

**THE ROLE OF SELF-HELP GROUPS IN SOCIO-
ECONOMIC EMPOWERMENT OF RURAL POOR
WOMEN: A CASE STUDY OF ARAVEDU AND NULIVEDU
VILLAGES OF CUDDAPAH DISTRICT OF ANDHRA
PRADESH.**

*Dissertation submitted to Jawaharlal Nehru University
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for the award of the degree of*

MASTER OF PHILOSOPHY

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Date:27.7.2006

DECLARATION

I declare that the dissertation entitled “**The Role of Self-Help Groups in Socio-Economic Empowerment of Rural Poor Women: A Case study of Aravedu and Nulivedu Villages of Cuddapah District of Andhra Pradesh**”, submitted by me in partial fulfillment of the requirements for the award of the degree of **MASTER OF PHILOSOPHY** of this university is my original work. This dissertation has not been previously submitted for any other degree of this or any other University.



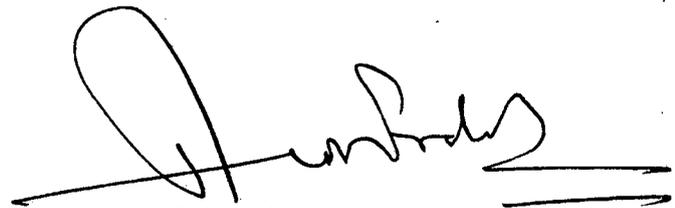
Karakoti Sudhakara

CERTIFICATE

We recommend that the dissertation may be placed before the examiners for evaluation.



Dr.Amit Prakash
(Chairperson)



Dr.Amit Prakash
(Supervisor)

*...ever since
the bond formed between us, it
was almost
one-sided transaction.
Deferring all their desires and
comforts, they just
invested everything in me.
Perhaps
I never can pay them back
what I was offered.
But just in memory of their
love,
I dedicate
this first fruit of my career
to my beloved
mother
and
father...*

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Introduction

Women's empowerment is a global issue and discussions on women's rights are at the forefront of many formal and informal campaigns across the globe. Empowerment is a word widely used word, but rarely defined. Empowerment is an active, multi dimensional process which enables women to realize their full identity, potentiality and *powers* in all spheres of life. *Power* is not a commodity to be transacted and it can't be given away as aims. Power has to be acquired and it needs to be exercised, sustained and preserved to realize the full potentiality of an individual.

Empowerment is a process and it is not something that can be given to people as a product. The process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and the ability to organize and to initiate action and bring about change in the society. Women's empowerment can be perceived as continuation of several interrelated and mutually reinforcing components. Empowerment is a necessary part of any intervention to enhance women's capability and potentiality. Hence, it is must to understand some of the critical aspects of the process of empowerment.

According to Martha Nussbaum, “Women are less well nourished than men, less healthy, more vulnerable to physical violence and sexual abuse.”¹ Women are subjected to unequal treatment under law in many countries of the globe. They were denied of Franchise, Contract, Property, liberty and the mobility rights. They were treated as household commodities, always forced to extend family support to their male partners, who in turn made their careers outside families. The amount of labour spent by women is not valued. Infact, Frederick Engels termed the women’s role in the family as helping the capitalists. Since they were totally confined to familial or domestic cores, they lagged behind men in developing their own mental faculties required in public sphere. The most import factor required to develop independent faculties of a women is the economic independence. Once they lack it, they are forced to depend on their male partners. It is this dependence which tied them to the oppressive institution of marriage, not allowing them to come out of it even if their male partners harass them.

Women are treated as means not as an end. They were simply treated as agents of the family posterity. The family treatment of girl child differs from the boys. The traditional notions of the families are that women are burdensome and therefore will be treated as dispensable.² The common notion is that woman will have to marry somebody and leave the parents, which is seen as women being unable to help their parents in their old age. Even after entering the house of in-laws, she will be treated as just an additional member of the family for household works. She will be infact seen as a means to

¹ Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, p.1.

² Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, p.2.

grandchildren. She might even face the dowry demands if her husband supports his parents. On top of it, by any misfortune, the husband dies the situation of woman becomes worse and widow will be treated as useless and half dead due to the stigma of widowhood.³ According to 1997, UN Human Development Index, there is not a single country which respects women on par with the male members. Most importantly, apart from socio, economic, and political subjugation, the legal institutions of many countries are equally insensitive towards the worries of female. This is not a big surprise in the patriarchal societies. The gender inequality is a function of women's lack of economic empowerment and poverty. It, therefore, results in "acute failure of central human capabilities."⁴

The condition of the women is worse in the developing countries. It is reported that women constitute 60% of their total illiterate population. The female enrollment rate in schools is only 13 percent and the female wages are only the three fourths of their male counterparts.⁵ There is no reliable data for rape, domestic violence and sexual harassment. There is ample of evidence of discrimination in the areas of health and nutrition against females in the developing countries. It is believed that wherever there are reasonable nutrition and health care facilities, women lived longer than their men. For example, sex ratio has been 102.02 women per 100 men in sub Saharan Africa.⁶ But in India the sex ratio is 92.7 women for 100 men. In addition to this, there is another problem of missing women. The ratio of missing women in India is 36.7 percent. In

³ Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, p.2.

⁴ Ibid

⁵ Sushama Sahay(1998), *Women and Empowerment: Approaches and Strategies*, New Delhi, Discovery Publishing House, pp. 3-4.

⁶ Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, p.3.

India not only is the mortality is sharp among children, the higher mortality rate of women compared to men applies to all age groups until the late thirties.⁷

Women therefore lack the favorable conditions to live a dignified human life. The constitutional protection for women is only theoretical and treated as sub humans in reality. The lack of favorable conditions is the mere result of being women. In India, for that matter, and in many other countries the women are generally treated as a second class citizens.⁸

Status and position of Indian women

In depicting the lawful economic profile of the women in the world, Sushama Sahay astutely remarks that “women constitute fifty percent of population of global population , make up thirty percent of the official labour force, perform sixty percent of all work hours, receive ten percent of the world income and own even less than one percent of the world property”.⁹ This is also true in the case of Indian women and it is clearly reflected in the livelihood of rural women.

Rural women in our country suffer from both economic and social invisibility. Economic invisibility comes from the perception that women are not relevant to the wages and market economy. Social invisibility is a result of the general status of second class citizens usually given to women.¹⁰ Hence, it is not surprising that development programmes do not take in to account the aspirations and the participation of women,

⁷ Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, p.4.

⁸ Ibid

⁹ Sushama Sahay(1998), *Women and Empowerment: Approaches and Strategies*, New Delhi, Discovery Publishing House, pp. 3.

¹⁰ Ibid

which lead to non realization of women's potential and objectives. The growing realization is that rural women are not inarticulate, illiterate and ignorant objects of welfare, but infact productive, hardworking adults, who have coped with the battle for the survival from the very young age and it sends message that women's participation in the development process is increasingly felt and has become an imperative in the process of empowerment.

For centuries, Women have been considered as a weaker sex. They were given subordinate status in the Hindu society. The male dominant patriarchal system allows women to survive as secondary members of the family and as lower citizen of the society. The pathetic condition or the material existence in which poor women live is characterized by low wages, malnutrition, and lack of access to health care and education. Poverty is known to have driven countless women to low status, low paying occupations in domestic services or organized prostitution frequently as migrants away from their homes at times across international borders exposing them to considerable risk of economic exploitation and sexual abuse.

Within the family, poverty strikes women disproportionately hard. As women are confided with their responsibilities of home management and the absence of resources and entitlements to meet basic minimum needs for the survival of the family ultimately throws burden on women of the family particularly.¹¹ In material terms also, women and girl children in ultra poor families are the worst sufferers as distribution of family resources under patriarchal system tends to be skewed against them. When total resources are limited in any case, it is easy to understand as to why this tendency may

¹¹ Sushama Sahay(1998), *Women and Empowerment: Approaches and Strategies*, New Delhi, Discovery Publishing House, pp. 4.

spell disastrous in the life situation of these women. If they are unable to emerge from poverty, the cycle tends to be perpetuated through their children. The majority of Indian women reside in rural areas and urban slums and majority of women workers are engaged in subsistence agriculture and the informal sector with little or no regulation, legislative protection and trade union support.

Women constitute forty-eight of India's population at an estimated 496 millions. In spite of this, they are among the poorest of the poor and leading to their malnourishment because of under feeding. Their voice does not carry weightage in the families. This is because of their lack of economic independence.¹² Even today there is no change in their living conditions. Women continued to be suppressed in all societies and centuries and it is still being continued even in the 21st century. Their virtues of being sensitive, emotional are misunderstood as 'irrational and untrustworthy'. The role of men is largely responsible for this condition, as men wanted women to be their subordinates, servants and slaves. Therefore, men succeeded in depriving women, to be independent and assertive. This led to helplessness and powerlessness of women.

According to the available statistics, "women are burnt alive or beaten to death or forced to commit suicide every six hours the dowry killings alone claims to be 6500 women in every year. A woman is raped per every 47 minutes. The wife battering is a common practice and twenty women are beaten up out of every 100 women per day".¹³ What is more surprising is that "a majority of women killed are victims of their husbands

¹² Ambarao Upalaonkar (2005), "Empowerment of Women", *Mainstream*, March 11-17, p.19.

¹³ Ibid

or family members. The UN report clearly says that battering at home constitutes the most universal form of violence against women".¹⁴

According a U.N. report the wife battering, husbands killing their wives are a common practice. While in India the dowry killings and the sati practice are notorious in places like Bihar and Rajasthan.¹⁵ In addition to this, a particular community has been following the practice of marrying more wives and giving divorce at will continues. Majority of the women do not have the decision making power of their own matters. The inherent bias against the women is the main reason for women's low status. Traditionally women were assigned the roles of rearing and looking after the children and elders of the family. Assertive women were looked down upon. Women's respect traditionally depends on their capacity to bear their children. The widowhood and barren women were looked down.

Dowry is the parameter through which a woman is respected. Parents show a bias in favour of the boys to girls and later were treated as the burden and liability. The female feoticide is higher among the educated and developed regions like Haryana. The condition of widow becomes worse but the same does not apply to the man in the male dominated society like India, the widow remarriages are rare. The inherent bias against women results in their poor longevity, nutrition, unemployment, and low development of their inborn skills. India is ranked as 138th out of 175 nations in human development index. The sex ratio is infact declining in India. The sex ratio is 97 to 100 men.¹⁶ The low level of attention in terms of nutrition and health care are cited as reasons for it apart

¹⁴ Ibid

¹⁵ Ash Narain Roy and Aisha Hussain (2005), "Women In India and Pakistan: Mirror Images", *Mainstream*, July 22-28, p.25.

¹⁶ Ambarao Upalaonkar (2005), "Empowerment of Women", *Mainstream*, March 11-17, p.18-19.

from the higher level of infanticide. Similarly the female exploitation is severe as they constitute majority of the child labors. The child marriage is still persisting inspite of the law banning them. Domestic rapes and violence are continuing against women. The trafficking of the women and children is still continuing.

One can discern a pattern in the above profile of the problems that Indian women face form a chain of different levels. From house hold to kin group, caste, religion, village region, and nation and to global level women continue to face exclusion from the public sphere. What is then needed is a gradual, substantial and systemic change to bring about transformation in his status of women. It is not enough to give them small concessions. To bring about gradual empowerment, women need t be given a space for participation in socio-economic and political spheres. It is in this context that the novel idea of self help group has assumed a great significance in the realm of policy making which offer enough prospects and possibilities towards women's empowerment. Self help group has the potentiality to challenge the existing gender inequalities and bridging the gap between the gender divisions, which have been at the root of underdevelopment in rural India.

Basically, SHG is a voluntary informal social group, which engages in encouraging savings of money and undertakes income generating activities by enhancing entrepreneurial skills. SHGs are the offshoots of the process of alternative development and it reflects clearly in the changing debates in developmental discourse. As the 'trickle down' theories fail to reach the fruits of development to the marginalized particularly women, new developmental visions under the rubric of 'human development'' came to the front. This paradigm shift in the development approach can also be marked as shift

from 'development' to 'empowerment'. Unlike the conventional focuss with economic development, now the focus of development includes social (access to information, skill and knowledge), economic (income generating activity), political (to take part in decision making) and psychological (self confidence behavior) spheres.

The present study attempts to unravel both the mitigating problems of women as well as possibilities of women's empowerment with the novel idea of self help group. The field study has been undertaken in Aravedu and Nulivedu villages of Cuddapah of Andhra Pradesh to study the impact and contribution of self help groups in empowering the rural poor women. The details of profiles of Andhra Pradesh and Cuddapah district are given in the following paragraphs.

Profile of Andhra Pradesh

It is the biggest among the south Indian states, both in area and population. It is bound in the east by Bay of Bengal and on the North by Orissa and Chattisgarh; on the west by Karnataka and Maharashtra and on the south by Tamilnadu. It has a long coast line of about 960 Kms.¹⁷ The twenty-three districts of the state are generally divided into three geographical regions known as the Circars or Coastal Andhra, Rayalaseema and Telangana. The first two regions were formally part of the Madras presidency until 1st October 1953 when they were detached from it, to form a separate state of Andhra. Telangana was a part of the erstwhile state of Hyderabad. On 1st November, 1956 Hyderabad state was trifurcated and Telangana was merged with the Andhra state to form

¹⁷ Hajid Hussain (ed.), *Enclopadea of India –Andhra Pradesh*, vol.xxvii, Rima publishing house, New Delhi, P.1-2.

the present state of Andhra Pradesh with the city of Hyderabad as its capital. Telugu is the predominant language of the state.¹⁸

Andhra Pradesh has an area of 2,75,909 Sq.Kms, containing the population of 75,727,541. Andhra Pradesh has relegated to fifth most populous state in the country as against fourth returned at the previous census. This has achieved substantial reduction in its decadal growth of population during the decade 1991-2001. While country's decadal growth rate of population is 21.34 percent, Andhra Pradesh has registered an increase of only 13.86 percent between 1991-2001. Males are 3,85,27,413 and females are 3,76,82,594 among the total population. There are 978 females per 1000 males. Density of population per Sq.Kms is 275. The urban population is 27.08 percent. The literacy rate is 60.5 percent and female literacy is 50.4 percent. Birth rate per 1000 is 20.6 and death rate per 1000 is 8.0.¹⁹ Andhra Pradesh occupies 10th position in Human Development Index.²⁰

Table 1.1. Profile of Andhra Pradesh

Population	7,62,10,007
Males	3,85,27,413
Females	3,76,82,594
Sex Ratio (females/1000 males)	978
Density of population (persons in Sq.Kms)	275

¹⁸ *ibid*

¹⁹ Directorate of Economics & Statistics of respective state Governments (As on March 26, 2004), Ministry of Health and Family welfare, Government of India.

²⁰ For more details see www.censusindia.net

Urban population %	27.08
Literacy rate %	60.5
Male literacy rate in %	70.3
Male literate in numbers	2,34,44,788
Female literacy in %	50.4
Female literate in numbers	1,64,89,535
Birth rate (per 1000)	20.6
Death rate (per 1000)	8.0

Source : Directorate of Economics & Statistics of respective state Governments
(as on March 26, 2004), Ministry of Health and Family welfare,
Government of india.

The percentage of urban population to the total population is 27.08 % where the percent of rural population to the total population is 72.92%.²¹

Geographical focus of study:

The Cuddapah district is in Rayalaseema region of Andhra Pradesh, which is a drought ridden area. The Cuddapah district is surrounded by Kurnool district on the north, Chittoor district on the south, Nellore on the east and Ananthapuram on the west.²² Total geographical area of the district is 15,379 Sq.Kms. with 3 revenue divisions, 51 mandals, 831 gram panchayats, 965 revenue villages and 4533 habitations. Cuddapah lies between the 13^o 43¹ and 15^o 14¹ northern latitude and 77^o 55¹ and 79^o 29¹ eastern longitude. As per the 2001 census (Provisional), the population of the district is 2,60,1797 of which the

²¹ Census of India (2001), *provisional population totals. paper-1, ANDHRA PRADESH, Series-29*, p. 10.

