



EMPOWERMENT OF RURAL WOMEN THROUGH SELF-HELP GROUPS SPECIAL REFERENCE TO ANANTHAPURAMU DISTRICT.A.P.

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Abstract

The Empowerment is a set of measures designed to enhance the autonomy and self-determination among the individual as well as communities enable them to focus their interests in a self-confidential manner by acting their own determination. The empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes encouraging and developing the skills for self-sufficiency with a focus on eliminating the future need for the welfare in the individuals or of the group of communities the gender empowerment is the empowerment of people of any gender. While conventionally, the aspect of it is mentioned for empowerment of women, the concept stresses the distinction between biological sex and gender as a role, also referring to other marginalized genders in a particular political or social context. In the present days, the gender empowerment has become an important one for discussion in the concept of development and economics. The Human Development and Capabilities Approach, The Millennium Development Goals, and other credible approaches or goals point to empowerment and participation as a necessary step, if a country is to overcome the obstacles associated with poverty and development. Gender empowerment can be measured through the Gender Empowerment Measure (GEM). It shows women's participation in a given nation, both politically and economically. GEM is calculated by tracking the share of seats in parliament held by women, of female legislators, senior officials and managers and of female profession and technical workers, and the gender disparity in earned income, reflecting economic independence. Then, it ranks the countries given this information. Other measures that take into account the importance of female participation and equality includes the Gender Parity Index and the Gender Development Index.

Empowerment of Women

The Empowerment of women is gaining ground and an added significance in the Indian context owing to their profuse participation in developmental activities. Gandhiji stated that women are companion of men gifted with equal mental capacities. She has a right to participate in the minute details of the activities of man and she has the same right to freedom and liberation of man. Women Empowerment has become a subject of growing importance around the world in contemporary times. The concern is seen at different levels and circles which include governments, bureaucracy, NGOs, academicians and other researchers who have been concentrated on the empowerment of women in various aspects from time to time. As India strives towards equal rights, a change in the perceptions of men and women is needed to reduce gender disparity.

The empowerment of women has been extensively debated and written about all over the world. Sociologist Dhruba Hazarika has rightly said that empowerment of women means equipping them to be economically independent, self-reliant in addition to providing positive self-esteem to face any difficult situation. Women should be equipped enough to participate in any development process. Women in Indian society have come a long way from the days of being worshipped as goddesses to being molested and harassed gruesome domestic violence cases, acid attacks and rapes. Over the years, a



steady rise in the adversities faced by Indian women and girls has taken place. The Indian constitution grants certain constitutional and legal privileges to women pertaining to equality and fundamental rights.

Social Empowerment of Women

The social empowerment might be one of the most prominent forms of empowerment shown in the mainstream media. It strengthens women's social relations and their positions in social structures, giving them more of a purpose outside of the home. Their contributions to society are recognized and valued as opposed to look down upon simply because it was a woman's creation. Social empowerment also fights back against discrimination, no longer letting people of different disabilities, races, ethnicities, religions, or genders be walked over by what 's considered, normal.

Economic Empowerment of Women

People say money can't buy happiness, but being at an economic disadvantage can take away access to becoming empowered. Being poor, landless, deprived, or oppressed doesn't allow access to resources that those in good financial standings do. Closing this gap would allow everyone to have equal footing and women in particular would gain a more significant share of control over the material, human, intellectual and financial resources.

Self-Help Groups (SHGs) and Women Empowerment in India

The year 2001 had been declared by the Government of India, as Women Empowerment Years to focus on a vision where women are equal partners like men. Because, the Constitution of India Grants equality to women in different fields of life. In the past, the situation of women was miserable in the society and even women were not ready to undertake any task due to many reasons like fear, shyness, male dominance in the society and purda system among the women in some communities, but time has been changed now. Women of today are not like the early days. Now, they are willing to come forward and want more socio- economic independence as they expecting their own identity, achievements, equal status in the society and greater freedom.

