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## IMPACT OF SELF HELP GROUPS ON WOMEN EMPLOYMENT IN ANANTAPUR DISTRICT OF ANDHRA PRADESH

### Abstract:-

India is one such Third World country which is characterized by poverty and unemployment. According to 2001 census 35 per cent of the population is living below poverty line and 30 per cent below poverty line in 2011. The rural women are mostly engaged in the farms as agricultural labourers. They face the problems of job insecurity and exploitation on par with the male workers. In addition, they are subjected to wage discrimination and the nature of work assigned to them is usually drudgery in nature. They are also subjected to sexual exploitation at the work place. In the homes they are expected to do all the domestic chores. Therefore, the rural women in lower strata of society need urgent and special attention. The rural women in India are characterized by low status, low level of education, low level of health conditions and employment. They are suffering from insecurity, exploitation in addition to poverty. In order to improve the living conditions of rural poor, the Government of India have been introducing several welfare and developmental programmes where special emphasis has been given to women. The SHG Programme is one such developmental



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empowerment of women after joining SHGs. The findings of the study clearly bring out the fact that SHGs were an effective tool of the economic development. They were providing economic benefits to the members through group activities. The SHGs were playing significant role in insuring individual members participation for the benefit for the group and individuals. In Andhra Pradesh the SHGs have been implemented as a movement for social and economic transformation. The Government as well as banks and NGOs are supporting the programme. programme in India. The present study had been confined to the analysis of business, processing, production and service sectors of SHGs Programme in Anantapur District of Andhra Pradesh. A multi stage stratified random sampling frame is used for collection of the primary data. The main objective of the study is to analyze the impact of SHGs Programme on the socio-economic status of rural women. The objectives are to study the background characteristics of rural women and examine economic

### Keywords:

Self Help Groups , Women Employment , poverty and unemployment.

## INTRODUCTION

India is one such Third World country which is characterized by poverty and unemployment. According to 2001 census 35 per cent of the population is living below poverty line and 25 per cent below poverty line in 2008. Further, a huge are of developmental benefits are going in favour of a small section of the society, who have high socio-economic status. This has been resulting in the widening of income and wealth disparities. Consequently, the intensity of poverty has been rising and as a result, high incidence of poverty has been falling on women. Rural women are mostly engaged in the farms as agricultural labourers. They face the problems of job insecurity and exploitation on par with the male workers. In addition, they are subjected to wage discrimination and the nature of work assigned to them is usually drudgery in nature. They are also subjected to sexual exploitation at the work place. In the homes they are expected to do all the domestic chores. Therefore, the rural women in lower starts of society need urgent and special attention.

The women will face different problems for their existence depending upon the class to which they belonged to. Therefore, treating all the women as one category may not be helpful in proper understanding often phenomenon. The women belonging to the upper strata are relatively at some advantage, while women in poorer sectors are to wage struggles for their existence. The women in the upper strata of the society have the problem of leisure and the problems that go with the leisure, the middle class women are under the stresses and strains of deteriorating living standards. It is the middle class women who compete for the jobs in the organized sector and encounter stiff competition. The third category of women who belong to the poorer classes and are engaged in the basic struggle for existence, particularly in the rural areas face a different type of problems.

The rural women in India are characterized by low status, low level of education, low level of health conditions and employment. They are suffering from insecurity, exploitation in addition to poverty. In order to improve the living conditions of rural poor, the Government of India have been introducing several welfare and developmental programmes where special emphasis has been given to women. The SHG Programme is one such developmental programme in India. The present study had been confined to the analysis of business, processing, production and service sectors of SHGs Programme in Anantapur District of Andhra Pradesh.

A multi stage stratified random sampling frame is used for collection of the primary data. The district administratively divided 3 divisions are Tirupati, Madanapalli and Anantapur, and each division randomly selected one mandal. The selection beneficiaries belonged to 3 mandals of Anantapur district. The study covered 3 mandals are Yadiki, Beluguppa and Nallamada from which one village each was selected. 75 respondents were selected in each village. The sample for the present analysis is 225 and they are drawn from all the sectors of SHGs. Out of 225 selected beneficiaries, 66 beneficiaries to the business sector, while 52 beneficiaries to the processing sector, 42 beneficiaries to the production sector and 65 beneficiaries to service sector.

The main objective of the study is to analyze the impact of SHGs Programme on the socio-economic status of rural women. The objectives are

- To study the background characteristics of rural women.
- To examine economic empowerment of women after joining SHGs.

## SOURCES OF DATA

The present inquiry has relied both on the primary as well as on the secondary sources of data. The primary data have been gathered rough the administration of a questionnaire. As majority of the respondents are illiterates, the questionnaire has been administrated by researcher herself. In order to understand their socio-economic conditions and to elicit certain information which is difficult to get from the respondents by asking questions, the observation method is also adopted. Researcher has tried to cross check the information through discussions with the respondents as well as with the neighbours and co-villagers of the respondent. The distribution of respondents such as Caste, Age, Education, Income and Occupational levels are discussed. The respondents of a Caste, Age and Education Levels are presented in Table –I.