²² Chief planning office (2006), *A brief History of Cuddapah district*, Cuddapah, p. 1.

rural population is 2,01,4044 and the urban population is 5,87,753. The density of population in the district is 169 per Sq.Kms in 2001, up from 148 in 1991.²³ The scheduled caste population is 4,09,492 and scheduled tribe population is 61371 in the district.²⁴ The number of females per 1000 males or sex ratio is 955 in 1991. The number of females per 1000 males increased by 2001 (975 per 1000 males).²⁵

The literacy rate in 1991 is 48.12% and 64.02% in 2001. The male literacy rate in 2001 is 76.98 % and 50.76% in the case of women.²⁶ The male work participation rate to the total male population is 56.8% and women work participation to total female population is 32.6% in 2001.²⁷ The total work participation is 44.8% in 2001. The percentage of male workers to total workers is 79.9% in 2001. The percentage of marginal workers to total workers is 20.1% in 2001. The percentage of cultivators to total workers is 24.3% in 2001. The percentage of agricultural laborers to total workers is 39% in 2001.²⁸ The profiles of selected villages and details of field study can be seen in chapter four. The conceptual background or understanding is necessary and important for any qualitative research. So the details of conceptual background of empowerment of women can be seen in the next chapter.

²³, Census of India(2001), *provisional population totals. paper-1, ANDHRA PRADESH,series-29*, p. 51.

²⁴Chief Planning Office (2006), *A brief History of Cuddapah district*, Cuddapah p. 1.

²⁵ Census of India (2001), *provisional population totals, paper-1, Andhra Pradesh, Series-29* p. 10.

²⁶ Ibid

²⁷ Census of India (2001), *Provisional population totals. paper-1, Distribution of workers and non workers ANDHRA PRADESH,series-29* p. 88 -93.

²⁸ Census of India (2001), *Primary Census abstract, Andhra Pradesh, Vol.1*, pp. xviii – xxii.

Plan of Study

First chapter is introductory in its nature. It is a general introduction to the present study.

Second chapter deals with the various theoretical and conceptual nuances of women's empowerment

Third chapter deals with the origin, growth and expansion of Self Help Groups-Micro credit and their role in women's empowerment.

Fourth chapter delineates the various aspects of the findings and observations of the field study.

Fifth chapter is the conclusion

Empowerment of Women: A Conceptual Background

Empowerment of women 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, non governmental organisations, researchers, women's groups and all-those interested in women's issues. According to gender and development analysts all development policies since independence have been gender biased.¹ The development policies of the 50s and 60s had a welfare approach. The programmes aimed at women regarding them only as mothers and wives.²

The equity approach stressed on equality between men and women and equal opportunities for education and employment. The concrete measures were not taken to achieve equity due to the shift in the early 70's to an anti poverty approach. The poverty approach stressed and aimed at meeting the basic needs of the poor like health and nutrition.³ The 80s witnessed an efficiency approach aiming at using women's free time. In 90's, particularly during 9th five year plan, the empowerment to women was given

¹ N.Kalaand Mangalagowri, V.Manavade (2004), "Swashakti : A participatory model for infusing gender potential through SHGs", *ASSI Quarterly*, vol. 22, no.4, p. 51.

² ibid

³ ibid

prominence and conceptualised. Since then, the notion of empowerment has become central in discussions on women's equality.⁴ As a result, much focus and attention was given in 10th plan by viewing the development as empowering women as the utmost desirable social investment. The approach of the this plan was right based to the development of women and children.⁵

Socio economic empowerment of women is essential for all round development of women. It provides a space to women to excel in other spheres. The Global Conference decided on Women's Empowerment in 1988 "Empowerment is the surest way of making women as partners in development."⁶ The Food and Agricultural Organization (FAO) emphasized on the empowerment of women at the grass roots as the most recent approach to women in development.⁷ The adoption of "Empowerment of women and Gender Equality" as one of the Millennium goal at the United Nations Millennium Summit, in 2000 stressed the significance of women's empowerment as Millennium goal.⁸

Women constitute 48 percent of population in India. The 2001 census counted females as 496 millions. 72.22 percent of population lives in rural areas and 26 percent of population is living below the poverty line.⁹ Hence, an important strategy is needed for

⁴ ibid

⁵ Saraswati Raju (2006), "Locating Women in Social Development- India", *Social Development Report*, Council for Social Development, Oxford University Press, pp. 81.

⁶ S. Sitalakshmi, G.Jothimani (1994), "Organisational Behavior as Means of Empowerment", *Kurukshetra*, vol.XLII, no12, p.4.

⁷ ibid

⁸ The World Bank (2004), *Partnerships in Development: Progress in the Fight Against Poverty*, world Bank Group, p. 11.

⁹ Census of India (2001), *Provisional Population Totals-Paper-2, Andhra Pradesh, Series-29* p. 11.

improving the economic productivity of the rural masses, particularly rural women towards empowerment of women.

A majority of poor women, living in rural India, are engaged as labourers in the agricultural and allied activities. The rural poor women have dual burden. First, contributing to the family income and second, is shouldering the responsibility of looking after the family.¹⁰ The women work from 13 to 17 hours per day. It speaks the struggle of rural women to make a living. They have to spend long hours in husking, grinding, cooking, fetching potable water, collecting fuel, bringing fodder to the cattle and looking after them. Every rural woman in general works from dawn to dusk for food preparation. Women are contributing their best to the welfare and progress of the society with any publicity.¹¹ According to Srivastava "It is unfortunate that even the ignorant and worthless men have been enjoying a superiority over women which they do not deserve and ought not to."¹²

As mentioned above, empowerment of women, particularly rural poor women, is essential for any society to flourish and prosper. However the concept and definition of empowerment is a central issue .

Empowerment

Generally, empowerment means increasing strength in terms of social economic, political and legal aspects of individual or groups in society. The Oxford Dictionary defines empowerment as "to give somebody more control over their own life or the situation they

¹⁰ Susmeeta srivastava(1988), "Women of Rural India: An overview" , *Yojana*, vol.32, no.9, May

¹¹ *ibid*

¹² *ibid*

are in.”¹³ However the term Empowerment has become a popular buzzword over the last decades and a half, as it seems to fit many shoes.¹⁴ But there has been little informed discussion on the term empowerment. Most of the analysis around it so far has been more context driven rather than theory driven.¹⁵

The term empowerment has different meanings in different socio-cultural and political contexts. An exploration of local terms associated with empowerment around the word include self-strength, control, self-power, self-relationship, autonomous choice, life of dignity in accordance with autonomous own values, capacity to fight for one’s rights, independence, autonomous decision making, being free, awakening etc. These definitions are embedded in local values and belief system¹⁶

According to Andre Beteille, empowerment is a certain theory of social change in particular from a hierarchical to an egalitarian type of society and according to Tocqueville, empowerment is a social change from an aristocratic to a democratic type.¹⁷ 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 these processes are actions which both build individual and

¹³ A.S.Hornby (2005), *The Oxford Advanced Learner’s Dictionary of Current English*, Seventh edition, Oxford University Press, p. 500.

¹⁴ Lane L. Parpart et. al, (eds.) (2002), *Rethinking Empowerment, Gender and Development in a Global Local World*, New York, Rutledge Publication, p. 1.

¹⁵ Andre Beteille(1999), “Empowerment”, *Economic and Political Weekly*, March 6-13, 1999, pp. 589-597.

¹⁶ Malavika Karlekar (2004)“A Note on the Empowerment of Women”, *Indian Journal of Gender Studies*, Vol. II, Issue II, pp. 13-17.

¹⁷ Andre Beteille (1999), “Empowerment”, *Economic and Political Weekly*, March 6-13, pp. 591.

collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets.”¹⁸

Empowerment is a multidimensional process. It helps people to get control over their lives. It is a process that fosters capacity of people to use in their own lives, their own communities, and that helps people and in their society, by acting on issues that they perceive as significant. Moreover, empowerment is result of participation in decision making.¹⁹

In short, empowerment is a process of awareness and builds capacities. It leads to greater participation, to greater decision making power, greater control on lives of women and transformative action. It implies a fundamental redistribution of power between different groups and in the present context between men and women of all groups which include families, communities and classes. True empowerment should lead to change, guaranteeing equality, access to and control over productive resources and a change facilitating emancipation.

EMPOWERMENT OF WOMEN

Women empowerment has been viewed by different scholars in different ways. According to the Naila Kabir “Women empowerment is a process where by women become able to organize themselves to increase their own self reliance, to assert their

¹⁸ Arundhati Chattopadhyay (2005), “women and entrepreneurship”, *Yojana*, January p. 27.

¹⁹ N.C.Saxena(2000), “What is meant by people’s participation: A note”, *Journal of Rural Development*

independent rights, to make choices and to control resources which will assist in challenging and eliminating their own subordination.”²⁰

The National policy of Education, Government of India (1987) opines “Women become empowered through collective reflection and decision making. Its parameters are building a positive self linkage and self confidence developing the ability to think critically, building up group cohesion and fostering decision making and action, ensuring equal participation in the process of bringing about social change in the society, providing the wherewithal for economic independence”²¹

Women’s empowerment refers to the process by which women assume due recognition on par with men, to participate in the evolution process of society through the political institutions as a collaborator with human dignity.²² Women’s empowerment is a process. The process of empowerment is both individual and collective and can be viewed as the continuation of several interrelated and mutually reinforcing components. According to Sushama Sahay, the components of empowerment are as follows:²³

- Awareness building towards discrimination, women’s situation, rights and opportunities towards gender equality.
- Capacity building and skill development to deal with people and institutions in the world around them.
- Participation and gender control and decision making power with and outside family.

²⁰ H.M Hema Latha (2004), ”Empowerment of Women-A perspective” in,venkata Ravi et.al (eds.) *Empowerment of people: Grassroot strategies and Issues*, New Delhi, Kanishka Publishers, p. 7.

²¹ Ibid

²² G.Palanthurai (2000), .”The genre of women leaders in local bodies: Experience from Tamilnadu”, *Indian Journal of Public Administration*.

²³ Sushama Sahay (1998), *Women and Empowerment: Approaches and Strategies*, New Delhi, Discovery Publishing House, p. 202.

- Action to bring about gender equality between men and women.²⁴

From the above definitions it is understood that empowerment is related to power and control over resources and self. Achieving equality, decision making power, gaining confidence, building capacities, challenging existing power relations, gaining control over resources are the essential components, which an individual or a group has to achieve through the process of empowerment. It implies a process in which building of capacity, self-image, confidence, self-assertion are expected to take place. Increasing involvement, individual and collective action, self-generated momentums are also other desirable factors to be promoted in the process. In the context of women's empowerment, it is important to note that building a positive self-image and self-confidence, which do not exist to the desired extent become important. Developing ability for critical thinking, building up group cohesion, taking part in decisions and action, collective reflection and having socio economic independence are among the other requirements to the empowerment of women. The concept of women empowerment is multi dimensional and has multiplefacets. So, it is appropriate to give a brief description of socio economic empowerment.

Socio-Economic Empowerment:

Social empowerment provides access to information, knowledge, skills and paves the way for participation in social organizations and in the management of financial resources. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making

²⁴ ibid



regarding economic aspects and development of skills. Socio economic empowerment implies a process of redistribution of resources and power between different groups and helps in building confidence, self-assertion and courage.²⁶ Therefore, socio economic empowerment is a very important dimension of women's empowerment. There are some approaches for the empowerment of women. Some of the approaches of empowerment are described in the following manner.

Approach for women's empowerment



Five important approaches are identified for women's empowerment. They are as follows.²⁷

❖ Education approach

The education approach is considered as prime mean of empowerment. Education promotes awareness. It plays a vital role in building a positive self-image and self-confidence among women. Education develops the ability to think critically.²⁸

❖ Economic approach

The second approach is the economic approach. Authors in this streams argue that women's subordination is lack of economic independence. women's economic insecurity is lack of control over material resources, education, skills and training. So, economic approach focusses on sources to provide women access and control over resources, training, savings and credit facilities to achieve economic empowerment to

²⁵ H.M Hemalatha (2004), "Empowerment of Women : A perspective", in Venkata Ravi et. al. (eds.) *Empowerment of people: Grassroot strategies and Issues*, New Delhi, Kanishka Publishers, p. 9-10.

²⁶ *ibid*

²⁷ H.M Hemalatha (2004), "Empowerment of Women :A perspective", in Venkata Ravi et.al (eds.) , *Empowerment of people:Grassroot strategies and Issues*, New Delhi , Kanishka Publishers, p. 15.

²⁸ *Ibid*: p .16.

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women. This approach also emphasises on strategies of economic empowerment of women. Organisation of women, undertaking income generating activities, encourages thrift groups, providing monetary assistance to the women groups and encourages self employment are the central concerns.²⁹

❖ **Consciousness Raising approach**

Consciousness Raising approach asserts that empowerment of women requires awareness. This approach is concerned with the factors causing the subordination and advocates organizing women into collective groups to tackle the sources of subordination. It also focuses on gender planning, gender sensitisation and beliefs about rights and responsibilities, leads to raising of the level of consciousness, which leads to women's empowerment.³⁰

❖ **Developmental approach**

Developmental approach focusses on integrating women into the process of development. This approach emphasises on providing services and enhancement of social as well economic status.³¹

❖ **Organisational approach**

Organisational approach is the most recent and popular approach. Organisation of women to recognise and challenge gender based discrimination is the strategy of organisational

²⁹ *ibid*

³⁰ *ibid*: 17.

³¹ *Ibid*

approach. This approach focuses on getting financial assistance, skills through training, getting information and knowledge and participation in decision making as mean of achieving empowerment.³²

❖ Political approach

Political approach focuses on the increasement of political participation of women. It stresses on providing access to knowledge, information, exposure to various experients, and training. It recognises the need of encouragement from the family for active political participation.³³

The above issues are interdependent and consequently, lead to empowerment of women. It implies that women's empowerment is a prerequisite for the development of a country. As has been noted earlier empowerment is a multi dimensional process. The measurement of women empowerment While citing all these dimensions may not be possible, some indicators can be read for. The following are the some of the indicators of women empowerment.

INDICATORS OF WOMEN'S EMPOWERMENT:

Bernad stated some clearest indicators of women's empowerment. They are increase in women's capacities, willingness to support other women and to work towards strengthing women in their efforts to survive or to gain equality are the clearest indicators of women empowerment.³⁴ According to Hemalatha³⁵ and "The Draft Country paper-India for the

³² ibid

³³ ibid:p. 18.

³⁴ Sushama Sahay (1998), *Women and Empowerment: Approaches and Satrategies*, New Delhi, Discovery publishing house, p .64.

³⁵ H.M Hemalatha (2004), *Empowerment of Women :A perspective*, in Venkata Ravi et.al (eds.), *Empowerment of people:Grassroot strategies and Issues*, New Delhi, Kanishka Publishers, pp .18-19.

4th world conference on Beijing,1995”³⁶ these are the some of the indicators of women empowerment.They are categorised into two types.They are qualitative and quantitative indicators.

Qualitative indicators

- Increase in self confidence (individual as well as collective confidence.
- Increase in awareness about health , nutrition, legal rights,political activities, government programmes and policies.
- Increase in physical mobility
- Change in roles and responsibility within family.
- Less burden of work and more leisure time.
- Decrease in violence with in family.
- Changing attitudes towards tradition and customs,that are anty to women like child marriage, dowry and discrimination against women.
- Become member a of women’s group or any other peoples organisation and formation of cohesive groups.
- Positive self identity
- Decision making power with in family
- Women’s political participation.
- Increase in negotiating power
- Control over individual and family income.

³⁶ Sushama Sahay (1998), *Women and Empowerment:Approaches and atrategies*, New Delhi, Discovery publishing house, pp. 64-66.

- Access to resources like land,house,jewellery and site etc.
- Increased access to information,knowledge and skill.