In this situation, the Government of India has provided Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self-employment, entrepreneurial development and well-being that finally leads to its contribution. SHGs have been emerged as a powerful instrument in order to alleviate poverty and gaining empowerment of women in the rural India. SHGs through the network of Commercial Banks, Co-operative Banks, Regional Rural Banks, NABARD and NGOs has been largely supply driven and a recent approach in the provision of financial services to the poor and further upgrading their status in the society. In this way, SHGs are playing a significant role to reduce rural poverty and to promote rural savings along with provision of gainful employment opportunities among the rural women community.

The Women Self Help Groups in several parts of the country have achieved success in bringing the women to the major stream of decision making. The SHGs in our country have become a source of inspiration for women 's welfare and formation of SHGs is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs. SHG is also a viable organized set up to disburse micro credit to the poor women and hopeful them together into entrepreneurial activities. To alleviate the poverty and to empower the women, the micro-finance, Self-Help Groups (SHGs) and credit management groups have also on track in India. Self Help Group



(SHG) is a small voluntary association to form a group. It is informal and homogenous group of not more than twenty members.

SHGs consist of maximum 20 members, because, any group having more than 20 members has to be registered under Indian legal system. That is why it is suggested to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenses and profit motive. In fact, it is a home-grown model to eradicate poverty which simultaneously works to empower and shape the lives of its members in a better way. Groups are expected to be homogenous so that the members do not have conflicting interest and all the members can participate freely without any fear. Self-Help Groups (SHGs) movement has triggered off a soundless revolution in the rural credit delivery system in India. SHGs have proved as an effective medium for delivering credit to rural poor especially for rural women for their socio-economic empowerment. As a group-oriented model, SHG in India is a mechanism for women development to bring in individual and collective empowerment. Now, women in India are mobilized to protest against domestic violence, rising prices, legal inequity, rape, child marriage, domestic violence etc. In this way, it aims to empower women with various forms of power. Several factors and strategies have been provided by the SHGs that have made a positive contribution to the empowerment of women. These are full support and timely advice for balancing family and business responsibilities, leadership, experience in decision making and discussions on social issues. Women who joined in these groups enable themselves to face their household poverty through self-employment started at the initiative of SHGs. So, it is necessary to assess their role in empowering the women in rural India.

Review of literature

Guru Murthy [1], observed that SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programs. SHG is a viable organizational setup to disburse micro credit to the rural women for the reason of making them entrepreneur and encouraging them to enter into entrepreneurial tricks. Vijayanthi [2], attempts to explain the procedure of women empowerment and find out the levels of awareness creation, decision making, empowerment among women from SHGs formed under Comprehensive Community Development Programme implemented in five slum areas of Chennai.

Objectives of the Study

- To examine the impact of SHGs on the social empowerment of rural women.
- To analyze the impact of SHGs on the economic empowerment of rural women.

Methodology of the Study

For the purpose of the present study, six villages of Ananthapuramu rural Mandal Ananthapuramu district of Rayalaseema region in Andhra Pradesh has been selected. From the selected Mandal, six villages have been selected. From each revenue village, 20 sample SHG women have been selected on simple random sampling basis. This altogether covers six revenue villages and 120 SHG women members from various categories.



Name of the village	Sample size
Akuthotapalli	20
Itukalapalli	20
Chiyyedu	20
Jangala palli	20
Kandukuru	20
Kakkalapalli	20
Total	120

Results and Discussions

To analyze the impact of Self-Help Groups on the empowerment of rural women before and after establishment of Self-Help Groups method has been adopted. The different kinds of empowerment among

The sample SHG rural women have been examined as follows.

- Social Empowerment
- Economic Empowerment

Social Empowerment of Rural Women through SHGs

The social empowerment means equal status, participation and power of decision making at the household level and at the community level as well as in all spheres of life. The social empowerment of women enables them to participate in decision making process in democratic institutions and at individual level. The social empowerment refers to enhanced status in the family and community, participation in decision making, access to government offices, freedom to travel anywhere on need based, group identity and increased awareness on society. According to Goel [24], the social empowerment of women refers to create an enabling environment through various affirmative development policies and programs for the development of rural women.

