women's empowerment level as a whole. In this chapter an attempt is made to analyze women empowerment index in each district and as well as women empowerment index for the state of Andhra Pradesh.

Women Empowerment Index (WEI)

To measure the WEI, response of the respondents according to each variable has noted under each aspect according to their perception. To identify the empowered women, a cutoff point in scores is identified. The general practice is to take an arbitrary as the cutoff point and consider those who have scored above as empowered and those who have scored below it as not empowered. In this study, medium (scale '2') level of impact is considered as the cut off point which means who empowered at least 50 per cent or those who have scored above the scale '2' have taken as empowered. Then based on this cutoff point, the mean of each empowerment variable is calculated and then sum of mean figures divided by the total thirty nine variables is considered as empowerment index. Finally, each of five empowerment indices, the women empowerment index is

estimated. Based on five empowerment indices total women empowerment index is estimated for each region and as well as Andhra Pradesh State as a whole.

Scale

- (i) Each variable empowerment index = Mean/N

Where:

Mean = Average score of the empowerment variable

N = Total number of sub variables coming under all empowerment aspects (39)

- (ii) Women empowerment Index = $(H+Ed+S+E+P) / T$

Where:

H = Health Empowerment

Ed = Educational Empowerment

S = Social Empowerment

E = Economic Empowerment

P = Political Empowerment

T = Total number of empowerment aspects (5).

WEI in Srikakulam District

Women empowerment levels in a five-dimensional empowerment aspect in Srikakulam district are presented in table-1. Table-1 reveals that, the SHG programme empowers the women in health aspect is 51.9 per cent. 23.1 per cent of respondents have improved their knowledge about education variables. 56.8 per cent of women get empowerment in social aspects after joining in SHG and 86.5 per cent of women have improved their position in economic activity. Finally 44.2 per cent of women have improved their empowerment level in political aspects. On an average in total five empowerment aspects of Srikakulam district, 52.5 per cent of women empowered through participation in SHG programme. This indicates that about 52 respondents have empowered through joining in SHGs in Srikakulam district.

Table-1 Women Empowerment Index of Srikakulam District

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	20.2	0.519
Educational Variables (Ed)	9.0	0.231
Social Variables (S)	22.2	0.568
Economic Variables (E)	33.7	0.865
Political Variables (P)	17.2	0.442
WEI= Sum of Total Variables Indices / Number of Main Empowerment Variables (H+Ed+S+E+P)/T	-	0.525

Source: Primary data.

WEI in Mahabubnagar District

The estimated women empowerment index through the SHG programme in Mahabubnagar district is presented in table-2. It reveals that through joining in SHG, 54.6 per cent of respondents are found to have empowered towards health. In the case of education only 21.4 per cent respondents have increased their empowerment level. 60.3 per cent of women are empowered in social empowerment aspect. 72.1 per cent of women here increased their economic empowerment level and finally 42.7 respondents have improved their knowledge and position in political aspect.

Table-2 Women Empowerment Index of Mahabubnagar District

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	21.3	0.546
Educational Variables (Ed)	8.4	0.214
Social Variables (S)	23.5	0.603
Economic Variables (E)	28.1	0.721
Political Variables (P)	16.6	0.427
WEI= Sum of Total Variables Indices / Number of Main Empowerment	-	0.502

Variables (H+Ed+S+E+P)/T		
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Source: Primary data.

Based on the five variables of empowerment, on an average 50.2 per cent of respondents empowered in all aspects through SHG programme in Mahabubnagar district. This indicates nearly 50 respondents improved their empowerment level through the SHG programme.

WEI in Ananthapur District

The estimated women empowerment index through SHG programme in Ananthapur district is presented in table-3. It reveals that among the five variable indices, 54.7 per cent of respondents increased their awareness about health aspect through the SHG programme. In education 24.2 per cent of respondents increased their empowerment level after joining SHG. 70.5 per cent respondents increased their empowerment level in social aspects. 91.7 per cent of respondents increased their empowerment level in the case of economic aspects after joining SHG. 56.3 per cent of women empowered in political aspects. Based on the five empowerment variable indices, on an average total number of women empowered due to joining in the SHG programme in Ananthapur district is 59.5 per cent. That is about 59 respondents have empowered through the SHG programme in Ananthapur district.