Quantitative indicators

- Increase age at marriage.
- Reduction in fertility rate or number on children.
- Become beneficiaries of developmental programmes.
- Positive change in nutritional status and physical health status.
- Improvement in literacy level.
- Become member of political party ar local self governmentment.
- Awareness and recognition of women's economic contribution with and outside family.
- Increase in number of women participation in governmental programmes

Measuring, all the above mentioned indicators, is some what difficult task. So the present study undertook the indicators of socio-economic empowerment. Some of the above mentioned indicators and aspects of women empowerment are reflected in the insights, and writings of Martha Nussabaum, Amartya Sen, and Human Developmet perspectives of Mahbub Ul Haq and United Nations Development Programme (UNDP). The traditional understanding of development, as economic growth, clouded issues of sex equality as well as issues of health and education. The human development perspective urges that the governments, NGOs and corporations should be encouraged to understand development in

terms of promoting education, health care, democracy and other values accepted by the human development perspective rather than focusing on economic growth.³⁷

This new paradigm of development policies brought human beings as the central focus of development and thus, moves to “Peoples centric” strategy. This new thought stresses development as a holistic process covering economic, social, political, cultural and environmental relations. According to this approach the basic issues in development today are equality and empowerment. These are to be achieved through ‘trickle-up’ on the basis of planning from below due to the failure of ‘trickle-down’ approaches like welfare approach, equity approach, etc. Drawing on the insight of Martha Nussbaum,³⁸ Amartya Sen,³⁹ and the vision of Mahbub UI Haq⁴⁰, United Nations Development Programme launched the idea of human development in 1990, which embraced human needs and social goals beyond material wellbeing, such as higher standards of education and health, wider opportunities for work and leisure, increased capabilities and choices for individual.⁴¹

Martha Nussbaum has set forward a critical formulation on central human capabilities. The intention of setting up central human capabilities is that these should provide the basis for constitutional principles. The central human capabilities should be respected and implemented by the governments of all nations. Nussbaum’s capability approach stresses on legal and political rather than socio-economic applications. Nuaabaum’s definitions of capability and functioning

³⁷ Martha Nussbaum (2003), ‘Gender and Governance: An Introduction’ in Martha Nussbaum et. al.(eds.), *Essays on Gender and Governance*, Human Development Resource Centre, UNDP, New Delhi, pp. 15-16.

³⁸ Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, pp 78.

³⁹ A detailed understanding of the issues concerned can be obtained from Amartya Sen (1987), *“Commodities and capabilities”*, Oxford University Press,

⁴⁰ Mohammad UI Haq (1995), *Reflections and human development*, New York. Oxford University Press, pp. 15 – 17.

⁴¹ UNDP(1995), *Human Development Report.*, United Nations Development Programm, New York.

are somewhat distinct from Sen's. The central human functional capabilities of Nussbaum are as follows⁴²

- Life
- Bodily Health
- Bodily Integrity
- Senses, Imagination, and Thought
- Emotions
- Practical Reason
- Affiliation
- Other Species
- Play
- Control over one's political and material environment.

Amartya Sen has outlined development in terms of an expansion in "capabilities and entitlements". Capabilities pertain to what a person can do and be. According to Amartya Sen, freedom from hunger, being free to participate in political process, being adequately sheltered, access to health and education, etc can be cited as different manifestations of capabilities.⁴³ In this context, it is essential to understand that capabilities are generated by "entitlement" of an individual within society, which is measured not simply as income, but rather as the bundle of rights and opportunities available to an individual. These two together, connote both the available choice set and also the capacity to exercise their right over the choice set. Needless to say, the greater is the capability and entitlements of individuals in a society, the higher is the level of development of that society.⁴⁴ According to Martha Nussbaum "the goal of development as the

⁴² Martha Nussbaum (2000), *Women and Human Development: The Capability Approach*, New Delhi, Kali for Women, pp. 78.

⁴³ A detailed understanding of the issues concerned can be obtained from Amartya Sen (1987), *Commodities and capabilities*, Oxford University Press.

⁴⁴ *ibid*

promotion of human capabilities carries with it an idea of human freedom and self-determination. To strive towards capabilities is precisely to strive towards empowering people to choose variety of functions that they consider valuable, not to coerce them into a desired total mode of functioning.”⁴⁵

According to Mahabub Ul Haq,⁴⁶ there are four ways to create suitable links between economic growth and human development:

- (a) investment in education, health, and skills.
- (b) more equitable distribution of income.
- (c) government social spending and
- (d) empowerment of people, especially women.

Mahabub Ul Haq proposes a human development paradigm of equity, sustainability, productivity and empowerment⁴⁷. United Nations Development Programme describes ‘Human development’ in its ‘Human development report (1995), which is based on the insight of human development paradigm of Mahabub Ul Haq. Human development is the process of bringing an individual and a society to a more organized state where in, the potential in the human being will be accomplished to a higher degree.⁴⁸ Thus, development as a concept, in the Human Development sense, is a people-centered phenomena, which takes into account overall societal development including the question of environment. The term human development covers both

⁴⁵ Martha Nussbaum (2003), ‘Gender and Governance: An Introduction’ in Martha Nussbaum et.al.(eds.), *Essays on Gender and Governance*, New Delhi, Human Development Resource Centre, UNDP, p .17.

⁴⁶ Mohammad Ul Haq (1995), *Reflections and human development*, New York, Oxford University Press, pp. 15 – 17.

⁴⁷ Ibid

⁴⁸ UNDP (1995), *Human Development Report*, United Nations Development Programme, New York.

the process and the level achieved. It is, therefore also an aim. Two issues have come out from this new concept. The first concerns the strategies, policies, and methods of their implementation for attaining redefined development goals. The second issue is the strategies for implementation of all development activities in which human being is at the centre of all development effort. Individual should participate actively in the development process.⁴⁹

This study takes the notions expressed by the above mentioned scholars, in their respective capability perspectives and Human development perspectives, to analyze Self help groups as a potential instrument of building the capacities, which in turn leads to empowerment of women in general and socio-economic empowerment in particular. Chapter -3 therefore examine the issue of self help groups and their in empowerment.

⁴⁹ ibid

Self Help Groups – Micro Credit And Empowerment of Women

Emergence of self help groups:

Women's access to credit in rural areas is marked by many problems such as high transaction cost, restricted and fixed banking hours, purpose of credit, inconvenient repayment schedule, cumbersome procedure and exploitation by the intermediaries.¹ The failure of many formal credit programmes led to search for the modalities that may provide effective financial services to rural poor particularly to rural women.² Taking the lessons and experiences from some of the developing countries such as 'MUEK-LEK' Women's dairy project in Thailand, Nicaraguan Foundation for Development, Grameen bank in Bangladesh, Women's Development Federation in Sri Lanka, where a combination of formal and informal finance provides valuable services to the poor,³ a few NGOs such as Self Employed Women's Association (S.E.W.A) in Gujarat, Annapurna Mahila Mandal in Bombay and Cooperative Development Foundation in Andhra Pradesh have started innovative models of delivering credit to

¹ N. Lolita, B.S. Nagarajan (2004), "Empowerment of Rural women through Self help Groups: A case study in Tamil Nadu" in Venkata Ravi et.al. (eds.), *Empowerment of people: Grassroots strategies and Issues*, New Delhi, Kanishka Publishers, p. 75.

² Ibid.

³ Ranjana Sheel, Sangeeta Krishna (2002), "Towards Women's empowerment: Role of Self help groups and micro credit", *Philosophy and Social Action*, 28 (3), p. 25.

poor women groups (self help groups) to improve the livelihoods. The experiences of these NGOs revealed that saving and credit served as a practical and viable mean to organize women for empowerment through collective action.⁴

As mentioned in previous chapter, there has been a paradigm shift towards empowerment of women. The new paradigm shift emphasizes community based economic leadership at the grassroots level. The best example of such a shift is the new scheme of SHGs and micro financing for empowerment of poor women. It is in this context that some attention needs to be paid to the origin, growth and role of self help groups.

International Initiative of self help groups and Micro credit:

Mohammed Yunus is popularly known as the father of micro credit system. He started a research project in Bangladesh in 1979 and came out with the ideas of micro credit which led to the establishment of Grameen Bank in 1983.⁵ The third International symposium held on mobilization of personal savings in 1984 was organized by United Nations and the participants agreed with the final resolution. The main points of the final resolution of this symposium are internal savings must provide the basis of credit programmes, interest rate must be relaxed by the state, the financial services must be decentralized and there should be strong linkage between formal and informal institutions.⁶

⁴ Ibid.

⁵ Sabyasachi Das (2003), "Self Help Groups and Micro Credit: Synergic Integration", *Kurukshetra*, vol.51, no.10, August p. 26.

⁶ Ibid.

The Federal Ministry of Economic Cooperation and The Agency for Technical cooperation of the Federal Republic of Germany undertook a series of studies and workshops on rural finance in developing countries in 1984. The study came out with a new policy of self help groups as a financial intermediation between rural poor and financial institutions in one hand and micro enterprises, on the other.⁷ The participation of Asia and Pacific Regional Agriculturist credit Association (APRACA) was held in 1986. It recommended a coordinated programme for the promotion of linkage between banks and SHGs. The objectives of this programme were mobilization of rural savings and credit delivery to the poor.⁸ Accordingly, the Central Bank of Indonesia started a pilot project entitled 'linking banks and SHGs' with the involvement Self Help Promotional Institution (SHPI) in 1989.⁹

Micro credit system gained the momentum in the mid 90's after World Summit for Social Development, was held at Copenhagen in 1995 and which stressed the importance of easy access to credit for small producers, landless farmers and other low income individuals particularly women.¹⁰ The summit also advocated that the governments of various nations must take appropriate steps in order to ensure easy accessibility of credit to poor. This was followed by the World Micro credit summit, held at Washington in 1997 which announced a global target of ensuring delivery of

7 *ibid.*

8 *ibid.*

9 *ibid.*

10 *ibid.*: p. 27.

credit to 100 million of the world's poorest families, particularly the women of these families by 2005.¹¹

Indian Initiative of Self help Groups and Micro credit:

In India, the first effort and initiative towards delivery of micro credit through self help groups, was taken by NABARD in 1986-87. It supported and funded an action research project on 'saving and credit management of self help groups' of Mysore Resettlement and Development Agency (MYRADA).¹² Subsequently, a pilot project on "linking SHGs with banks" was started in 1992 with the support of Reserve Bank of India and National Bank for Agricultural and Rural Development.¹³ Some NGO's particularly, Association of Sarva Seva Farms (ASSEFA), People's Rural Education Movement (PREM), Professional Assistance for Development Action (PRADAN) and Community Development Society (CDS) have done a commendable and excellent work during the project period in promotion of SHGs, mobilization of thrift and disbursal of credit.¹⁴ In the course of time, RBI set up a micro credit cell to make it easy for micro credit providers to engage in institutional development process.¹⁵ Therefore, micro credit system has been considered as an important instrument to provide credit for self employment, financial and business services. This is the concept of socio economic empowerment of poor people through the formation and nurturing of SHGs.

11 *ibid.*

12 *ibid.*

13 *ibid.*

14 *ibid.*

15 *ibid.*

CONCEPT OF SELF HELP GROUPS:

In the light of the above discussion it is important to underline the variety of institutional focus noted under self help groups. Definitionally self-help group is a voluntarily, informally formed group, the member size being 10 to 20. The group is homogeneous in nature. The members of the group come together for addressing their common problems and are encouraged to save in a regular basis. The amount of saving is within a range of Rs. 20 to 100.¹⁶ The group rotates this common pooled resource within the members with a very small rate of interest for various purposes to the needy members. If the repayment is cent percent and recycling is very fast, the savings amount increases faster owing to the accumulation of income from interest.¹⁷

Each group has a leader or a representative to avoid scuffle within the group. Leadership is based on rotation to provide others an opportunity for developing their leadership skills. Self help Groups usually maintain records of transactions on regular basis in written format, which is kept with the animator or representative.

¹⁶ B .suguna (2004), 'Empowerment of rural women through self help groups' in Venkata Ravi at.al. (eds.), *Empowerment of people; Grassroots Strategies and Issues*, New Delhi , Kanishka Publishers, p. 70.

¹⁷ Ibid.

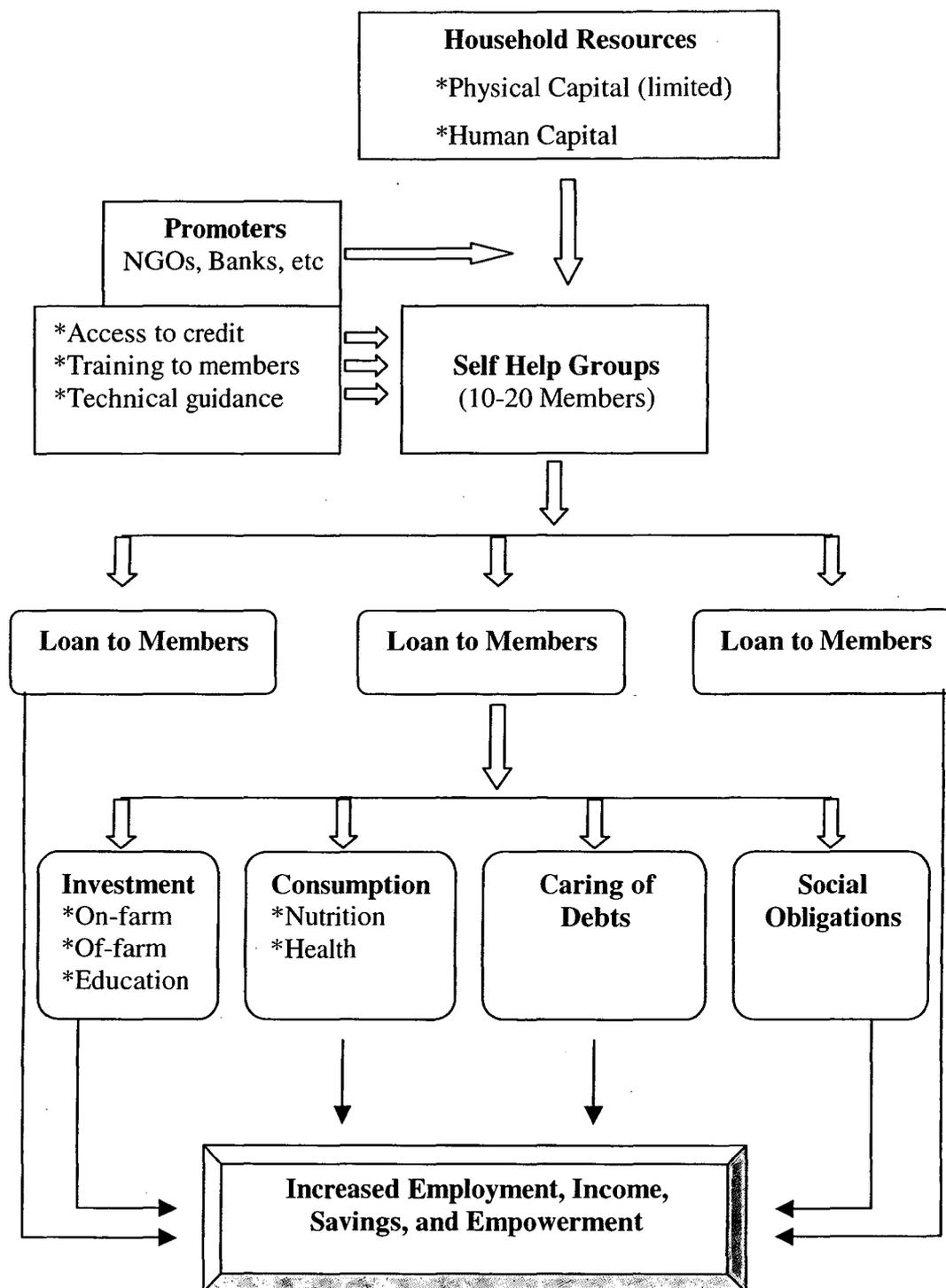


Fig.3.1: A Model of SHG – Bank Linkage
Source: Sabyasachi Das, (2003).¹⁸

¹⁸ Sabyasachi Das (2003), "Self Help Groups and Micro Credit: Synergic Integration", *Kurukshetra*, vol..51, no.10, August, p. 28.

Habit of Saving paves the way for the empowerment of women and builds confidence in them and also helps in escaping from the clutches of money lenders who charge high rate of interest.¹⁹ After the group stabilizes over a period of six months or more in the management of its own funds, it conducts regular meetings, maintains savings and give loans to members on interest.²⁰ The self-help groups get loans not only from internal sources but also from mainstream banks, different governmental and non-governmental agencies and other micro-finance institutions.