Table-1: Changing Indicators on Social Empowerment of Rural Women through SHGs

Changing Indicators	Before SHG		After SHG	
	Yes	No	Yes	No
Sharing Feelings Confidently with Others	37 (30.83)	83 (69.17)	76 (63.33)	44 (36.67)
Gained Confidence and Self Esteem	46 (38.33)	74 (61.67)	86 (71.67)	34 (28.33)
Fight Against Injustice and Inequality	32 (26.67)	88 (73.33)	78 (65.00)	42 (35.00)
Respectful Treatment from Family Members	45 (37.50)	75 (62.50)	82 (68.33)	38 (31.67)
Respectful Treatment from Society	34 (28.33)	86 (71.67)	91 (75.83)	29 (24.17)
Receiving by Officials in the Govt. Offices	28 (23.33)	92 (76.67)	89 (74.17)	31 (25.83)
Visiting Outside the Village Independently	36 (30.00)	84 (70.00)	93 (77.50)	37 (30.83)



Attending for Markets Independently	31 (25.83)	89 (74.17)	91 (75.83)	29 (24.17)
Domestic Violence	67 (55.83)	53 (44.17)	40 (33.33)	80 (66.67)
Increased Mobility	41 (34.17)	79 (65.83)	85 (70.83)	35 (29.17)

Source: Field Survey Data, Figures in Parentheses Indicates Percentages to their Total

In the process of creating empowerment among the rural women in India, the Self-Help Groups concept has been established in the country. Through the involvement of rural women in SHGs, they earning money and this supports for social empowerment among the rural women. The following Table-1 presents the changing indicators of rural women on the social empowerment before and after their involvement in the activities of SHGs in the study area. It reveals that out of 120 sample SHG women, only 30.83 percent opined that before joining in SHGs, they shared their feelings confidently with others as against 61.67 percent opined that there is no improvement in sharing their feelings confidently with others.

On the other side, 63.33 percent of the respondent SHG women opined that after joining in SHGs, there is an improvement in sharing their feelings with others and 36.67 percent expressed that there is no improvement in sharing their feelings as a women in the society.

It may also noticed that, 61.67 percent expressed their feelings that before joining in SHGs, they can't gained confidence and self-esteem and 38.33 percent said that before SHG also they gained confidence and esteem.

After joining in SHG activities, 71.67 percent of sample respondent women have gained confidence and self-esteem and 28.33 percent have not yet gained confidence and self-esteem.

It shows that before joining in SHGs, only 26.67 percent were fight against injustice and inequality and the remaining 73.33 percent were unable to fight against injustice and inequality. On the other, after joining in SHG activities, 65 percent of sample SHG women have been fighting against injustice and inequality against the women in the society.

It may also observe that, only 37.50 percent of sample women opined that before joining in SHGs, they received respectful treatment from family members and the remaining 62.50 percent expressed that due to poor income from them, they were not received respectful treatment from their family members. However, after joining in SHGs, 68.33 percent of SHG women opined that they received respectful treatment from their family members and only 31.67 percent expressed that they have not been received respectful treatment from family members. Before joining in SHGs, only 28.33 percent of sample women were received respectful treatment from society and 71.67 percent were neglected by the society in giving respectful treatment to the rural women. On the other, after joining in SHGs, 75.83 percent of SHG women opined that they received respectful treatment from the society and only 24 percent expressed that they have not received respectful treatment from society.



Diagram-1: Changing Indicators on Social Empowerment of Rural Women through SHGs

It shows that out of 120 respondent SHG women, about 23 percent of them opined that before joining in SHGs, receiving by government officials is satisfactory and the remaining 77 percent opined they have not received respectfully from government officials whenever they approached them. As against this, after joining in SHGs, 74.17 percent of women SHG members opined that they received respectful treatment by government officials as and when they approached for their works in the offices. It may also notice that before joining in SHGs, only 30 percent of sample rural women were visited outside the village for their personal works and 70 percent of sample SHG women informed that they have not been visited outside the village independently. After joining in SHG activities, 77.50 percent of SHG women visited outside the village independently and the remaining 22.50 percent expressed that they are accompanied by their husbands during the visit of outside the village. It reveals that before joining in SHGs, only 25.83 percent of rural women were attended the markets independently and 74.17 percent of women accompanied by their husbands to attend the markets. As against this situation, after joining in SHGs, a majority of 75.83 percent of SHG women expressed that they are attending to the markets independently to purchase the food grains and other domestic appliances. It reveals that before joining SHG activities, 55.83 percent of rural women were faced the domestic violence in the family and 44.17 percent expressed their feelings that they have not been faced any domestic violence. After joining in SHG programs, only 33.33 percent of rural women are suffering with domestic violence and the remaining 66.67 percent informed that

