

KAKATIYA GOVERNMENT COLLEGE, HANAMKONDA

WARANGAL URBAN



A study the Self Help Group Rural Women empowerment – A Case Study in Warangal

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Students Field Study Project

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Introduction

The present study intends to study the Self Help Group Rural Women empowerment – A Case Study in Warangal to analyse the concept and programmes for women in India and Andhra Pradesh in general, Warangal District in particular. An attempt is made to explain the necessity and requirement of the schemes of economic programme for women. Who were thrown out of the mainstream of social and economic life. The policy makers recognized the necessity of such economic programmes for the upliftment of the highly neglected sections of the society i.e., women.

In every modern state of the 19th and 20th centuries the concept of welfarism has taken a prime place in the government's objectives. Since the states declared themselves as welfare states, they have responsibilities of amelioration of various programmes for the vulnerable sections of the society. The dawn of independence has given a chance to propose several programmes. The government of India evolved several economic programmes. One such programmes is that Self Help Programmes and water shed programmes. All these programmes are designed in tune with the directives of the World Bank and IMF. After the collapse of alternative economic systems, the world economy became a single independent unit resulting in the emergence of a unipolar economic system led by the USA, thus creating a different picture in the economics. The Indian economy is in no way different from the global economy.

Whatever directives flow from these international institutions have to percolate to the nook and corner of the economics of all the states.

In this background the government of India designed a programme which answers to the needy of the society. Once the government of India opened up the controls of the economy, impetus has given to the privatization and the state has with drawn from the responsibilities of social justice. And the slowly majority of the welfare state with drawn from the concepts of welfarism. Ultimately the majority of the third world countries are bound to follow the directives of international economic institutions. As long as the third world economies are bound to seek the financial and technical assistance from the monopolistic states, which force them to depend on the developed economies, more so from USA, it is inevitable for these economies. They cannot go for alternative economic strategies.

Since they are seeking the financial ;aided technology on monopolistic states they have to be bound by the conditions and stipulations by international financial agencies. Hence, the government of India evolved the economic strategies and programme in accordance with the directives given by the international agencies. Whatever the economic policy, programme or scheme are simply replicas of the US policies of incremental policies. All these policies are considered as target oriented programmes. Once the target is achieved, such policy will be disbanded. And another new target oriented policy will be introduced to meet the requirement of the situation.

Therefore, the present study deals exclusively with the policy strategies and evaluation methods.

GROWTH AND DEVELOPMENT OF SHGS IN INDIA AND AP

The Status of Self Help Group in India

The Indian state of Andhra Pradesh, one of India's poorest, has used development self-help groups (SHGs) extensively as a primary tool of poverty alleviation and empowerment. A SHG is a small group of persons who come together with the intention of finding a solution to a common problem such as medical issues, livelihood generation or watershed management, with a degree of self-sufficiency.

In Warangal

The administration of warangal made three modifications in an attempt to salvage the program. The size of the group was reduced, people from other castes and communities were permitted to join the same groups and different economic activities were pursued within the same group. This however, caused a problem in that, the homogeneity of background and economic activity, which had initially formed a cementing factor, was no longer present. Hence an alternate binding force was introduced through thrift and savings in women SHGs

Self-Help Groups, Poverty Alleviation and Empowerment

Social inclusion and participation in the political process are also impacted by SHGs. Gender poverty measured in terms of gender bias with respect to norms of eating, male preference in distribution of food and access to clothing has not declined significantly. But food security of member households improved after participation in groups

Socio-Cultural problems of SHG Members

Socio-cultural Problems	Rank
Male Domination	1
Non-favorable attitude	4
Traditional and social norms	2
Lack of motivation from family members.	3

Implementation Process

This case study focuses on Telangana, India, where state initiative has extensively used the self-help group (SHG) as a tool of poverty alleviation and empowerment. A SHG is a small group of persons who come together with the intention of finding a solution to a common problem with a degree of self-sufficiency.