The self-help groups not only focus on entrepreneurial development and empowering women but also concentrate on all round development of beneficiaries and their villages. It is a forum for the collective voice of the marginalized sections against the common oppression and exploitation to understand the individual and common problems and improve their skills and capacities to manage resources.²¹ They are based on the concept of empowerment. They refer to the income generating activities in the community whose immediate aim is either to lower the cost for the household or to provide extra income through cooperative work. It is a group of association of individuals with common economic needs who undertake systematic economic activities, participate directly in decision making and sharing benefits on the equitable basis.²²

¹⁹ Ranjana Sheel, Sangeeta Krishna (2002), "Towards Women's empowerment: Role of Self help groups and micro credit", *Philosophy and Social Action*, 28(3), p .29.

²⁰ *ibid.*

²¹ D. Raja Sekhar (2005), "Micro finance and Rural non farm sector: Some NGO experiences", in Rohini Nayyar et. al. (eds.), *Rural transformation in India: The role of non farm sector*, New Delhi, Institute of Human Development, p. 435.

²² B .suguna (2004), "Empowerment of rural women through self help groups", in Venkata Ravi et.al. (eds.), *Empowerment of people; Grassroots Strategies and Issues*, New Delhi, Kanishka Publishers, p. 70.

Principles of self help groups: ²³

Apart from a commonality in all self help groups, there are some other principles, as follows:

SOCIAL HOMOGENEITY:

SHGs members possess social homogeneity. The members of group understand each other as no one else. Helping some one else with the same problem is one of the key strengths of SHGs. Social homogeneity plays a major role in the growth and progress of the women's movement.

SELF DETERMINATION AND NEW FORMS OF PARTICIPATION:

The activity of self help group is determined internally and the group helps to create participative democracy.

RESTRUCTURING HELP:

In the group, the receiver of help also has the opportunity to help other members and to become a leader. The group reduces dependency, which leads to sustainability.

STRENGTH:

The SHG approach is built by inner strengths of the group. The group members mobilize assets themselves. They have the common ownership on common assets. The members develop shared vision and plan their own future.

²³ B .suguna (2004), "Empowerment of rural women through self help groups", in Venkata Ravi et.al. (eds.), *Empowerment of people; Grassroots Strategies and Issues*, New Delhi , Kanishka Publishers, pp. 69- 70.

Advantages OF SHGs:²⁴

The self help groups has the following set of advantages:

Possibility of having 100 percent participation of the members.

Close monitoring and evaluation of actions

Access by mutually accepted rules.

To detect and minimize framing of rules is necessary for the success of SHGs

Possibility of cooperation among the members in small groups.

The pattern of interaction, presence of reciprocatory and decision making process in a democratic way.

Progress and state wise status OF SELF HELP GROUPS:

The first step taken in India for self help groups lay in a pilot project of 'linking self help groups with the banks' launched in 1992 with the support of Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD).²⁵ The project aimed at promoting and financing five hundred self help groups across the country. Since then, the strategy of linking banks with SHGs has come a long way. The availability of credit to self help groups by the NGOs and government agencies is the part of SHG-bank linkage strategy.²⁶ The process of linking self help groups to banks and growth of micro credit in India is depicted in table No.3.1:

²⁴ Ibid.

²⁵ ibid. p. 68.

²⁶ Binayak Rath (2005), "SHGs and Rural non farm employment opportunities" in Rohini Nayyar et.al. (eds.), *Rural transformation in India: The role of non farm sector*, New Delhi, Institute of Human Development, p. 450.

Year	NO .of SHGs	Bank loan (In crores)	NABARD Refinance(In crores)
1992-93	255	0.289	0.268
1993-94	620	0.650	0.459
1994-95	2112	2.440	2.303
1995-96	4757	6.058	5.661
1996-97	8598	11.840	10.650
1997-98	14317	23.760	21.380
1998-99	32995	57.070	52.060
1999-2000	114775	192.870	150.130
2000-2001	263825	480.870	250.620
2001-2002	461478	545.46	395.73
Source: Sabyasachi Das(2003) ²⁷			

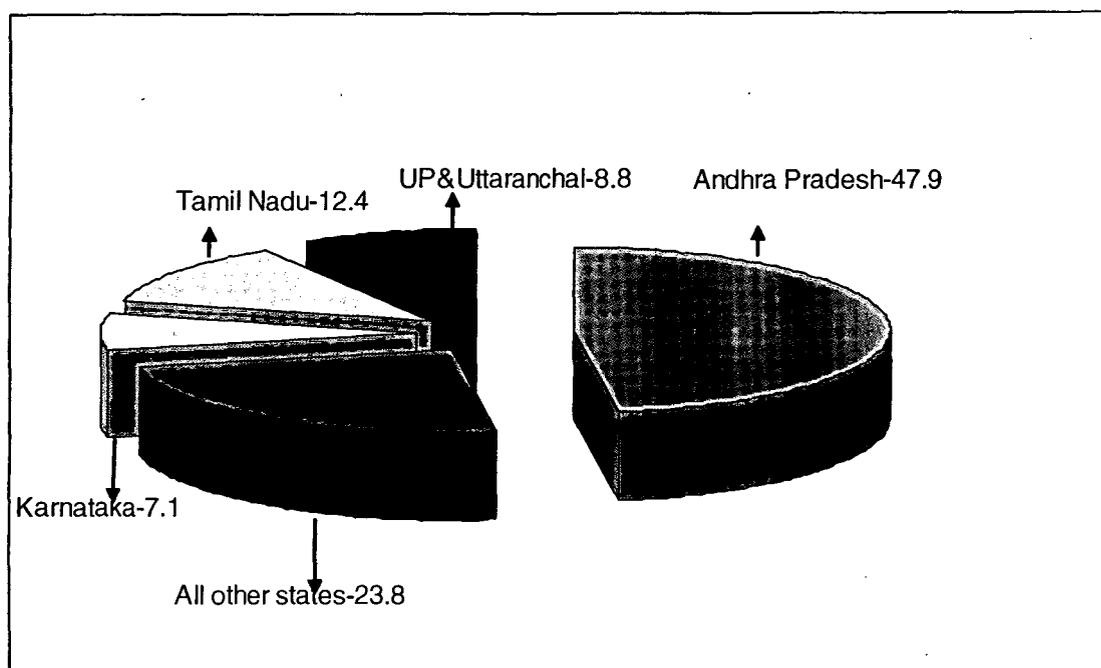
From table no.3.1 it is clear that the scheme has made a rapid progress after 1998-99 and there has been continuous increase in the number self help groups, which are credit linked.²⁸ There were 255 self help groups in 1992-93 and the number of which rose to 461478 by 2001-2002. The total amount bank loan to self help groups was Rs. 0.289 crores in 1992-93, which increased up to Rs.545.46 crores by 2001-2002. The

²⁷ Sabyasachi Das (2003), "Self Help Groups and Micro Credit: Synergic Integration", *Kurukshetra*, vol.51, no.10, August, p. 27.

²⁸ Ibid.

amount of refinance by the NABARD also increased considerably. NABARD refinanced Rs.0.268 crores in 1992-93, which rose to Rs.395.73 crores by 2001-2002.²⁹ state-wise share of self help groups differs from state to state, which has been charted into figure No.3.2

Fig. 3.2 State wise share of SHGs as at the end of March 2001



Source: Sabyasachi Das(2003)³⁰

From the above figure, it is understood that the experiment of Self Help groups got success in a few pockets and states of the country. The states wise progress indicates that the states in southern region, particularly Andhra Pradesh, Tamil Nadu, Karnataka, took lead in formation of self help groups, when compare to northern states. Andhra Pradesh itself has 47.9 percent share of total self help groups formed in India. These

²⁹ ibid

³⁰ Sabyasachi Das (2003), "Self Help Groups and Micro Credit: Synergic Integration", *Kurukshetra*, vol..51, no.10, August, p. 29.

states are also in lead regarding self help groups linking with banks and granting bank loans.³¹ Karnataka constitute 7.1 percent, Uttera Pradesh and Uttaranchal constitute 8.8 percent share of self help groups, while Tamil Nadu constitute 12.4 percent share of self help groups and all remaining states has 23.8 percent share of self help groups by the end of 2001.³² But there is an immediate need to spread the self help groups through out rural India for the socio economic upliftment and all-round progress of the rural masses. Now, it is pertinent to see the emergence and growth of self help groups in Andhra Pradesh.

Andhra Pradesh: The pioneer of self help groups in India:

Self help groups started in Andhra Pradesh as a sub scheme of Integrated Rural Development Programme in 1982-83 with the co-operation of UNICEF. The primary objective of this programme is to focus on the women members of rural families, who are living below the poverty line. The aim of this programme is to generate self employment on a sustained basis.³³ The saving and the credit movement gathered momentum in 1993 in Nellore district of Andhra Pradesh. The women in this district had been organized into 'Mahila Mandals', which means women councils during total literacy campaigns. Subsequently, these groups spearheaded anti arrack (abolition of country liquor) movement. The movement was successful and spread to neighboring

³¹ Binayak Rath (2005), "SHGs and Rural non farm employment opportunities" in Rohini Nayyar et.al. (eds.), *Rural transformation in India: The role of non farm sector*, New Delhi, Institute of Human Development, p. 450.

³² Sabyasachi Das (2003), "Self Help Groups and Micro Credit: Synergic Integration", *Kurukshetra*, vol. 51, no.10, August, p. 29.

³³ H.D. Dwarakanath. (2003), "savings and credit movement in Andhra Pradesh: Participation of Rural Poor", *Kurukshetra*, Vol. 5, No. 10, p. 31-34.

districts and led the imposition of prohibition in the state.³⁴ Later on, the movement converted into savings and credit groups as 'PodupuLakshmi', which means save money. DWCRA self help groups have started expanding like mushrooms in 23 district of Andhra Pradesh and extended to 1100 mandals by the year 1994. It is estimated that self help groups through savings have been adapted as mass movement by the rural women. The women chose the path of savings to shape their future fortune.³⁵

The World Bank has acknowledged the importance of self help groups as one of the most viable and effective programme to tackle socio economic poverty in a summit, which was held in Washington in 2002.³⁶ "According to one World Bank survey, two million women are in Andhra Pradesh, out of ten million women in the world, who are carrying thrift activity."³⁷

The experience of Andhra Pradesh stands out for its spectacular achievement in promotion and improvement of self help groups. Andhra Pradesh has seven per cent of the Indian population, eight percent of Indian territory and contributes about seven per cent of the India's GDP. What makes Andhra Pradesh the pioneer in self help groups movement in India? "The government of Andhra Pradesh has promoted and credit linked more than 36% of all the Self help groups in the country. These Self help groups in the state have been given more less than 44% of total bank credit made available through out the country. Self help groups are getting financial assistance through commercial banks rural and co-operative banks, as well as private banks, overall about 49% credit given to

³⁴ Ibid.

³⁵ Ibid.

³⁶ Rakesh Malhotra (2005), "Andhra Pradesh: Pioneer of self help groups in India" *Mainstream*, Vol. XLIII, No. 16 pp. 7-8.

³⁷ Ibid.

Self help groups is from commercial banks. In the case of Andhra Pradesh however, this proportion is 69%. The quantum of loan per SHG in Andhra Pradesh averages 23 percent more than the national average, standing at Rs. 44,823 as compared to Rs 36,180 elsewhere.”³⁸

The SHG movement has been taken up as a mass movement by women. There are about 5.79 lakhs women SHGs in A.P covering nearly 74.58 lakhs rural poor women. The SHGs are not only resorting but are also taking small loans out of the corpus available with the group. An amount of Rs.2385.98 crores is mobilized as corpus among these groups.³⁹

SHG –Bank linkage in Andhra Pradesh from 2000 onwards :

Table 3.3 :SHG- bank linkages (amount in Rs. Crore)

Parameters	2000-01	2001-02	2002-03	2003-04	2004-05
Coverage of groups	84939	88575	1,65,429	2,31,336	289238
Amount of assistance	143	197	454	753	1238.42
Financing branches	3058	3263	3701	3853	383853
Per group finance	16,580	22,322	27,506	32,549	42816
Per branch linkage	28	36	45	60	75

Source: Department of Rural Development, Government of Andhra Pradesh, 2005.

From the above table No.3.3 it is clear that there has been constant increase in the coverage of groups. The coverage of groups was increased from 84939 in 2000-2001

³⁸ *ibid.*

³⁹ For more details see www.rd.ap.gov.in

to 289238 by 2004-05. The amount of assistance has been enhanced to groups from Rs 143 crores in 2000-01 to Rs.1238.42 crores by 2004-05. There has also been an increase in number of financing branches. There were 3058 financing branches in 2000-01 and the number of financing branches increased to 383853 by 2004-05. There is also substantial increase of per group finance. The per group finance was Rs 16580 in 2000-01 and the amount increased to Rs.42816 by 2004-05. Per branch linkage was 28 in 2000-01 and it is increased to 75 by 2004-05.⁴⁰

⁴⁰ *ibid.*

Table 3.4: Administrative structure of self help groups

Table-III: Administrative Structure of Self Help Groups – State Level Agency			
Official Members	State Level	Ministry of Rural Development	Non-Official Members
		Member/Secretary	
		Joint Secretary	
		Department of Rural Development & Ministry of Panchayat Raj	
		State Level Coordination Committee	
Official Members	District Level	Chairman	Non-Official Members
		Member/Secretary	
		District Level Department Agency for each District	
		District Collector/Chairman	
		Zilla Parishad Chairman (Vice Chairman)	
Official Members	Mandal Level	Member of Governing Body	Non-Official Members
		Project Director (DRDA)	
		Assistant Project Director (DWCRA)	
Official Members	Village Level	Mandal Level Organization	Non-Official Members
		Village Level Organization, Self Help Group Leader	

Source: H D Darakanath (2003)⁴¹

The above figure depicts the administrative structure of self help groups from state level to village level in Andhra Pradesh.

⁴¹ H.D. Dwarakanath (2003), "Savings and Credit Movement in Andhra Pradesh: Participation of Rural Poor", *Kurukshetra*, Vol. 5 N 10 p .32.

SELF HELP GROUPS AND WOMEN EMPOWERMENT:

The self help groups mark the beginning of a major process of empowering women. It is a forum for the collective voice of the women against the common oppression and exploitation. The group members understand the individual and common problems and improve their skills and capacities to manage resources. They refer to income generating activities in the community whose immediate aim is either to lower the cost of house hold or to provide extra income through cooperative work.⁴²

It is a group of association of individuals with common economic needs who undertake systematic economic activities, participate directly in decision making and sharing benefits on the equitable basis. Self help group's helps women in enhancing their central human capabilities, where every individual should be treated as an end, not as a mean to other's ends to lead a human and dignified life.⁴³ SHGs contribute in providing bodily health and bodily integrity. By pursuing income generating activities, women earn income where the income is utilized for the well-being of family along with the say in decision-making in family. They can spend the extra income on health, education, and nutrition.⁴⁴

⁴² B .suguna (2004), "Empowerment of rural women through self help groups", in Venkata Ravi et.al. (eds.), *Empowerment of people; Grassroots Strategies and Issues*, New Delhi, Kanishka Publishers, pp. 69.

⁴³ N. Lalitha., B.S. Nagarajan (2004), "Empowerment of Rural women through Self help Groups: A case study in Tamil Nadu", in Venkata Ravi et.al. (eds.), *Empowerment of people: Grassroots strategies and Issues*, New Delhi , Kanishka Publishers, p. 75.

⁴⁴ D.Sunder Raj 2006), 'Group dynamics and women empowerment: A review' in Venkata Ravi et. al. (eds), *Empowering rural India :Experiments and Experiences*, New Delhi, Kanishka Publishers, p. 200.