they have not been facing any domestic violence after joining in SHGs. Out of 120 sample women households under study, 65.83 percent of women informed that there is no improvement in the increased mobility among the SHG women, and after joining in SHGs, 70.83 percent of sample SHG rural women expressed that there is an improvement in the increased mobility among them. The changing indicators on the social empowerment of women is diagrammatically presented in diagram



Economic Empowerment of Rural Women through SHGs

To achieve the gender equality and sustainable development, there is a need for economic empowerment of women as they are key contributors to the economies as producers of food, managers of natural resources and as entrepreneurs and employees. Inclusive and sustainable development around the world, leaving no one behind, is the overarching vision of the United Nation's 2030 Agenda. Gender equality and women's economic empowerment are central to realization of this vision, yet gender gaps around the world remain in large, pervasive and persistent. Women's economic empowerment is the right and smart thing to do. Women's rights are human rights case for gender equality is incontrovertible. The human development, economic and business gains from empowering women are substantial. Through the SHG activities, the rural women are earning additional income and are becoming economically empower in the society and in the family. The Table-2 presents the data on the changing indicators of economic empowerment of sample SHG women, before and after they joining in SHGs.

Table-2: Changing Indicators on Economic Empowerment of Rural Women through SHGs

Indicators	Before SHG		After SHG	
	Self-Decision	Decision Taken Jointly by Husband and Wife	Self-Decision	Decision Taken Jointly by Husband and Wife
Decision Making Power in Utilising household Income	26 (21.67)	94 (78.33)	71 (59.17)	49 (40.83)
Decision Making Power in Taking Loans	13 (10.83)	107 (89.17)	68 (56.67)	52 (43.33)
Freedom to Use the Money for Personal Needs of SHG Women	17 (14.17)	103 (85.83)	81 (67.50)	39 32.50)
Maintaining Savings in the Name of SHG Women	11 (9.17)	109 (90.83)	87 (72.50)	33 (27.50)
Agricultural Lands in the Name of SHG Women	39 (32.50)	79 (65.83)	65 (54.17)	55 (45.83)
Utilising Savings Amount for the Need of SHG Women	10 (8.33)	110 (91.67)	96 (80.00)	24 (20.00)
Decision Making Power in Purchase of Home Appliances	54 (45.00)	66 (55.00)	98 (81.67)	22 (18.33)
Decision Making Power in Purchase of Cloths	67 (55.83)	53 (44.17)	84 (70.00)	36 (30.00)
Decision Making Power in Purchase of Cosmetics	72 (60.00)	48 (40.00)	101(84.17)	19 (15.83)
Changes in Borrowing Capacity of SHG Women	07 (5.83)	113 (94.17)	91 (75.83)	29 (24.17)

Source: Field Survey Data, Figures in Parentheses Indicates Percentages to their Total

It reveals that before SHG activities in the study area, out of 120 sample SHG women respondents, 21.67 percent have taken a self-decision in utilizing the household income to meet the family needs and against this, 78.33 percent of sample SHG rural women have not taken an

independent decision, but taken a decision on spending household income jointly with their husbands. It shows that here the husbands 'role is more in taking a decision in utilizing the household income for their family needs. On the other side, after joining in SHGs, the same rural women have empowered to take a decision in utilizing income. It reveals that 59.17 percent of SHG rural women have taken independent decision in utilizing the household income as against 40.81 percent of the SHG women have taken a decision jointly with their husbands.