SHGs and local politics

This chapter explores linkages between SHGs and women's increasing visibility in local politics, whether as representatives in *panchayati raj* institutions of local governance or as potential vote banks for political parties. The 73rd Constitutional amendment through the Panchayati Raj Act (passed in 1992) reserved one-third of local governance seats for women. Legal fiat by itself led to a spate of 'proxy' elections in many areas, in that women were elected but were hardly involved since male relatives (in the form of the '*sarpanch pati*' - the sarpanch husband) continued to manage the panchayat's affairs.

WORK PARTICIPATION RATES OF FEMALES BY RURAL/URBAN RESIDENCE-INDIA (IN PERCENTAGE)

	1981 Census	1991 Census	2000 Census	2010 Census
India	13.9	19.8	21.4	28.9
Rural	15.5	23.2	24.6	32.6
Urban	7.1	8.3	9.3	15.3

Distribution of Female Workers By Employment status and rural/urban Residence (in percentage)

Year	Rural			Urban		
	Self Employed	Regular Employee	Casual Worker	Self Employed	Regular Employee	Casual Worker
1981	64.5	4.1	31.4	48.5	27.8	23.7
1991	61.9	2.8	35.3	48.8	25.8	28.4
2001	60.9	3.6	35.5	47.1	27.5	25.4
2010	61.9	4.1	30.6	50.2	29.5	25.4

Distribution of female workers by industry-wise (In percentage)

Industry Groups	1981	1991	2000	2010
Agriculture and Allied	33.0	31.5	29.8	34.5
Manufacturing	21.2	21.9	21.6	21.00
Trade	09.5	09.5	09.8	09.5
Services	25.8	25.8	25.6	25.5

Technical Livelihood Support

The support of livelihoods is increasingly being seen as an important area related to microfinance. Indeed, the term of livelihood finance has been coined and is en vogue at leading NGOs

Policy Considerations

In addition to actual technical support, government policy can help support the SHG movement in the previously mentioned areas. Poverty is invariably characterized by lack of public investment in infrastructure or dysfunctional

public systems including education and health care and underdeveloped markets.

Women Empowerment Through Self Help Groups in Telangana

The Government of Andhra Pradesh has taken up the theme of women's empowerment as one of the strategies to tackle the socio - economic poverty. Self Help movement through savings has been taken up as a mass movement by women – a path chosen by them to shape their destiny for better.

SHGs – A Movement In warangal

There are about 4.65 lakhs women SHGs in Andhra Pradesh covering nearly 61.70 lakhs poor women. Andhra Pradesh alone has about half of SHGs organized in the Country.

MICRO CREDIT TO SHGs :

Micro credit summit conducted in 1997 in Washington resolved to reach 100 million poor women by 2005 all over the world. In Andhra Pradesh alone, 61.70 lakh women were covered under micro credit with a saving of a rupee per day and the financial institutions extending loans upto 4 times to the amount of group savings.

Geographical Spread

All the villages in the state have at least one SHG and 75% of the villages have 15-20 groups in each. Government felt the necessity of building institutions for SHG at the village and mandal level ('Mandal' is an administrative unit equivalent 1/3 size of a block). Village organizations and mandal federations are formed and the latter are registered under the mutually aided co-operative societies Act. 1995. Such federations take up functions like pensions to old people, insurance services to members, and procurement of raw materials and

marketing of finished products, accessing community infrastructure facilities, providing market information and other services to the members.