SHGs facilitates as forum to organize, to take actions and decisions collectively for their self reliance through entrepreneurial activities, which facilitates economic independence, where the members of self help groups make choices, and realize them through collective action.⁴⁵ The members share individual problems and help mutually to sort out those problems. Due to the constant increase in income, the women are well sheltered and overcome the starvation. The women in SHGs will be well nourished, and can increase their skills and enhance their knowledge. SHGs help women as the agents of their own future destiny. SHGs enormously contribute to increase awareness regarding health, education and enhance skills.⁴⁶ The phenomenon of entrepreneurial activity, frees women from the constraints of economic dependence on men. Lack of earning power forces the women to tolerate and silently endure harassment and ill-treatment at the hands of husband. Employment, especially out side the family, gives a sense of economic independence and thereby forces men and other members to refrain from inflicting injuries for fear of reprisals. A woman can't fight injustices perpetrated by men single handed or alone. But she can do the same, collectively, through organizations. Women SHGs in rural areas are doing a lot of service in organizing women power.⁴⁷

Women from different sections are being brought together and organized into an association to wage a war on liquor shops and gambling centres and fight for abolishing

⁴⁵ Ranjana Sheel, Sangeeta Krishna (2002), "Towards Women's empowerment: Role of Self help groups and micro credit", *Philosophy and Social Action*, 28(3), p. 30.

⁴⁶ D.Sunder Raj (2006), "Group dynamics and women empowerment: A review" in Venkata Ravi et. al.(eds.), *Empowering rural India :Experiments and Experiences*, New Delhi, Kanishka Publishers, p. 200.

⁴⁷ R.Venkata Ravi (2004), "Role of NGO in promotion SHGs-A case of Andhra Pradesh", in Venkata Ravi et.al. (eds.) *Empowerment of people: Grassroots strategies and Issues*, New Delhi , Kanishka Publishers, p. 96.

age old practices like wife beating, polygamy, and dowry connected harassments, devadasi system, and child marriages etc. Besides, SHGs are providing employment opportunities to large masses of illiterate, ignorant and suppressed womenfolk. Thus, self help groups have the potential to contribute for women's empowerment through expanding and building the capabilities. In order to examine and evaluate the contribution and impact of self help groups, a field study has been undertaken in Aravedu and Nulivedu villages of Cuddapah district of Andhra Pradesh. The details of the field study can be seen in the next chapter

The Contribution and impact of Self Help Groups on socio economic empowerment of rural poor women

The purposeful implementation of any programme depends, to a substantial extent, on the background and awareness of beneficiaries, support structures, types of activities, perceptions and benefits received like confidence building, participation in decision making within family etc.,. Hence, a study of these aspects is taken up in this chapter. The background factors studied include age, educational qualification, caste affiliation, family size, occupation of the husband and the occupation of the respondents. An attempt is made to identify the channels of awareness about Self help groups (SHGs) to the respondents. The nature of financial support and levels of marketing are analysed.

The views and perceptions of the respondents concerning benefits through Self help groups, the actual benefits and changes in life style are also described. An attempt is also made to know the views of respondents after joining SHGs regarding participation in self help group meetings, collective decision making in self help groups, increased participation in governmental programmes and becoming beneficiaries, casting vote in

elections , access to public distributive system, access to health and medical facilities, possession of house and literacy rate.

The researcher has selected and chosen Aravedu and Nulivedu villages of Cuddapah district which is admittedly one of the backward districts of Rayalaseema Region of Andhra Pradesh for field study. Before analysing the data of case study, it is important and appropriate to see the profile of selected villages.

Profiles of Nulivedu and Aravedu Villages:

The Nulivedu and Aravedu Villages are in Galivedu Mandal of Cuddapah, A.P. There are 284 house holds with the total population of 1206 , in which male population is 607 and female population 599. There are 750 literates in which 413 are male and 337 female .¹ There is one tank for irrigation. By and large, the farmers depend on monsoons. There is one Primary health centre ,situated in Nulivedu. There are Mandal Parishath (M.P.) and ZillaParishath High School (ZPHS), also run by government, and three more private schools.

The people had access to public distribution system and “Anganvadi centre”, which distributes nutritious food to children.² There are 180 households in Aravedu village. The village contains the total population of 796 in which 391 are males and 405 are females. The village contains 455 literates in which 263 are male literates and 192 are

¹ Mandal Revenue Office, *Census 2001-Galivedu*.

² In conversation with Panchayath Secretary, Nulivedu dated on 5th May 2006.

female literates.³ The Aravedu village contains one 'Anganvadi centre' and one primary health center, M.P school and Z .P.H school. There is one tank for cultivation of paddy crop. The farmers depend on monsoons for cultivation of dry land.⁴

Methodology:

The case study has been conducted in two villages named Aravedu and Nuluvedu of Cuddapah district in Andhra Pradesh. The researcher found that each above mentioned villages has seven and eight self help groups respectively, consisting of ten members each respectively. The researcher has randomly selected four members (respondents) from each group and collected data as case study by the tool of direct interview method with the help of questionnaire and extensive and informal discussions with the concerned authorities. The collected data has been analysed through statistical tools such as tabulation, pie diagram and bar diagram that explored the role of SHGs in enhancing the capabilities women to attain their socio-economic empowerment.

Socio-economic profile of the respondents of SHGs:

Age:

Age is a significant dimension in social analysis. Generally, young and middle aged could be looked to be more active and energetic than the old aged. The following table gives an idea of the age-wise constitution of the respondents.

³ Mandal revenue Office, *Census 2001-Galivedu*.

⁴ In conversation with Panchayath Secretary, Aravedu dated on 17th May 2006.

Table 4. 1: Age-Wise statistical distribution of the Respondents of SHGs of Aravedu and Nulivedu villages.

Age Groups	Number of the Respondents	Percentages
20-30	28	46.7
31-40	21	35
41-50	11	18.3
Above 50	0	0
Total	60	100

Source: Data collected by the researcher

The age wise analysis of the respondents displays that a high percentage of them are in the age group of 20- 30 followed by those in the age groups of 31- 40, 41- 50 and there is no respondent above the age group of 50 .

Education:

Education could be formal or informal. Education empowers individuals to think, analyse situations and make judgements.

Table 4.2: Level of Education of the respondents of SHGs of Aravedu and Nulivedu villages.

Level of Education	Number of the Respondents	Levels of percentage
Illiterate	21	35
Literate	19	31.7
Primary	11	18.3
Secondar	9	15
Higher	0	0
total	60	100

Source: Data collected by the researcher

The table makes clear that nearly 35 per cent of the respondents engaged in self help group programme in the villages are illiterate and uneducated. Nearly 31.7 percentage of women are literates and 18.3 percentage of women studied up to primary level and fifteen percentage of respondents studied upto secondary level. This is clear from the above table that no single women studied higher education.

Caste :

Caste occupies a significant place in Indian society. The intensity of caste hierarchy is visible in social relations. This is more visible particularly in rural areas. The caste- wise composition of the respondents is given in Table 4: 3

Table 4.3: Caste -wise Composition of the Respondents of SHGs of Aravedu and Nulivedu villages.

Caste	Number of the Respondents	Percentage
Forward Castes	25	41.6
Backward Castes	12	20
Scheduled Castes	19	31.7
Scheduled Tribes	04	6.7
Total	60	100

Source: Data collected by the researcher

The study of the caste composition of the respondents questioned, discloses that the women of forward caste constitute nearly 42 percentage followed by Scheduled Caste women constitute nearly 32 percentage. The respondents of Backward caste constitute 20 percentage and respondents from Scheduled Tribes constitute nearly 6.7 percentage. It is noticed that the Self help group programme has attracted all sections of women. Women are coming forward to take advantage of this programme. Generally the programme is meant for socio economic upliftment and empowerment of women. Field experience made it clear that social taboos for women to work outside home are less in the case of women of Backward Castes, Scheduled Castes, and Schedules Tribes. It can be said that the desire to earn livelihood coupled with the availability of the programmes have helped a good number of women forming

themselves into groups and work in different activities under the programme of self help groups.

Family Size:

Family size has an impact on the living condition of its members. Small families can be considered as beautiful. If the number of members in the family is big, the needs at least the minimum needs, may not be fulfilled particularly, in the case of poor families. The enjoyment chances of the family members will be more in small sized families.

**Table4. 4. Family Size of the Respondents of SHGs of
Aravedu and Nulivedu villages.**

Individuals per family	Number of respondents	percentage
Three	21	35
Four	19	31.6
Five	7	11.7
Six	13	21.7
Total	60	100

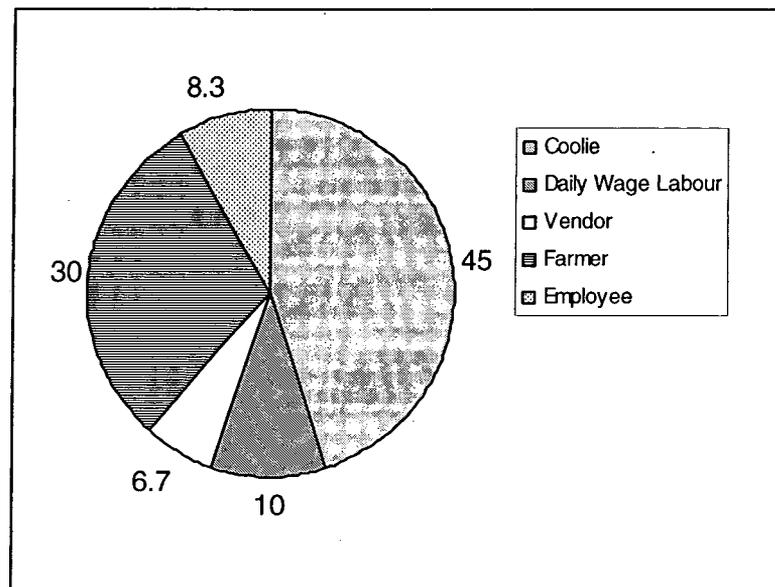
Source: Data collected by the researcher

The family size ranged between three and six. The respondents whose family members have not exceeded three constitute the largest percentage followed by those whose family size is four. Respondents with a family size of six constitute nearly 22 percentage and respondents with a family size of five constitute nearly 12 percentage.

Occupation of the Husbands of respondents

Generally, rural masses have less access to employment opportunities and other needs like education, health, sanitation and transport. The respondents in the sample villages, mostly belong to lower economic status and naturally so because, the Self help group programme is meant to uplift the women whose families are living below poverty line. Generally, the economic status of households in the country and particularly in the rural areas is mainly depend on the occupation of the head of the family, who is usually a male member.

4.1: Occupation of the Husbands of the Respondents of SHGs SHGs of Aravedu and Nulivedu villages.



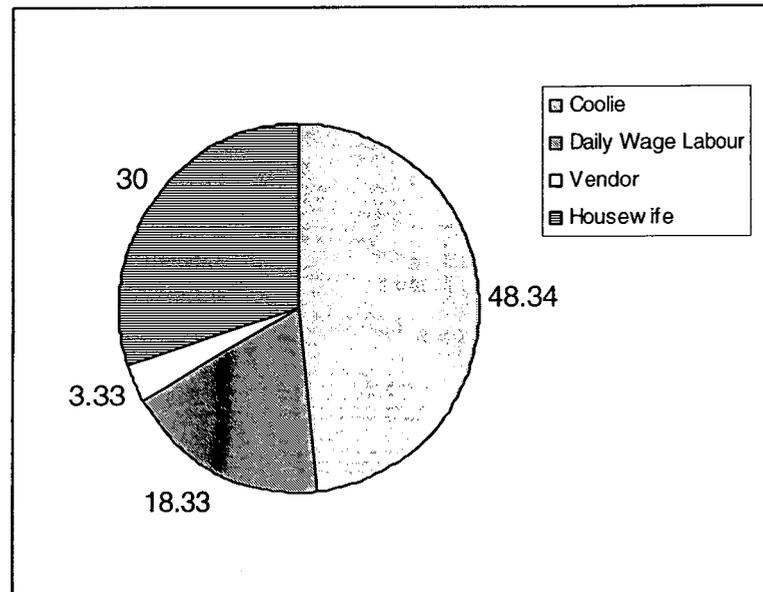
Source: Data collected by the researcher

The study discloses that the husbands of the respondents are either coolies, who get earning when work is available or which may not be for the whole day, daily wage labourers and vendors. Nearly nine percentage of them are engaged in small jobs providing security of income all through the years. Twenty seven percentage of the husbands are working as labourers in agriculture, stone breaking and road and building construction etc. The daily wage labourers constitute ten percent and they are plumbers, masons, electrical workers, weight carriers and casual employees in workshops. Thirty percentage of husbands of respondents are farmers and vendors constitute nearly seven percentage. These men have been earning only when they get work. Hence, they do not have security of job and income.

Occupation of the Respondents Before joining SHG:

Rural poor women finds it hard to support the family purely on the wages earned by the male members of the family. This critical situation made the respondents to determine to go out of their houses keeping aside their traditional boundaries or constraints. They have been doing equally arduous work along with men apart from looking household activities. The occupational background of the respondents is given in Fig 4.2

**Fig 4.2: Occupation of the Respondents before joining Self Help Groups
in Aravedu and Nulivedu villages.**



Source: Data collected by the researcher

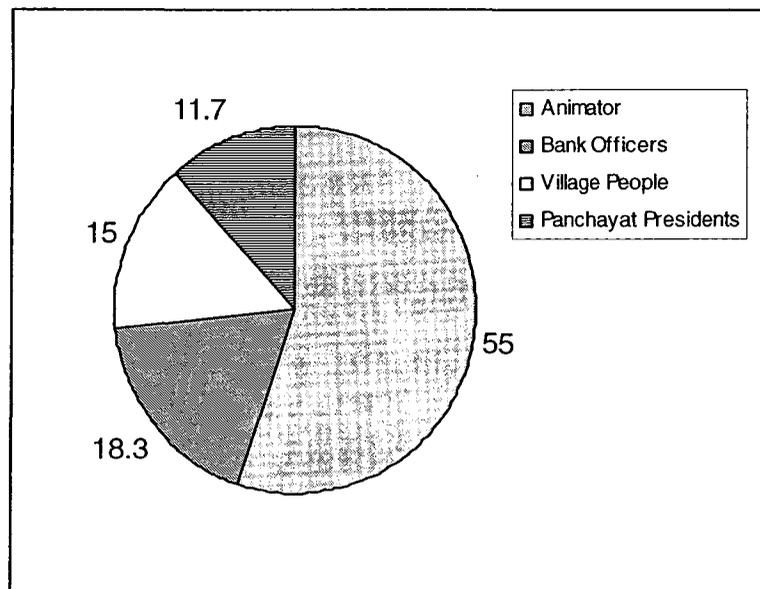
Majority of the respondents work either as coolies or daily wage labourers. The coolies and daily wage labourers constitute 48 and 18.3 percentages respectively. Only a small percentage of them are vendors, who constitute 3.33 percentage. Despite the poor economic condition, thirty percentage of the respondents have remained housewives and was attached to their own traditions even though they face financial problems. A large majority of the respondents have referred that the Self help group programme provided an opportunity to them to work in their houses by some good means. Not only the housewives, but also the working women i.e. coolies, daily wage

labourers, and vendors have got an opportunity to involve in the activities of Self help group programme and to change their living conditions in a better manner.

Channels of Awareness of the respondents about SHGs:

Governments introduce several programmes and schemes for the benefit of the people. Self help group programme is one of the very important programme for the socio economic uplift of women. Women could get benefits out of the programme only when they have information and awareness about that particular programme. The respondents have been asked about how they are aware of the Self help group programme. The channels of awareness are elaborated in Fig 4.3.

Fig 4.3: Channels of Awareness of the Respondents about SHGs in Aravedu and Nulivedu villages.



Source: Data collected by the researcher

A large chunk of the respondents came to know of the programme through the animators. The animators help the members of the Self help groups in getting loans. The next significant number of respondents have obtained information through bank officers. The village people and the Panchayat Presidents have also played the role of informers to the respondents to form themselves into Self help groups. While interacting with a respondent, the researcher noticed that the respondent stood up in respect to the animator. One group member said, "I am glad to say that it is because of 'Talligaru', (which means mother and acknowledging to the animator in this context). I became member of the group and I am capable to earn for myself."⁵

This animator is Mrs. Kalavathamma. It can be stated beyond doubt that animators play a important role in informing the villagers about significance of Self help groups. Majority of the respondents pronounced that they joined in self help groups for financial assistance and to lead a decent life.

Activities of SHG respondents:

The nature of activity is greatly influenced by the interest, intensity of work and the output of the work of the people who are engaged in it. The respondents interacted personally are engaged in work relating to sheep rearing, pot making, dairying, tailoring, maintainance of petty shops and provisional shops, vegetable vendor, fruit vendor, flower vendor and selling of snacks etc. Table 4.5 gives a picture of this.