Table-3 Women Empowerment Index of Ananthapur District

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables(Mean/N))
Health Variables (H)	21.4	0.547
Educational Variables (Ed)	9.5	0.242
Social Variables (S)	27.5	0.705
Economic Variables (E)	35.8	0.917
Political Variables (P)	22.0	0.563

WEI= Sum of Total Variables Indices / Number of Main Empowerment (H+Ed+S+E+P)/T	-	0.595
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Source: Primary data.

Among the three districts, Ananthapur is in first place with 59.5 per cent of the empowerment level than that of Srikakulam with 52.5 per cent and Mahabubnagar with 50.2 per cent of the empowerment level. Among the three districts Mahabubnagar has the lowest women empowerment level with 50.2 per cent in the respondents though they joined in SHG programme.

WEI in Andhra Pradesh

An empowerment level in terms of empowerment variables of the respondents in the sample districts of Andhra Pradesh is presented in table-4. It reveals that women are empowered in health aspect is 53.7 per cent. Women are empowered in education aspect is 22.9 per cent. Whereas the empowerment in social aspect is 62.5 per cent. 83.4 per cent of women have increased their position in the economic aspect. Finally 47.7 per cent of women have improved their position in the political aspect, in Andhra Pradesh through the SHG programme.

On an average, 54.1 per cent of women have empowered in Andhra Pradesh through SHGs. This indicates that, above half of the women respondents have improved their position through joining in SHG Programme.

Table-4 Women Empowerment Index in Sample Districts of Andhra Pradesh

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	21.0	0.537
Educational Variables (Ed)	8.9	0.229

Social Variables (S)	24.4	0.625
Economic Variables (E)	32.5	0.834
Political Variables (P)	18.6	0.477
WEI= Sum of Total Variables Indices / Number of Main Empowerment Variables (H+Ed+S+E+P)/T	-	0.541

Source: Primary data.

Conclusion

The study tries to find out whether the economic, social, health, education and political impact of SHGs on sample women respondent's empowerment levels is significant during post-SHG situation as compared to pre-SHG situation. Further, it is revealed that in all the three districts women are empowered highly in economic aspect and less empowered in educational perception. The same pattern of empowerment growth is observed for the three districts as a whole. The impact of SHG programme on the empowerment level of the women in Ananthapur district (59.5 per cent) is more than the Andhra Pradesh women empowerment level (54.1 per cent). By applying the methodological framework to estimate mean values to know the effect of SHG programme suggests that the programme did contribute to the greater empowerment level in economic perspective and social perspective, medium empowerment level in health aspect and closer to the average level of empowerment in political aspect but women have very less empowered in educational perspective.

Suggestions

Based on the conclusions drawn from the study area, the following suggestions could be offered to improve the functioning of SHG programme.

1. Education is an essential factor to empower women. Therefore, Government should take steps to educate women through SHGs about their rights, legal rules, laws in favour of women in the constitutional amendments and logical reasoning in the place of already existed just can sign, read and write. This must be made available to the women to mainstream women into economic development.
2. Efforts should be made to increase the regular participation of SHG members in group activities, since this sort of exercise will create more awareness and empowerment among them.
3. Undertake adequate research studies to examine individual and cultural barriers, to understand the psychology of rural women. Such findings would help make the promotional programmes more realistic.
4. Administration should strengthen over the working of SHGs and their federations in various levels to make SHG-bank linkage programme effective and sustainable.
5. Women beneficiaries of SHG-bank linkage programme must be trained in technical skills and in product specific training before women entrepreneurs start micro enterprises. During the period of training the trainers must be taken to the field visits of the successful micro enterprises in that region.

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