Impact Of SHG Movement

Various organizations evaluated SHGs. NGOs universities, National Bank for Agricultural & Rural Development (NABARD) and ORG-Marg. Some of the salient features are:

- ❑ 98% of the members make savings regularly as the norms prescribed by the groups.
- ❑ All the groups meet at least once in a month to discuss various social issues related to their day to day life.
- ❑ 98% of eligible members adopt small family norms.
- ❑ 100% children of SHG members are able to access immunization services against 30% of the members have access to safe cooking fuels (LPG) under the Government promoted scheme popularly known as “DEEPAM”.
- ❑ 80% of the total SHGs have accessed financial assistance from banks and repayment is 98%
- ❑ 1,00,000 SHG members were elected to the local bodies (3 term Panchayat Raj Institutions) in 1997 November elections.
- ❑ Members are engaged in 450 varieties of income generating activities.
- ❑ Additional family incomes to member range from Rs.1000-3000 per annum depending on the income generating activities.
- ❑ Increase in self confidence and self esteem.
- ❑ Increase in awareness levels about the society and community. Voluntary participation in community activities like laying roads, planting trees conserving environment, construction of water

harvesting structures, donations to the victims of natural calamities helping to reduce crime against girls & women, campaign against eradication of social evils like dowry, child marriages, untouchability, AIDS, rescue and rehabilitation of orphaned children, counseling adolescent girls, support to widows and destitute

- SHG members learning from the past experiences are walking through the present are marching ahead for a bright future. Government of Telangana has rightly realized that the involvement of the rural poor women in development will speed up attainment of Telangana and realizing the Vision indeed. are a few to mention.

The Role of Indian Government

The Government of India, after its independence went in for social and economic transformation of the country. Before independence nearly 80% of people lived in rural areas and most of them were below the poverty line. There exist illiteracy, ill-health, and backwardness of varied nature prevailing in both rural and urban areas. After 55 years, the country is facing the major difficulties which prevailed at the time of independence.

As a result, the Government of India had to take up several policies and programmes in the direction of meeting the needs of its people. In this direction, in 1952 the Government of India introduced the Community Development Programme (CDP) as an initiation. It had also implemented several programmes under Five Year Plans. It has been working with the determination of implementing these plans to make a direct attack on poverty by developing massive resources for the development of the poor.

From 'Welfare' to 'Empowerment' Strategy

A significant outcome of the broad policy debates in the 70s was a shift from viewing women as targets of 'welfare' policies in the social sector to regard them as 'critical agent' for development. This was recognized by the VI Five Year Plan, which, for the first time, incorporated a chapter on women and development.

In the entire economy the areas that can be directly intervened by the government will be very limited and the scope to cover a substantial portion of women population under government sponsored programmes also will be extremely limited. Therefore, government's intervention can act only as indicative to the system as to which direction the natural economic development should take and such intervention can only be a declaration of the intent of the modern state.

Besides these attempts, the Government of India prepared the National Perspective Plan (1988-2000) which envisaged a multipronged strategy for integrating women into the mainstream. "Shramshakti" (1988), A comprehensive report of the National Commission for self-employed women and women in the Informal Sector, examined related issues concerning women workers in the informal sector and made valuable recommendations for improving their status.

The realization that women had a weak and vulnerable position in the family, the most informal and primary unit, made the policy-makers focus their attention on women in fetus, as girl child, in her adolescence and in her in-laws' family. The strategy aimed at fighting against unsafe motherhood nutritional anemia, iodine deficiency, the vulnerable years of the infancy and building up a women's capacity to cope up with the barriers and challenges of growth, change and stabilization. Non-Governmental Organisations (NGOs) promoting women's issues gained strength. They protested against violence against women, demanded right to abortion, sought amendments in the Dowry Prohibition Act, 1961

for making the offence cognizable and non-bailable so as to increase its effectiveness and pleaded for a better deal for women in work place etc. By the beginning of the 1990s, meek and feeble grumbling of women activists had become strong, loud and bold protests.

The early 90s saw the reshaping of strategies of socio-economic development and the emphasis shifted from “development” to “empowerment”. There was a realization that women have limited access to capital market, education, skill training, extension advice and participation ;in the decision-making process. The Constitution 73rd and 74th Amendment Acts of 1992 constitute a major milestone on the road to empowerment of women as these Amendments ensure one-third of the total seats and positions of Chairpersons in rural and urban elected bodies.