⁵ Interview dated on 8th May 2006

Table 4. 5: Activities of the Respondents after joining SHGs in Aravedu and Nulivedu villages.

Activities	Number of the Respondents	Percentage
Sheep rearing	18	30
Pot making	04	6.7
Maintainance of petty shops	08	13.3
Dairing	21	35
tailoring	02	3.3
Fruit vendor	02	3.3
Flower vendor	02	3.3
Vegetable vendor	02	3.3
Selling of snacks	01	1.7
Total	60	100

Source: Data collected by the researcher

It is noticed from the table that the women interacted are engaged in a number of activities. The largest number of respondents are undertaking dairying, which is traditionally conceived as an occupation for women. Thirty percent of women among respondents are engaged in sheep rearing and 13.3 percent of women are engaged in the maintainance of petty shops. Only a limited percentage of the respondents are engaged in pot making and selling of vegetables, fruits, flowers and snacks. The respondents in general are pleased for earning their own income. Anita Siddarapu, (Sri Venkateswara

Self Help Group, Aravedu villege), said “Before joining SHG I used to work as cooli, but now I am a owner of vegetable stall and I am confident and satisfied in leading a decent life”⁶

Nature of involvement:

Self help group programme focuses in organising women into groups through collective manner to enhance their bargaining power and also to resist exploitation. It is noticed that nearly all the respondents have been engaged in activities. They rotate the saving amount on small rate of interest among the needy respondents. They are maintaining the records properly. They are approaching the banks for external credit. In fact, they are supposed to undertake income generating activities collectively. But, what is happening is that they are taking loan from banks collectively and disbursing the loan among themselves on equal basis and undertaking income generating activity individually. The respondents are repaying the loan collectively on behalf of their self help groups. For example, the ‘Ganapati’ self help group member Aruna Aravedasari in Nulivedu village said that “We took the loan Rs.120000 for income generating activities. Our group consists of ten members. We took the loan collectively on behalf of group and we disbursed the amount among ourselves on equal basis and utilising the amount on individual income generating activities. Whatever the amount we have taken at the time of taking loan from bank, we repay the loan to the bank on behalf of our group.”⁷

It is noticed that, the bank officials sanction the loans to the members after careful examination of the suitability of loan.

⁶ Interview dated on 11th May 2006

⁷ Interview dated on 11th May 2006

Position of respondents in SHGs:

The position of the respondents in a group influences the perceptions and performance. A leader would be capable of guiding and influencing others in the group. They provide strength and co-ordination. They could also facilitate the proper and purposeful use of human energy in chasing the goals. Leadership creates an attachment between the leader and followers. Ability to communicate, motivate, resolving conflicts and commitment are among the qualities expected from leaders. Efficient leadership should be group oriented. Self help group is based on group approach for which group oriented leadership is essential. There are two group leaders in every group and these two group leaders act as representatives of the group. These two group leaders go to the bank on behalf of the members and repay the loan.

Animators play an important role in functioning of groups in an effective manner. Community co-ordinator of Galivedu mandal, Niranjan said “Generally, there is one animator for every fifteen groups. Animator helps the members to run the group meetings smoothly and regularly and conducting the meetings at least not less thrice in a month. The animator monitors whether the saving activity is going on properly or not. There are two animators in Nulivedu village. They are Kalavathi, and Ramanjulu and Anjaneyulu is the animator in Aravedu village.”⁸

The position of the respondents can be seen from Table 4. 6

⁸ Informal discussion with Community coordinator dated on 8th May 2006

Table 4. 6: Position wise Categorisation of the Respondents of SHGs in Aravedu and Nulivedu villages.

Status	Number of the Respondents	Percentages
Group Leader	22	36.7
Group Member	38	63.3
Total	60	100

Source: Data collected by the researcher

Views and perceptions of respondents of SHGs in Two villages:

Financial Support of Respondents:

The economic empowerment through Self help group programme would be purposeful when women form themselves into groups effectively and collectively with good financial support. Each group of women under Self help group programme is given a lump sum of financial assistance in the form of revolving fund and loan. Generally, the revolving fund ranges from Rs. 10,000 to Rs.15,000. The group members use this revolving fund for purchasing raw materials and marketing of their products. All the respondents have taken loan from bank. A majority of the respondents said that they had good financial support, which reached them on time and without confronting any problem for developing their income generating activities. It is perceived that all respondents received financial assistance in the form of revolving fund and loan.

Marketing of products:

The strength of any activity depends to a large extent on the accessibility of raw material in required quantities and marketing facilities for the products produced. The interest of women in the programme can be maintained and sustained only when enough marketing is available for their products. On the basis of the respondent's views, marketing opportunities are categorized as high, low and medium. The marketing is regarded high when the produced goods are marketed and afforded a monthly earning ranging between Rs.1201-2000. Marketing is conceived as medium when the earnings per month ranged between Rs.601-1200. The marketing is viewed as low when the products are marketed and afforded a monthly income of Rs.300-600.

Table 4. 7: Views of the Respondents of SHGs regarding Marketing of the products in Aravedu and Nulivedu villages.

Marketing	No.of respondents	Percentage
High	26	43.3
Low	07	11.7
Medium	27	45
Total	60	100

Source: Data collected by the researcher

Most of the respondents stated that they did not experience any problem in marketing their products. It should be noted here that several women seek the cooperation of the male members of the family. Bashirun Shaik of Aravedu village stated that. “the women who are involved in sheep rearing , pot making and they take the support and help of their male members in selling their products.”⁹ Some respondents had opened shops in their own houses. Those who are employed in maintaining various kinds petty shops, tailoring etc. The dairy van comes to the villages every day ,so the women easily sell their milk regularly to the dairy van.

Monthly Earnings of respondents:

The self help group programme brought about positive change in the income levels of a large number of the respondents. These self help group members came forward to take up new economic activities could save some money i.e excluding the production costs.

The saving could be considered as earnings. The earning levels are given in Table 4.8:

Table 4 .8: Earnings of the Respondents of SHGs of Aravedu and Nulivedu villages.

Earning per Month	Number of the Respondents	Percentage
300-600	07	11.7
601-1200	27	45
1201-1500	08	13.3
1501-2000	18	30
Total	60	100

Source: Data collected by the researcher

⁹ Interview dated on 15th May 2006

Almost all the members have stopped borrowing money from moneylender and group members are encouraged to save small amounts. Bayamma, Sri Gandhi Self Help Group in Nulivedu village stated that "Before joining self help group, whenever we need money urgently, we used to approach the money lenders, Peddul Reddy, Ramanjulu Reddy, Gangulaiah and others. They usually charge high rate of interest. But now, we are not depending on money lenders and I am earning money by undertaking dairying. I am very happy that I am not depending on money lenders".¹⁰

The women mentioned that economic betterment in terms of employment and supplementary income to their family is made possible through Self help group programme. They also expressed that the standard of living has improved as a result of involving in Self help group programme. Shaik Tajun , group leader, responded that "There is a substantial change in our living conditions and we are empowered to start new economic enterprises with the support of Self help group programme and through the financial assistance of the banks".¹¹

Adequacy of Funds:

The success or failure of any income-generating programme depends, to a considerable extent, upon the availability and adequacy of funds. If the funds were adequate, the members would feel secure safe and be active. There will be effective functioning also. Animator, Kalavathamma stated that that " if the funds are adequate, if members of

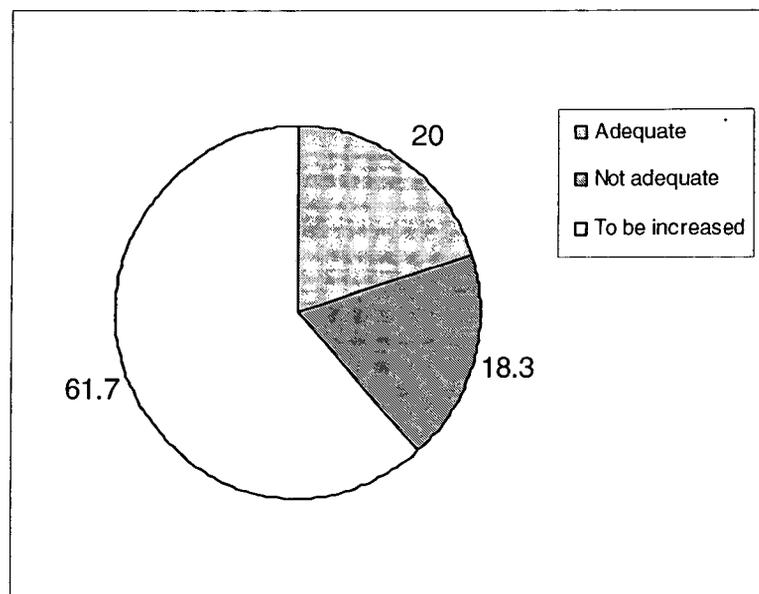
¹⁰ Interview dated on 15th May 2006

¹¹ Interview dated on 12th May 2006

SHGs utilise them in a right way without any wastage it would be purposeful and fruitful ¹².

Twenty percent of the women among respondents stated that the amount was adequate. Nearly 61.7 percent of the respondents revealed that the funds have to be increased and nearly 18.3 percent of respondents expressed that the funds are not adequate. They said that if the officials understand the problems of the respondents and give financial assistance and support in a large amounts, they are ready to show good results and more benefits in future.

Fig .4.4: Perceptions of Respondents of SHGs Regarding Adequacy of Funds in Aravedu and Nulivedu villages



Source: Data collected by the researcher

¹² Interview dated on 8 th may 2006

Economic Status of respondents:

The study has showed that the impact of Self help group programme on the economic status of the women in the villages studied has been encouraging. Poverty is still a plight in the rural areas. In addition to their domestic chores, the women have also to go out to work along with their husbands in order to add to their family income. Thus, the burden shared by the women for the socio-economic development of the society is two fold. One is associated with the domestic front and the other to the economic front. It is noteworthy that majority percentage of the respondents felt that they improved their economic status through the programme. Shilari Bee.Shaik , a beneficiary in Nulivedu village said that “the Self help group programme is a blessing for rural women”.¹³

Majority women said that the additional income is used for household consumption and purchase of raw material. They could also solve problems, and some of them prevented their men folk from consuming liquor. These women showed the T.V sets, gas stoves and furniture to the researcher and stated that without Self help group programme, they must not have been able to purchase these. All these are purchased from their own earnings. The point is that though on the economic front, the return is not large amount , engagement in the activities did create confidence in a large majority of the respondents. This can be noted from Table 4.9:

¹³ Interview dated on 16th May 2006

Table 4.9: Perceptions Regarding Improvement in Women's Economic Status of SHGs in Aravedu and Nulivedu villages.

Improved Economic Status	Number of the Respondents	Percentage
Yes	54	90
No	06	10
Total	60	100

Source: Data collected by the researcher

Change in Life Style of respondents:

Generally, the effect of modernisation on changes in the status of women could be seen through social, economic, occupational, structural and cultural changes. These will also lead to changes in education, health, nutrition and sanitation. The economic activity is the primary motivating factor to change from tradition to modernity. According to the statements of the respondents and looking into the table it is clear that this programme assisted and helped them in improving their living conditions and social status.

The strength of the group helped them to build up confidence and competence to take part in decision-making pertaining to their own development. The women, who did not even know how to sign, learnt to sign their names and to do small calculations and counting. One respondent from Aravedu village by name Reddemma said that “ Before

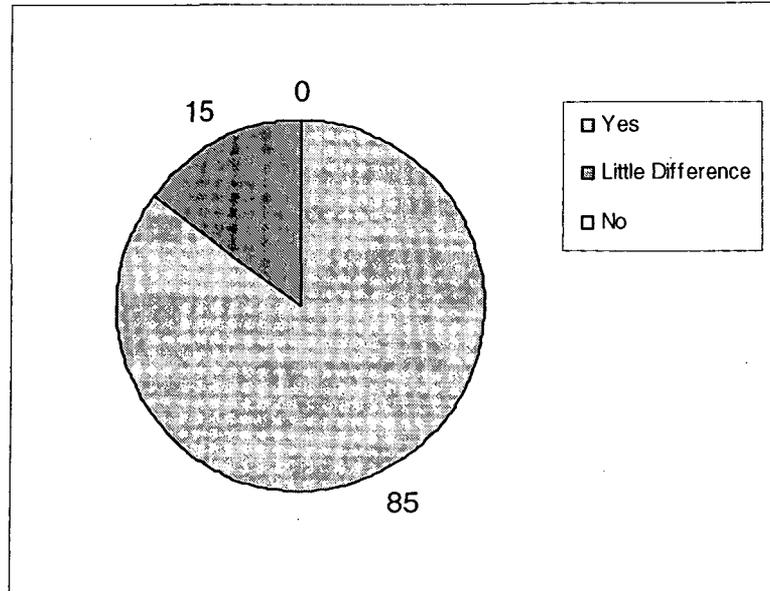
joining SHG I even do not know how to sign. Now,I can sign and know small calculations and counting”¹⁴

A high majority of the respondents recognised positive impact regarding the change in their life style. They started consuming nutritious food, taking care of their health, and offering education and better clothing to their children. They are utilising existing sanitation facilities and have undergone family planning operations.

The respondents are very much interested to speak about their cultural and social participation after joining the Self help group programme. All the women members who are under this programme began to attend meetings conducted by the District Collector, M.P.D.O and other officials and they are actively participating in governmental developmental programmes particularly in Rajeevpallebata programme, pulse polio immunisation, social awareness programmes (AIDS control, Chickengunia, against child marriages), and in Velugu meetings more actively than before in their villages. They have built up close interaction with developmental agencies. Further, it is interesting to note that women, who are not involved in Self help group programme, are also coming ahead to form new SHGs in their villages.

¹⁴ Interview dated on 16th May 2006

Fig.4.5: gives an idea of the impact of SHG programme on changes in life style in Aravedu and Nulivedu villages



Source: Data collected by the researcher

It is very interesting to cite that the respondents are coming together on a common platform to decide on matters like budgeting family expenditure and to decide priorities pertaining to their day to day life. Apart from this, these women have taken initiatives and steps to enhance and improve their socio-economic status.

Benefits through SHGs:

The success or otherwise of any programme could be evaluated on the basis of the views and perceptions of the respondents. The respondents are divided into two groups on the basis of their views regarding the utility of the scheme. This can be noticed from Table 4: 10.

Table 4.10: Respondents' views Regarding Benefits through SHGs in Aravedu and Nulivedu villages.

Views	Number of the Respondents	Percentage
More Benefits	60	100
No Benefits	00	0
Total	60	100

Source: Data collected by the researcher

It is noticed that all most all all the respondents have given positive statements regarding the benefits of Self help group programme. Shaik Khadar bee, member of Mabusubuhani SHG in Nulivedu said, "I could secure employment through SHG programme. Before joining self help group, I was jobless. The programme really has been useful and valuable to me."¹⁵

Another respondent Sophiya Banu, who has been maintaining petty shop expressed that "At present, we are no longer dependents and we are independent. We are capable of earning some money through SHG programme."¹⁶ There is not even a single respondent with the view that the scheme has not been useful.

Confidence and courage building:

The confidence of respondents was seen when they stated that this programme is useful in various ways. One respondent, Yallamma stated that , "Before I undertook, income generating activity through Self help group programme I was really shy and timid.

¹⁵ Interview dated on 7th May 2006

¹⁶ Interview dated on 9th May 2006

When once I started a shop, I am getting good income, exposure, confidence and self-satisfaction. What more is really needed ? ”¹⁷

Another respondent Padmaja ,sri Lakshmi SHG ,said, “ If I needed to go anyplace, or for any meeting OR gathering , I had to take the permission of my husband and money from him. But the Self help group programme has helped me to take independent decisions, and go to places of my choice but without obstructing the harmony in house.”¹⁸

This is clear fact that earning and exposure to environment have facilitated in inculcating confidence in the case of the respondents..A small number of respondents,who are undertaking sheep rearing said that this programme has not built confidence because they have to go to the distant places to rear the sheep in summer in which the availability of grass is low.