It may also observe that before joining in SHGs, the decision-making power of rural women in taking loans is poor with 10.83 percent of rural women, 85.83 percent have taken a decision with their partners in utilizing money for the personal needs of the women. Out of 120 sample women, after joining in SHGs, 67.50 percent of women have a freedom in spending money for their personal needs as they are earning money from SHG activities. Only 32.50 percent of sample SHG women have taken a joint decision along with life partners on spending money for personal needs.

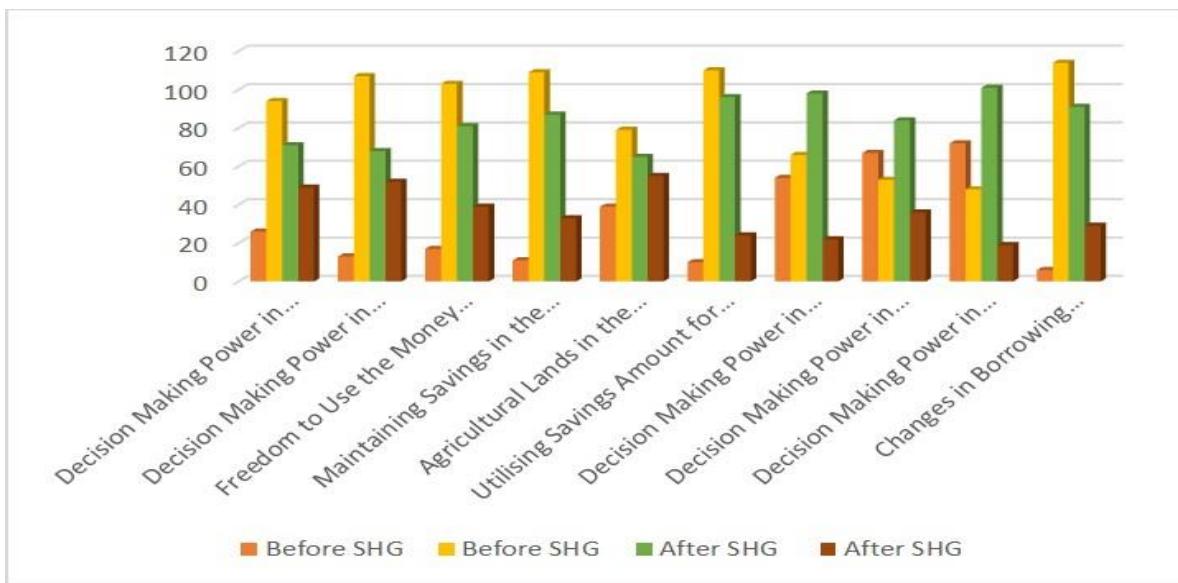


Diagram-2: Changing Indicators on Economic Empowerment of Rural Women through SHGs

Findings and Conclusions

The women empowerment is gaining importance with an added significance in the context of India. The women empowerment has become a subject of growing importance around the world in contemporary times. Women in Indian society have come a long way from the days of being worshipped as goddess. According to Keshab Chandra Mandal, there are five categories of women empowerment such as social, economic, educational, political and psychological. The empowerment by way of involvement in SHGs can bring changes and enhance the living conditions of rural women. As a group-oriented model, SHGs in India is a mechanism for women development to bring individual and collective empowerment.

The empirical data reveals that a majority of rural women involved in SHGs have improved their decision-taking power in spending money, taking loans, utilizing money for personal needs. The head of the family is giving preference to the SHG women member of their family in taking financial decisions in the family after she joined in SHGs. It may also be observed that majority of sample SHG



women have gained social empowerment after joining in SHGs. They are sharing their feelings confidently with others, fighting against injustice and inequality, visiting outside the village and market places independently without accompany of their husband or other family members. The domestic violence has also been reduced in their families after joining in SHGs.

It reveals that the SHG women have also gained health empowerment after joining in SHG activities. Now, they are frequently visiting hospitals independently for medical treatment, taking decisions independently on adopting family planning, vaccination and access to health services. The educational empowerment has also improved among SHG women after SHG activities. They are taking decisions in sending their children to the school and visiting the schools to observe the performance of their children. Also taking decisions independently to send their children for higher studies. Reading of newspapers and watching TVs by SHG women have also been changed after joining in SHGs.

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