The subject of women’s development is multidimensional, multi-sectoral and multidisciplinary. In the recent past, awareness about the contribution of women at the level of family and community has been on the increase. As the issue of redistribution with growth was considered threatening, this was subverted around mid-1970s by a call from meeting “the basic needs of the poor directly”, along with efforts towards promoting economic growth. Basic needs encompassed health, nutrition, water, sanitation and shelter. Several credit, income generation, skill-building programmes were started. In this context, it was pointed out that women experienced poverty to a greater extent than men and poverty eradication intervention targeted at heads of households failed to address these. Hence, the need for reservation for women and designing of separate poverty-alleviation programmes for women was stressed. The government has been emphasizing the need for development of rural women and promotion of their participation in the developmental programmes. Rural development programmes have laid due emphasis on the integrated development of women. And thus, a number of

programmes have targeted to cover substantial proportion of rural women.

Objectives of the Study

At the fore set, an attempt is made in this study to asses the level of empowerment of woman has taken place in the recent part through a bird's eye view of the problems faced by members of SHGs in Andhra Pradesh in general, and in Warangal District in particular. Also an attempt has been made to suggest the measures to be taken to achieve goals of SHGs through of rural women in Warangal District.

- i) To review the existing research studies on SHGs and empowerment of women and identify the scope for further studies.
- ii) To analysis the problems faced by SHGs in Andhra Pradesh in general and in the district of Warangal in particular
- iii) To examine the samples collected with reference to patterns, profiles and characteristics of SHGs, selected from Warangal District.
- iv) To examine the growth and development of SHGs in India, Andhra Pradesh and Warangal District.
- v) To analyse the performance of SHGs and their role in empowerment of rural women.
- vi) To present the findings of analysis and suggest measures to improve the performance of SHGs.

Hypothesis Of The Study

The hypothesis of the study are formulated as follows :

- i) The success of trade and economic status of women are directly proportional.
- ii) The decision making power of women is positively effected by the success of trade.

- iii) Higher the success of scheme, Higher will be social political participation of women.
- iv) The economic empowerment of women is being increased.

Methodology

Warangal district is one of the major districts in Telangana region in Andhra Pradesh covering area of 12846 Sq Kms. and lies approximately between 17°19' and 18°13' of north latitude and 78°49' and 80°13' of east longitude with a population of 32.32 lakhs according to 2010 census. For administrative convenience the district has been divided into 4 revenue divisions and 51 mandals. The main stay of the population is agriculture. The major crops are paddy, cotton, chilly etc. In the district most of the farmers are small and marginal farmers.

Sample Design

For the purpose of study five mandals namely Hanamkonda, Jangoan, Narsampet, Mahabubabad and Eturnagaram have been selected from different revenue divisions which represent differential development with respect to economic social development, literacy rates and superstition level.

A total 500 members have been selected from 50 SHGs at the rate of 10 SHGs from each mandal for the sample.

A care has been taken, while selecting the SHGs to include different levels of entrepreneurship, different levels of literacy and different economic, social and cultural backgrounds.

Sources of Data

The present study based on both the primary and secondary data. The primary data is collected through questionnaire for respondents of

personal discussions with official of different development training centers agencies like Velugu, DRDA, NABARD, Bala Vikasa.

Scope of Study

Empirical analysis pertaining to SHGs – empowerment of rural women in Warangal District has been presented in respect of growth of development of SHGs in Warangal District.

The scope is limited to Warangal District only.

Techniques of Data Analysis

In the analysis of data, statistical methods like mean, chi-square tests , test of hypothesis have been computed.

Also electronic data packages like MS excel, MS Word have been used with the help of there packages descriptive statistics like tabular, percentage have been computed.

Time span of the study

The questionnaire were administered during the months of March to May, 2012 and October and November 2013. The groups were chosen to administer the questionnaire only after the completion of three years of period.