**Table 4.11: Respondents Views Regarding Confidence Building
after joining SHGs in Aravedu and Nulivedu villages.**

Confidence Building	Number of the Respondents	Percentage
Yes	54	90
No	06	10
Total	60	100

Source: Data collected by the researcher

¹⁷ Interview dated on 15th May 2006

¹⁸ Interview dated on 117th May 2006

Decision Making with in family after joining SHG:

From the above table it is clear that a significant percentage of the respondents, regarded that now they have voice with regard to taking decisions on important matters related to their family. before joining self help group, the respondents were silent spectators within the family and their views and opinions were neglected without giving second thought or without consideration. At present, they are enjoying equal status within their families in relation to decision making. Shakila member of Sri Hubibulla SHG in Nulivedu village said, “my husband started recognising me as somebody who is important for consultation. Before joining SHG, I must say that he was not attaching any value to my views and opinions, however valuable they may be. At present, we discuss together and decide what is to be done set in the home and for the home.”¹⁹

However, a significant number of the respondents denied clear-cut role in decision making within the family. Muniratnamma said that “ A woman is always looked down upon. In my case also, the same is the condition .I have no complete freedom in expressing my views. My husband allows me to work in the group because i would bring some money. He is concerned in taking my earnings and appropriating according to his choice . But I have no equal say with regard to decisions of the family.”²⁰

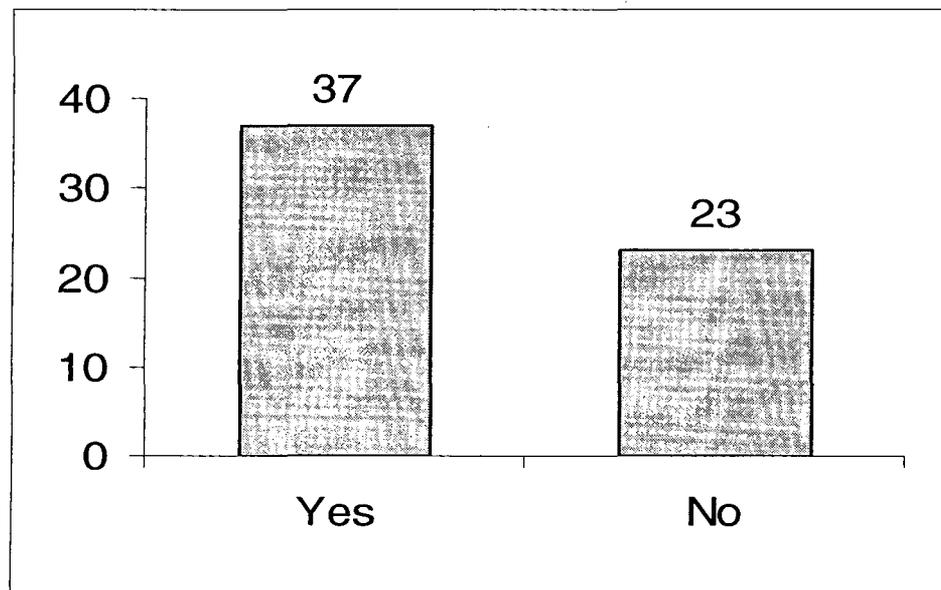
Shaik Saida Bhanua member of Umar SHG said, “Honestly speaking, all women are controlled and restricted by men whether in family or elsewhere. If I state that I have freedom in decision making in family, I am not talking reality and I am giving you

¹⁹ Interviewed dated on 19th May 2006

²⁰ Interviewed dated on 17th May 2006

incorrect information. The situation has to be seen within the framework of patriarchal system.”²¹

Fig 4.6: The views of Respondents in Decision Making within Family in Aravedu and Nulivedu villages.



Source: Data collected by the researcher

Participation in SHG meetings:

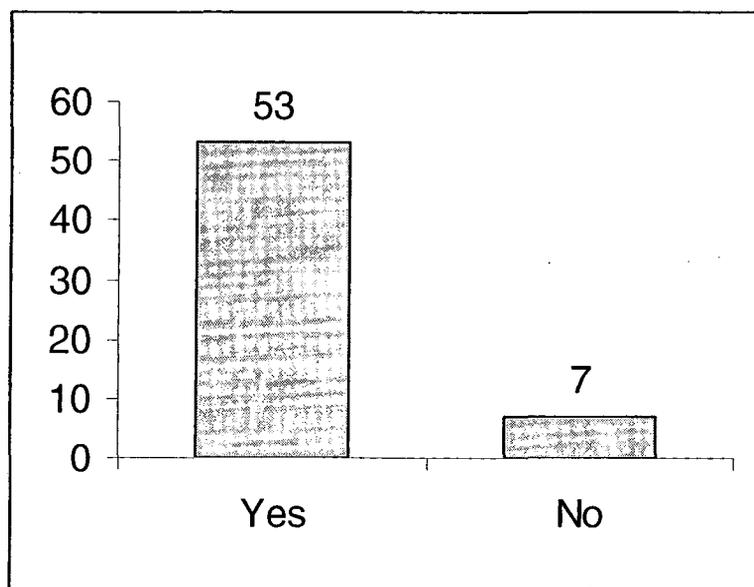
Generally, every SHG constitute ten to 15 members. These group members meet once in a week in the evening. The group leader leads the meeting. In the SHG group meeting, every member introduces herself to the group. After the introduction of members, members sing a song which inspires the SHG members. They discuss the financial requirements and repay the installment of the loan. They pay the saving amount to the

²¹ Interviewed dated on 14th May 2006

group leader. They record all these transactions in their books. They discuss individual as well as common problems and find out solutions to these problems. Every member should attend the group meetings. One group leader Bandi Reddemma said that “ In order to ensure majority participation in the group meetings, penalty will be collected on the absent member of the self help group.”²²

Nearly 89 percent of the respondents expressed that they are attending the SHG meeting regularly. In the SHG meetings, the decisions are taken in a collective manner. In the group meetings, they discuss the success stories of women in other areas. The group leaders enlighten the members regarding importance of cleanliness, awareness of diseases, and other governmental programmes.

Fig 4.7: Respondents views regarding regular participation in SHG meetings in Aravedu and Nulivedu villages.



Source: Data collected by the researcher

²² Interview dated on 7th May 2006

From the above table it is clear that 88.3 percentage of women attended the SHG meetings regularly and very small percent of respondents stated that they are not attending the meetings regularly because of ill health and during the visits to the places of relatives.

Collective Decision Making:

The self help group meetings are supervised by the concerned Animator. Majority of the respondents revealed that the decisions regarding SHG are taken collectively. Many respondents said that their opinions are taken into consideration while taking decisions regarding financial matters (Who is in need of money ? and to whom the money should be given ?) are discussed in the group and decisions are taken in a collective manner.

Table 4.12: Respondents views regarding collective decision making in SHGs in Aravedu and Nulivedu villages.

Collective decision making	No.of respondents	percentage
Yes	60	100
No		
Total	60	100

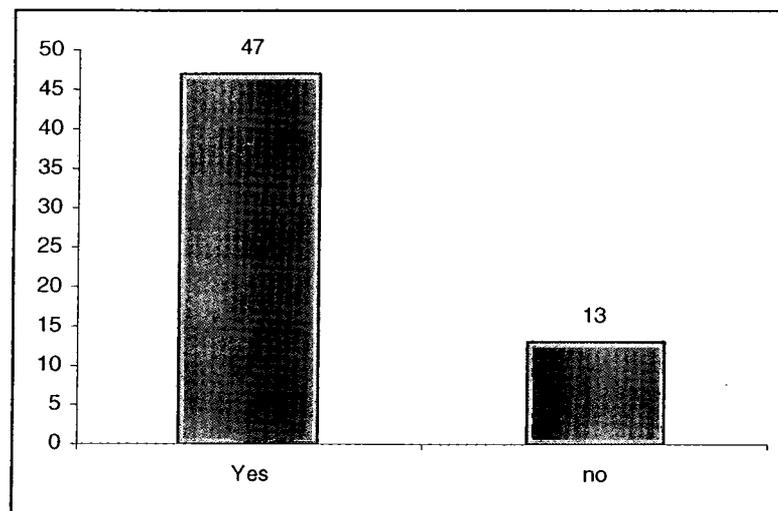
Source: Data collected by the researcher

It is clear from the table that all most all the respondents said that the decisions are taken collectively regarding their SHG group. One can say that the SHGs are functioning in a democratic manner.

Increased Participation in Governmental Programmes after joining SHGs:

The governments launch many programmes for the well being of the citizens.If the citizens do not participate in the governmental programmes, the programmes fail in reaching the goals.Hence, the participation of the grassroots people in the programmes are important. A significant number of respondents expressed that they are participating in governmental programmes after joining in Self help groups.

Fig .4.8: Increased Participation in Governmental Programmes after joining SHGs in Aravedu and Nulivedu villages.



Source: Data collected by the researcher

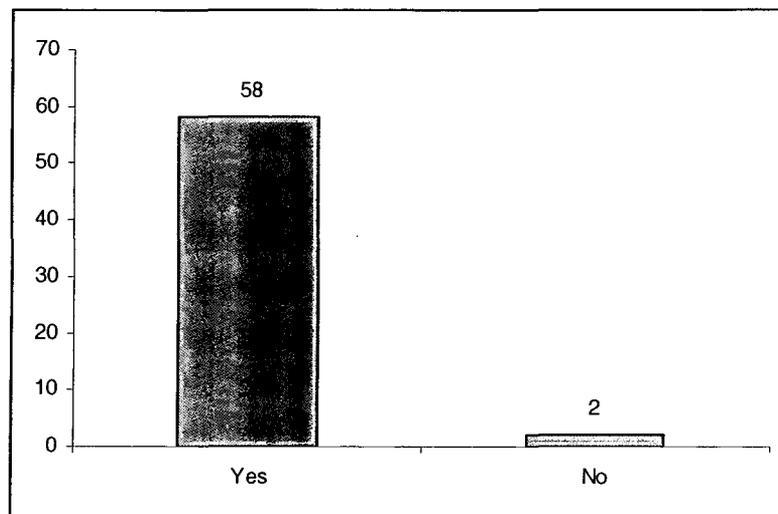
The respondents said that the group leaders, who participated in “velugu” meetings at mandal and SHG meetings at district level, will discuss experiences with other group members. They discuss about various governmental programmes and their significance. The respondents said that they participated in programmes “Rajeev pallebata”, AIDS control, Chickengunia, cleanliness, education for girl child and Velugu

meetings. SHGs are playing a significant role in educating the members to make use of governmental programmes.

Casting Vote in elections:

The constitution confers democratic rights and duties to its citizens. Casting vote in elections is a responsible duty of the citizens for the effective functioning of democracy. The respondents said that they are casting vote in panchat , assembly and parliament elections.

**Fig.4.9: Views of respondents of SHGs regarding casting Vote in elections
in Aravedu and Nulivedu villages**



Source: Data collected by Researcher

Majority number of the respondents revealed that they are casting vote in elections and they are participating in political process.

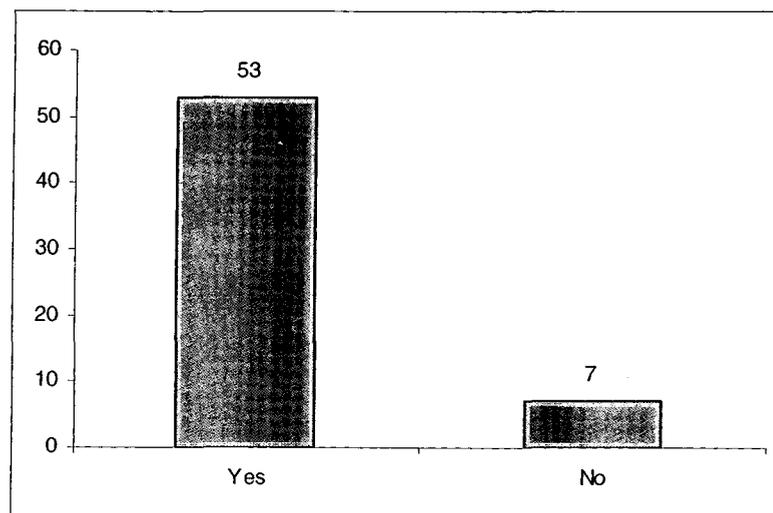
Access to Public Distributive System:

The government is providing food grains and other essential necessities (kerosin ,sugar etc) to the poor at subsidised or reasonable rates through public distributive system. Mojority of the respondents said that they have access to public distributive system and they are utilising the services. They are making use of public distributive system.

Access to medical facilities and health facilities

Health and medical facilities are the basic needs of the people. Mojority of the respondents revealed that they have access to medical and health facilities. They are having Primary health centres. Under emergency conditions, umbulence will be provided under the programme *Mata Sisusamrakshanay* to distance places and cities.

Fig.4.10: Perception of respondents of SHGs regarding access to medical facilities in Aravedu and Nulivedu villages.

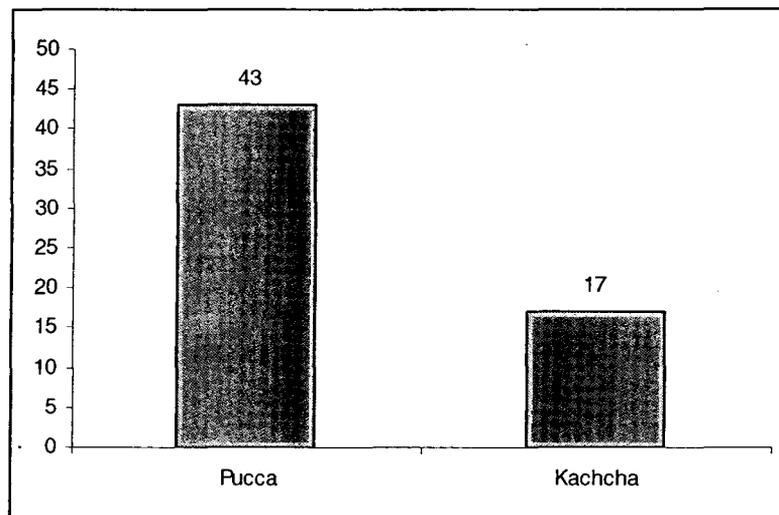


Source: Data collected by the researcher

Possession of House:

Majority of the respondents expressed that they possess a house. A significant percent of respondents said that they have 'pucca' houses while small percentage of respondents said that they possess 'kachcha' houses. Having shelter is the capacity of respondents.

Fig.4.11: Views of respondents of SHGs regarding Possession of Houses in Aravedu and Nulivedu villages.

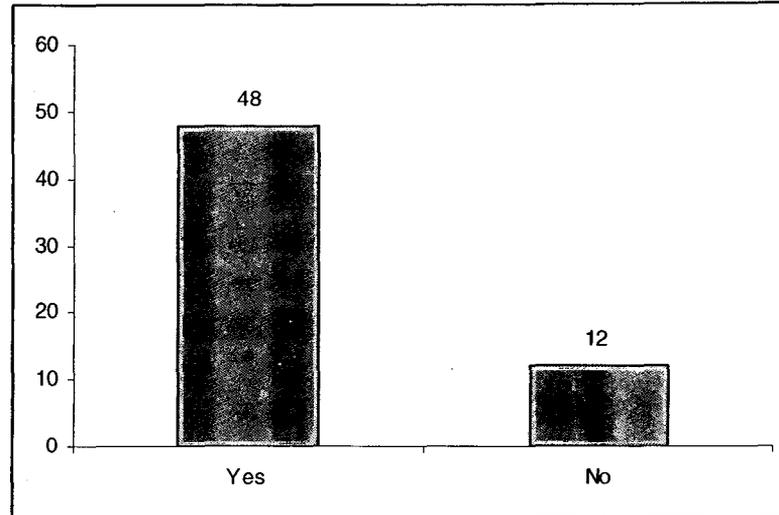


Source: Data collected by the researcher

Increased literacy Level

Before joining self help groups, significant number of respondents stated that they even did not know how to sign. But, after joining self help group, they came to know how to sign names, small calculations and counting etc, majority of the respondents said that their literacy level increased after joining in self help groups. A few respondents said that they don't know calculations and counting except writing signature.

Fig.4.12: Perception of respondents regarding Increased literacy Level after joining SHGs Houses in Aravedu and Nulivedu villages.