**Table - I**  
**Distribution of Respondents by Caste, Age and Educational Status.**

1		2		3	
Caste	Number	Age	Number	Education	Number
OC	52(23.11)	15-25	61(27.11)	Illiterate	76(33.77)
BC	65(28.88)	25-45	102(45.33)	Primary	84(37.33)
SC	68(30.22)	45-65	48(21.33)	Secondary	57(25.33)
ST	40(17.77)	Above 65	14(6.22)	Higher	8(3.55)
<b>TOTAL</b>	<b>225(100)</b>	<b>Total</b>	<b>225(100)</b>	<b>Total</b>	<b>225(100)</b>

Source: - Filed Data

From the Table -I shows that 28.88 per cent of the respondents belonged to backward castes, 23.11 per cent belong to the forward caste, 30.22 per cent belong to the schedule caste and the remaining 17.77 per cent were from schedule tribes. Thus, it can be observed that almost all the respondents belonged to the

socially disadvantaged sections of the population. Majority of the respondents were of the age group 25-45 accounting for 45.33 per cent, 27.11 per cent between age group 15-25, 21.33 per cent between 45-65 and 6.22 per cent in above 65. Thus, majority of the respondents in SHGs in their secondary working ages. It is evident that 37.33 per cent of the respondents in were primary level. Slightly less than 33.77 per cent was having illiterate the groups. However, secondary educated respondents 25.33 per cent and 3.55 per cent higher education level.

Majority of the Self-Help Group members were of the age group 25-45 and with low levels of education. They belonged to different caste groups like Kamma, Balija, Reddy, Muslim, Yadava, Velama, Valmiki, Vadde, Chakali, Dudekula, Mangali, SC and Yerukala etc. The respondents belonged to below poverty households and have joined the self-help Groups to better their lives. SHGs help to enhance the status of women as participants decision makers and beneficiaries by imbining confidence in them, by improving their dialoguing and communication skills, and transactional abilities. It builds up their capacities and is a platform for voicing their needs and woes where in their social and economic problems are sought to be over come. The nature of activities is presented in Table-II.

**Table –II**  
**Nature of Activity of the Respondents**

Nature of activity	Number of Self – Help Group Members
Business	66 (29.33)
Proceeding	52 (23.11)
Production	42 (18.66)
Services	65(28.88)
Total	225(100)

Source:- Field Data

From the Table - 2 Self-Help Group members were economically engaged in service activities (28.88 per cent) are tailoring and catering of fast foods like Idly, Dosa, Samosa, Pan Poori, etc. They also sold papads and fry-ups throughout the year along with various powders (used as side dish like ground nut powder and pickles). The Majority (29.33 per cent) of the members had petty businesslike plastics, stainless steel, flowers, vegetables and fruit vending, clothes, petty shops, cycle shops, pan shops and Book shops etc. 23.11 per cent of the members were engaged in processing activities like cattle rearing. About 18.66 per cent of the members were engaged in activities like production of baskets, mats, cotton pillows, carpenters, coconut ropes and pots etc. Majority of the SHGs number concentrated in business and service activities in the study area. The income levels of the respondents presented in Table – III.

**Table – III**  
**Income Levels of SHGs Respondents**

Monthly Income(Rs)	No of SHG Members (Before Joining)	No of SHG Members (After Joining))
Below 2500	126 (56.00)	92 (40.88)
2500-5000	88 (39.11)	107 (47.55)
Above 5000	11 (04.88)	26 (11.55)
Total	225 (100)	225 (100)

Source: Field Data

From the Table-III show that the self Help Group before joined income level observed that 56 per cent member below Rs.2500/-, 39.11 per cent between Rs. 2500-5000/- and 4.88 per cent above Rs.5000/- level. After joined the SHG majority of them increase their household income level. 47.55 per cent of the SHGs beneficiaries have increase in monthly household income in the range of Rs.2500- -5000/-, 11.55 per cent household income above Rs. 5000/- level and 40.88 per cent of the SHGs beneficiaries decrease in monthly household income in the range below Rs. 2500/-. After joined the SHG members income increased. The impact of income the women economic empowerment also raises in the family. The economic empowerment SHG members are presented in Table-IV.

**Table-IV**  
**Economic Empowerment of SHGs Respondents**

Economic empowerment	Yes	No
Access and control over finances	87	13
Reduced vulnerability to face crisis	92	8
Increase in earning capacity	100	-
Financial self reliance and grater access to finance resources outside household	100	-

Source:- Field Data

From the Table – IV shows that 87 per cent of the Self-Help Group me respondents had access and control over financial resources at the household level. More than 92 per cent of the members reported that their vulnerability to face crises/emergencies was reduced. 100 per cent of them reported that their earning capacity and financial self-reliance have increased. Their access to financial resources out side their household was greater after joining self-help groups. A large proportion of the members had improved their earning capacity and many of the members now took decisions independently regarding expenditure and income.

The findings of the study clearly bring out the fact that SHGs were an effective tool of the economic development. They were providing economic benefits to the members to through group activities. The SHGs were planning significant role in insuring individual members participation for the benefit for the group and individuals. In Andhra Pradesh the SHGs have been implemented as a movement for social and economic transformation. The Government as well as banks and NGOs are supporting the programme.

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