Chapterization

First Chapter deals with Introduction, Review of related literature and Methodology.

Second Chapter examine the concept, organization and management of Self Heal Groups.

Third Chapter deals with growth and development of Self Help Groups in India and Andhra Pradesh.

Fourth Chapter examine Women Empowerment through Self Help Groups in Warangal District.

Fifth Chapter analyze the Socio-Economic Background of the Sample Study.

Sixth and Last chapter summarize the Findings of the Study and offers suggestions to overcome these problems in general and empowering women of SHG in particular for further policy framework of concern authorities.

Limitations of the Study

- 1) The present study has certain limitations which must be reckoned with for the purpose of the specificity and the limited nature of the research undertaken though the concept of SHG came into effect from 1999. But prior to this it was an integral part of AWACRA Groups. Later on these emerged as Self Help Groups. Hence, in the study DWACRA groups were taken into consideration for analysis for over a period of time.
- 2) The study employed only percentage average and mean analysis. This is also to be seen in view of the purposes of the study. There is no scope for the use of other types of statistics. Since the study intends to deal with implications of public policy.
- 3) An attempt could have also been made to assess the impact of assistance given to individuals under this scheme and Self Help Groups of men. This has not been attempted since the study is concentrated on women groups.
- 4) The study was undertaken only in a few mandals. The findings naturally have relative validity. The researcher has chosen to deal with a few variables. However it encompasses innumerable variables, which the researcher considered to be significant for

the study. In judging what the significant variables are the researcher may have been somewhat arbitrary.

- 5) The researcher was beset with time and special constraints due to his full time employment, the data might not be all exhaustive, which ideally required for this kind of study.

Conclusions

The statement of problem of the present study entitled “Self-Help Groups & Rural Women Empowerment” A Case Study of Warangal District, Covers various dimensions of Self Help Groups programmes emanating from the policies of governments both at the Centre and State. This chapter presents a precise summary about all has done and found in the present study. The thesis comprises of 6 chapters in all.

In all the modern state in the 19th and 20th centuries concept of welfarism taken a prime place in the government’s objectives. Since the states declared themselves as welfare states, the responsibilities of amelioration of the vulnerable sections of the society. The dawn of independence as given a chance to propose several programmes. The government of India evolved several economic programs. One such programme is that Self Help programme. All these programmes are designed in tune with the directives of World Bank and IMF. After the collapse of alternative economic systems, the world economy became single independent unit and it causes for the emergence of unipolar economic system led by the USA, has created a different picture in the economics. The Indian economy is no way different from the global economy. Whatever directives flow from these international institutions they have to percolated to the nook and corner of the economics of the all the states.

In this background the government of India designed a program with soots to the needy of the society. Once the government of India opened up the controls of the economy has given impetus to the

privatization and the state with drawn from the responsibilities of social justice. And the slowly majority of the welfare state with drawn from the concepts of the welfarism. Ultimately the majority of the third world countries are bound to follow the directives of international economic institutions. As long as the third world economies are bound to seek the financial and technical assistance from the monopolistic states. Which force them to depend on the developed economics more so from USA, it is inevitable for these economies? They cannot go for alternative economic strategies.

The Government of India, after its independence went in for social and economic transformation of the country. During its independence nearly 80% of people lived in rural areas and most of them were below the poverty line. There exists illiteracy, ill-health, and backwardness of varied nature prevailing in both rural and urban areas. After 63 years of its rule the country is facing the major difficulties which prevailed at the time of Independence.

The early 90s saw the reshaping of strategies of socio-economic development and the emphasis shifted from “development” to “empowerment”. There was a realization that women have limited access to capital market, education, skill training, extension advice and participation in the decision-making process.

The studies on women in particular, along with women’s development programmes in India and in the World has attracted the attention of scholars from various.

A review of certain important works is quite pertinent in the context of the present study. Among these the studies have been classified into two groups firstly, studies on specific programmes for women development, secondly on self help groups and studies in Andhra Pradesh including the study area.