Source: Data collected by the researcher

Conclusion

Age wise analysis of the respondents reveals that a high percentage of women in self help groups are in group of 20 to 30. Thirty five percentage of the respondents engaged in Self help group programme in the villages are illiterates, 31.66 percentage of the respondents are literates. 18 percentage of the respondents studied up to primary level. Respondents of forward castes and Scheduled Castes constitute more than 70 per cent followed by Backward castes (20 percent) and Scheduled tribes (6.66 percent). Those respondents whose family doesn't exceed three numbers constitute the largest percentage.

The husbands of the respondents are either coolies or small farmers, daily wage labourers or vendors. A large majority of the respondents worked either as coolies or daily wage labourers before they joined self help groups. Only a small percentage of

them were vendors. The largest group of the respondents came to know of the programme through the animators. The largest number of them, though not constituting a majority, is engaged in dairing. A high percentage of the respondents are engaged in activities based on individual choice. All most all the respondents received financial assistance in the form of both revolving fund and loan. 43.3 percent of respondents expressed that their marketing is high and 45 percent of the respondents said that their marketing is medium. It has been observed that SHG programme has brought about change in the income levels of a large number of the respondents. Most of the women mentioned that economic betterment in terms of employment and supplementary income to their family is made possible through the income generating activities under SHGs .61.7 respondents think that the funds have to be increased.

The impact of SHG on the economic status of the women in the villages studied has been positive. However, this programme has helped the respondents in improving their living conditions and social status. It is important to note that all the respondents have acknowledged the benefits to the Self help group programme. A significant percentage of the respondents have opined that now they are taking part in the decision making with in family. A significant percentage of respondents expressed that they are participating in governmental programmes. The decisions are taken in a collective and democratic manner. Fifty three respondents said that they are participating in SHG meetings regularly. Fifty eight respondents said that they cast vote in elections. Majority of the respondents revealed that they have access to medical and health facilities. Fourty three and seventeen respondents said that they are having pucca and kachcha houses

respectively. Majority of the respondents said that their literacy levels have been increased through SHG programme. Thus the centrality of self help groups in empowering the socio-economic condition of women and there by, their empowerment can't be overstated.



Photo 1. Discussing about the contribution of Self Help Groups with respondents in Nulivedu village of Cuddapah district, Andhra Pradesh.



Photo 2. Discussing about the contribution of Self Help Groups with respondents in Aravedu village of Cuddapah district, Andhra Pradesh.



Photo 3. A gathering of Self Help Group members in Aravedu village of Cuddapah district, Andhra Pradesh.



Photo 4. Members of a Self Help Group in Nulivedu village of Cuddapah district, Andhra Pradesh.



Photo 5. Interaction with the respondents of Self Help Group in Nulivedu village of Cuddapah district, Andhra Pradesh.

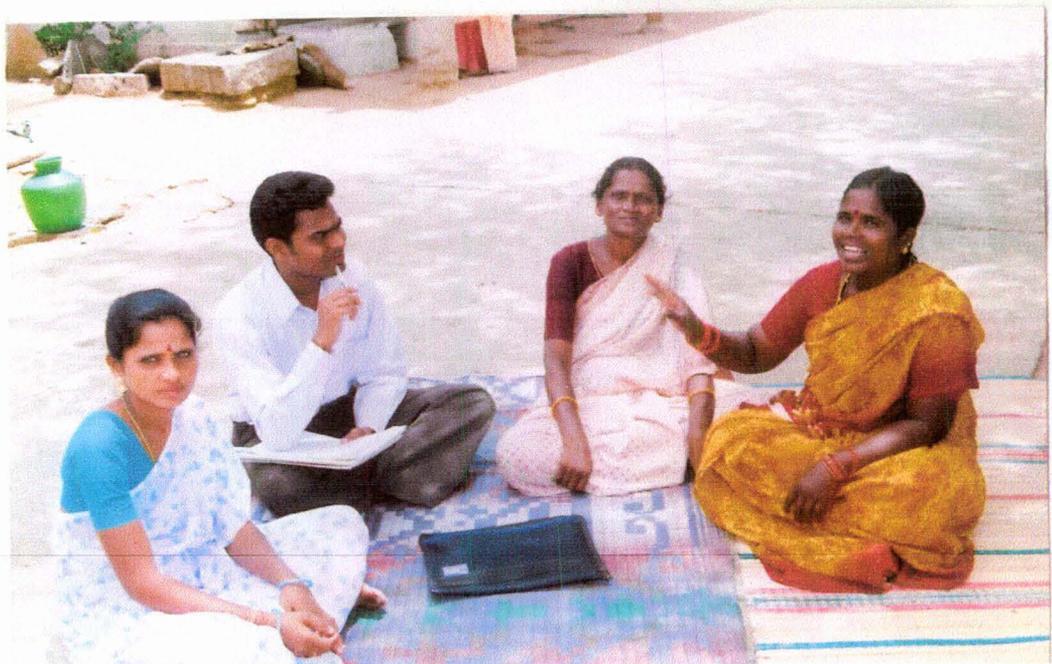


Photo 6. Discussing the impact of Self Help Group on socio-economic empowerment of rural poor women in Nulivedu village of Cuddapah district, Andhra Pradesh.

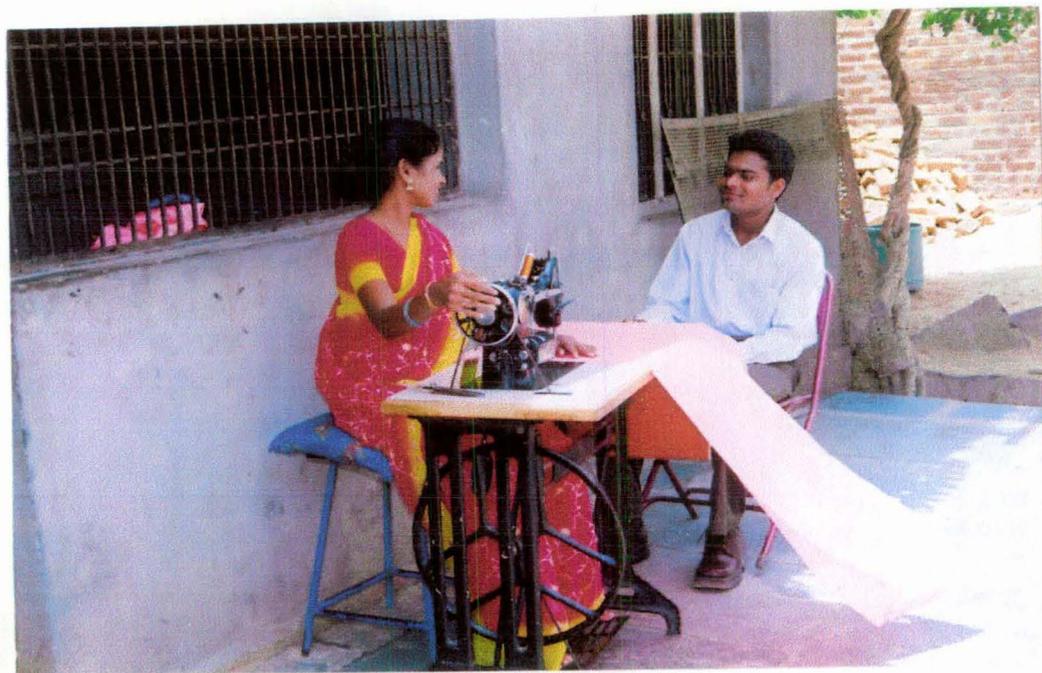


Photo 7. Discussing the impact of Self Help Group on socio-economic empowerment of rural poor women in Nulivedu village of Cuddapah district, Andhra Pradesh.



Photo 7. Interaction with respondents of Self Help Group on socio-economic empowerment of rural poor women in Nulivedu village of Cuddapah district, Andhra Pradesh.

Conclusion

The apparent paradox of Indian society is explained by the nature of social structure, which looks like a complex grid of caste, class, ethnic and gender divisions. Of these, glaring gender divisions and inequalities are explicitly manifested in Indian patriarchal society. Of late, the issue of gender inequalities have become a matter of concern for developmental experts, academicians, politicians, policy makers and activists. This is so because even after more than five decades of Indian's independence, the position of women has not changed significantly. In this context, the novel idea of Self Help Group (SHG) has assumed a great significance in the realm of policy making which offers enough prospects and possibilities towards women's empowerment. Self help group has the potential to challenge the existing gender inequalities and bridging the gap between the gender divisions, which have been at the root of underdevelopment in rural India.

Empowerment is an active multidimensional process. It is related to power, control over resources and self. It refers to a process of building capabilities, self image, self confidence and self assertion of individuals. Increasing involvement, individual and collective action, self guaranteed momentums are also other desirable factors to be promoted in this process of empowerment. In the context of women's empowerment , it

is important to note that building a positive self image and self confidence, developing ability for critical thinking ,building up group cohesion , taking part in decisions and actions ,collective reflection and having socio-economic independence are some of the requirements for empowerment of women.

There are five approaches for empowerment of women. The educational approach promotes awareness. The economic approach emphasizes on organization of women, encourage income generating activity and thrift groups, provide monetary assistance to women groups for self employment. The development approach focuses on integrating women into the process of development, while the organizational approach stresses on organization of women to recognize and challenge gender based discrimination. The Political approach focuses on increasing women's political participation .These aspects broadly comes under the purview of the concepts of social and economic empowerment. Social empowerment provides access to information, knowledge, skills and paves the way for participation in social organizations and in the management of financial resources. Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects and in development of skills.

In correctly identifying some of the indicators of socio-economic empowerment, views of the following prominent scholars may have to be considered. Firstly, Nussbaum has proposed a combination of central human capabilities to lead a dignified and decent human life. Those are life, bodily health, bodily integrity, senses-imagination and

thought, emotions, practical reason, affiliation, other species, play and control over one's political and material environment. Secondly, according to Amartya Sen, Freedom from hunger, being free to participate in the political process, being adequately sheltered, access to health and education are cited as different manifestations of capabilities. Lastly, Mahabub Ul Hak cited empowerment of people particularly women as one of the ways to create a suitable link between economic growth and human development. The realizing and accomplishing the potential of individual to a higher level is considered as the indication of human development, according to UNDP report 1995. The process of striving towards capability building can be considered as the process of empowerment.

It is in this context that the self help groups as a novel idea and as new policy intervention has the potential to build some of the above mentioned capabilities and in turn helps for the empowerment of women to lead a decent and dignified life. This is clearly reflected in this study of two villages of Andhra Pradesh. The impact of self help group on the socio-economic status of the respondents in the villages studied has been decidedly positive. The indicators to study the impact and contribution of self help groups in socio-economic empowerment of rural poor women include awareness of respondents, about health, nutrition, governmental policies and programmes. The study has showed that membership of self help groups facilitates the members to enhance their physical mobility. Becoming a member such a group can be considered as the indication of empowerment. The respondents expressed that they are undertaking income generating activities, which apart from generating income, are also central in generating self

confidence to lead a better life. After joining self help groups, they have access to information, knowledge and skills.

Majority of the respondents are participating in group meetings regularly. They discuss their problems and try to find ways to sort out these problems in the meetings. They are earning reasonable monthly income, which increased their self confidence by under taking and enhancing entrepreneurial activities. The study has showed that the impact of self help group programme on the socio- economic status of the women has been encouraging in these villages and there has been positive change in the life styles of the respondents. It is understood from the views of the respondents that they availed more facilities after joining self help groups. The earning and exposure under self help group helped the members to enhance confidence. Majority of the respondents said that they are becoming partners in decision making within and outside the family. The programme has helped the respondents in improving their living conditions and social status. It is important to note that all the respondents have clearly acknowledged the benefits of the self help group programme. Majority of the respondents said that they are also participating in governmental programmes.

By and large the decisions are taken in a collective and democratic manner in self help groups. Majority of the respondents expressed that they are casting vote in elections, having access to medical and health facilities and public distributive system. The literacy levels of the respondents have been increased after joining Self Help Group programme. The study therefore reveals that self help groups have played central role in empowering

women in the villages studied. Empowerment is an active and multi dimensional process. The self help groups are contributing positively for the process of socio-economic empowerment of rural poor women. In light of this conclusion from two villages of Andhra Pradesh, there is ample scope of exploring self help groups as a tool of women's empowerment in rest of the country.

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Annexure 1.**Questionnaire**

The role of self help groups in the socio-economic empowerment of rural women: A case study of Aravedu and Nulivedu villages of Cuddapah district of Andhra Pradesh.

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1).Name:

2)Age:

a) 20-30 B) 30-40 C) 40-50 D) above 50

3)Caste:

a) General b) BC c) SC d) ST

4)Educational Qualification:

a) Uneducated b) literate c) up to V d) up to X e) Matriculation and above

5)Name of the village:

6)Name of the mandal:

7) Occupation before joining self help group

- a) Cooli b) Daily wage labour c) vender d) housewife

8) Occupation of the husband

- a) Cooli b) Daily wage labour c) vender d) cultivator) Employee

8) ANNUAL INCOME

- a) Below 10000 b) 10000-20000 c) 20000-30000 d) Above 30000

9) By whom, you are aware of SHG?

- a) Animator b) bank officials c) village people d) Panchayat president

10) Group leader /Group member

2). what reasons prompted you to join in SHG?

Ans. _____

Nature of work under self help group?

- a) Group b) Individual

What type of income generating activity did you peruse after joining self help group?

Have you taken revolving fund and loan under SHG?

Are the funds are adequate?

- a) Adequate b) not adequate c) to be increased ?

Do you have enough marketing to your products?

a)Yes b)No

If yes

a) High b) low c) medium d) seasonal

Could you specify how much earning you are getting per month after joining self help group?

4). How many members exist in your group?

a) Below 10 b) 10-15 c) 15-20 d) above 20

5) How your self help group is functioning?

Ans. _____

6). Please specify how much money you are saving per month?

a) Rs.10-50 b) Rs.50 -100 c) Rs. 100-150 d) above 150

8). How much amount you got as revolving fund?

a) Rs. 10,000 b) s. 15,000 c) Rs. 20,000 d) Rs.25, 000

10). Have you taken loan on interest from your group savings?

a) Yes b) No

12).What kind of income generating activities undertaken by your group?

Ans. _____

Did self help group programme help you to gain self confidence and courage ?If yes how ?If not why ?

What are the changes that came in your life and your family after you joined the self help group programme?If changes came what are they?

Do you feel that you have become equal partner in decision making in your home? a) Yes b) No If yes how?

Do you think that self help group programme is useful for improving the status of women? a) Yes b) No If yes how?

13). Are you participating in group activities carried by your leader?

a) Yes b) No If yes ,

a)Regularly b)irregularly

14) How often the meetings are held

15) How often does u attend the meetings?

16) Do the group members listen to you?

a) Yes b) no

17) Do the group members take your opinion in to consideration?

18). is the decision making in your group collective?

a) Yes b) No c) can't say If yes how If not Why?

19). Are you participating in government developmental programmes?

a) Yes b) No

If yes, please specify some programmes in which you participated

A) Rajeev Pallebata

B) Pulse Polio immunization

C) social awareness programmes like AIDS/Malaria control, against dowry and child marriage etc.

D). Velugumeetings

E) Awareness on health education

F) Chikingunia

G) Education for girl child

20) Are you casting your vote in elections ?

A) Yes b) no

21) Do you have the access to the services of public distribution system?

A) Yes b) No

If yes what are the provisions getting from public distribution system?

22) Do you have own house?

A)Yes B)No

If yes, please specify a) pucca b) kachcha

23) Do you have access to health facilities? A) Yes B) No If yes, please specify

a) Having primary health centre

b) availability of doctors

c) availability of medicines

24). Please, specify the impact of SHG on your life when compare to earlier?

Ans. _____

Are you still depending on money lenders, after joining self help group? A) Yes B) No
 If No how If Yes why?

Do you feel that your literacy rate is increased after joining self help group programme ? If Yes how If no why?

27). Do you want to continue with your group as member?

a) Yes b) No

28). what are the problems faced by your group?

Ans. _____

29). Can you specify any suggestions to improve the functioning of SHG?

Ans. _____

SIGNATURE OF
THE RESPONDENT

SIGNATURE OF THE
RESEARCHER