Studies relating to Women Programmes also have significance to underlined the important findings. Among these Basu Rumki studies on “New Economic Policies and Social Welfare Programmes in India” in 1996 Islam Rizwanul Rural Poverty, Growth and Macroeconomic Policies: the Asian Experience” (1990) Weisman, Stephen R, revealed that “Structural Adjustment in Africa : Insights from the Experiences of Ghana and Senegal” in 1990. Tripathy, S.K., Bhuyan B, Pradhan P.N., carried a Study on “The Economic Impact of the integrated Rural Development Programme” in 1990.

Studies relating to Self Help Groups are worth noting. These are B. Sudhakar Rao, G. Ramachandraiah, V. Krishnamurthy, Y. Gangi Reddy and R. Murugesan studied on, “Self-Employment Projects – Groups Approaches” D.V.L.N.V. Prasad Rao instituted a research on, “Poverty Alleviation Through Self Employment : A Case Study of East Nimar District of Madhya Pradesh” in 1997-98.D.V.V. Ramana Rao, under took a case study on “Impact of Institutional Credit on the Socio-Economic Condition of Rural Women in Self-Help Groups – A Case study in Bidar District of Karnataka in 2001. D.V.V. Ramana Rao, made a case study on “Self Help Groups, A Case Study of Voluntary Organisations “K.P.Kumaran studied on, “Case Studies on Self-Help Groups” in 1997.

Women are now active and participate. The organization of women’s groups has enabled a collective strength and solidarity in the women. It is found that the repayment of Group/Bank loan among the SHG members is very high. But the amount received through these sources are not able to meet the credit requirements. Although several measures have been taken by the Govt. to link the SHGs with financial institutions the number of such groups are relatively few.

The concept of globalization has created a gulf between the rich and the poor, and third world economies were more vulnerable in all fronts. Which caused a great concerned for the economists to preserve the

privileges of the vulnerable sections of the society including women. The policy makers consciously evolved the policies to preserve the equality of gender social justice. The extent of poverty generally depends upon the extent of ownership of productive assets and the access to gainful employment opportunities. It is well established that due to lack of such productive assets and regular employment, the burden of unemployment/underemployment and poverty falls mainly on the rural poor. There is a clear inverse relationship between the assets held by the households and the incidence of poverty and the consequent needs to incur debt for meeting household expenditure. The question that arises is how do the poor who, by definition, lack adequate purchasing power, make both ends meet and survive. Generally, the gap between current income and consumption is usually bridged through occasional hand loans from relatives and friends. In some cases, the rural poor are even compelled to borrow on extremely exploitative terms making them bonded labourers to the creditors.

In India soon after Independence, there has been an aggressive effort on the part of the Government, which concerned to improve the access of the rural poor to formal credit system. Some of these measures have been institutional, while some others were through implementation of focused programmes for removal or rural poverty. Reaching out of the far-flung rural areas to provide credit and other banking services to the hitherto neglected sections of the society is an unparalleled achievement of the Indian banking system. The main emphasis in the spread of the banking network and introduction of new instruments and credit packages and programmes was to make the financial system responsive to the needs of the weaker sections in the society comprising small and marginal farmers, rural artisans, landless agricultural and non-agricultural labourers and other small borrowers falling below the poverty line. With the implementation of above policies, further the government of India in its developmental planning emphasized the promotion of

agriculture and other allied economic activities through credit intervention for ensuring integrated rural development and securing the prosperity of the rural areas. In pursuance of this, formal credit institutions have been guided by the principle of growth with equity and a large share of the credit disbursed for various activities was channelised towards the weaker sections of the society.

The potential of SHGs to develop as local financial intermediaries to reach the poor gained wide recognition in many developing countries especially in Asia-Pacific Region.

The establishment of the SHGs could be traced to the existence of one or more common problem areas around which the consciousness of the rural poor was built and the process of group formation initiated. The group, thus, was usually responsive to a perceived need. Such groups have been formed around specific production activities and often they have promoted savings among their members and used the pooled resources to meet the emergent needs of the members of the group including consumption needs. Sometimes the internal savings generated were supplemented by the external resources loaned/donated by Vas promoting the SHGs. Since the SHGs have been able to mobilize savings from persons or groups who were not normally expected to have any “savings” and also to recycle effectively the pooled resources amongst the members, their activities have attracted attention as a supportive mechanism for meeting the credit needs of the poor.

Self Help Groups broadly go through three stages of evolution. 1) Group formation. 2) Capital formation through the revolving fund and skill development. 3) Taking up economic activity for income generation.

SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund.

The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management.

The poor may organize themselves, into small groups up to 20 persons, known as Self Help Groups (SHGs) to inculcate the habit of thrift and credit operations among themselves.

Its objectives are multifaceted oriented with the intention of Poverty eradication, such as Socio-economic activities, political and economic development of the village. It also intends for the promotion of economic activities. 1) To create appropriate awareness among the members for their all round development in the society. 2) To promote co-operation and self-help attitude, good habit of savings among the members and voluntary collective work. 3) To promote savings attitude and habit among the members for their future and to encourage the members to commit themselves to a regular savings.

An analysis of general basis, it's found that the women's contribution in both the spheres is relatively more. It has been revealed that the women work for relatively longer hours with shorter breaks. On an average women work for not less than 13 hours a day while for male it is not more than 10 hours a day. Still women's work is not valued in economic terms. In fact, women work at home as well as outside. There is practically little or no free time left with them for rest or relaxation.

An analysis of work participation rates of females of Rural/Urban residence in Study area revealed that the employment status of women improved both in rural and urban areas, it is still very much less than their male counter parts.

With regard to the distribution of female workers by employment status of Rural / Urban residence in Warangal. The rural women were increasingly moving from self employment to other two statuses, urban women were increasingly taking to self employment and regular salaried

work. The casual and self employed women are subjected to insecurity of either income or employment or both.

With regard to coverage of disadvantaged groups as part of SHGs revealed that on the whole, the SHG is biased towards disadvantaged groups only. It is evident from the fact that out of total 8,39,288 members assisted under SHGs in the Warangal District a major chunk of 7.27 lakhs i.e.87 percent of them belonged to SC, ST, women and handicapped. Further analysis also them belonged to SC, ST, women and handicapped. Further analysis also reveals that among all the four disadvantaged groups women dominated the scene with 48.26 percent followed by SC with 37.17 percent. It can be concluded that the SHGs is not only biased towards the disadvantaged groups but also women.

An analysis of marital status of SHGs members revealed that a great majority percent of the respondents (82.4%) were married, while 26.2 percent of them were unmarried. This confirms the fact that women are choosing their membership in SHGs only after getting married. This reveals a close relationship between marital status and choosing their membership. This may be due to the reason that women as an equal partner in the family feels the need for contributing her own share for prosperity of the family. This also reveals that there has been departure from the traditional value system of confining housewives to household activities alone. However a sizeable portion of young married women members become members before their marriage. This indicates the growing dynamism of members of SHGs. This is a welcoming feature. This may be on account of higher levels of education among women, change in value system and the encouragement, being extended by the government and other agencies in the recent past.

Age-wise distribution of self-Help Groups revealed that among the four groups the age group of 20 – 30 ranked first; insignificant portion of 7.33 percent only were represented by the age group of above 40 years.

This confirms the fact, that the age for entry into the membership of SHGs was observed between 20 and 30 years. This indicates the concern, interest and obligation among the youth to achieve something in their lives. However, other research studies also revealed that there is evidence with regard to the influence of age on group behaviour, in general and women empowerment in particular.

An enquiry into the educational background of respondent revealed that out of the total 150 respondents, a significant portion of 45.33 percent were illiterates followed by members with secondary education (29.33%). The third place is occupied by members with primary education (18.67%). A notable portion were graduates with 6.67 per cent. Though, on the whole, there has been a change with regard to educational background of members, it is not up to the expected levels. In this ever-changing and most competitive world of business, entrepreneurs must have good professional and technical background. In rural areas, men as well as women have been suffering from lack of education. This also indicates that the women with good educational background were not attracted towards SHGs. This is also one of the reasons for the failure of some of the SHGs.

An analysis of the type of family of sample self-help groups members revealed that about a majority of the members were from nuclear families, while a minority were from joint family background. This confirms the argument that persons of joint families in general, and women, in particular become lethargic and dependent in joint family system. It is the urge of achievement and motivation that are responsible to make members of nuclear families as members of SHGs.

Thus there is a close relationship between income and membership of SHGs. It is also clear that economically poor people are interested to join SHGs to promote their financial position, to lead on independent life and to participate in social awareness programmes as a group. It is also

evident the women who belong to higher income groups were not interested to join SHGs.

An examination into the reasons for choosing their membership in SHGs, revealed that most of the members enter into Self-Help Groups because of “as a means of livelihood” (first place) followed by the “urge for independent life” (second place) and the third place is occupied by the others i.e., involved with miscellaneous reasons. It is a welcoming feature that a majority of members have chosen their membership in SHGs for socio, economic reasons such as need for earning livelihood, desire for independent life etc. This is also indicates the increasing trends of aspirations as dynamism etc., among the rural women.

This is the inner urge of the women to earn their own livelihood and to be independent economically are the reasons for taking up their membership in SHGs. It can also be observed that women who are treated as confined to houses are being given freedom to take part in social awareness programmes. Though it is modest but an important welcoming feature.

It can be concluded that women entrepreneurship in the state of Andhra Pradesh is a recent phenomenon, which has been slowly picking up. Since the trend of women entering into entrepreneurship with the help of SHGs has set in the various agencies both in government and NGO’s involved in the promotion of women entrepreneurship may have to take necessary steps to speed up the process of empowering the women by extending all possible support and co-operation.

The district-wise analysis revealed. This reflects improved nature of entrepreneurship among women members of SHGs in the state of Andhra Pradesh. In most of the societies, entrepreneurship started with commercial activity and then expanded to most important and crucial manufacturing activity when enquired into the reasons for larger preference to commercial and least preference to manufacturing women

enterprises, the following reasons were stated : i) Easiness of setting up, ii) Less amount of risk involved iii) No technical background, iv) Low capital requirement, v) Heavy work pressure associated with manufacturing.

In fact, real entrepreneurial abilities can be evaluated through manufacturing than other activities. When enquired about the reasons for entry into entrepreneurship through commercial industry sector, they stated that low degree of risk involved in commercial activity as the main reason. Further, they stated that it was easy and simple to operate and involved lesser amount of capital as other reasons, with regard to preference to service sector, they revealed that most of the services opted for such as tailoring, to the nature of women. Heavy investment, technical knowledge in inexperience, higher degree of risk involved were stated as the main reasons for poor show in the large-scale industrial activity.

As analysis of the nature of business carried out by women entrepreneurs revealed that amount these three broad sectors, milk animals in agricultural sector, toys making in industrial sector and kirana in service sector dominated the scene. Vegetable cultivation and sheep rearing occupied the second and third position in agricultural sector Basket making in manufacturing sector occupied the second position. It can be conducted that a great majority of women entrepreneurs of SHGs in almost all the sector opted for traditional and women based business lines, than the modern ventures like marketing, advertising etc.,

District wise analysis reveals that the majority of industries in Warangal. When compared to women enterprises with other women enterprises set up elsewhere in India and abroad is very insignificant and primitive. But it is appreciable keeping in view that a number of women entrepreneurs of SHG. Groups have come forward to start their enterprises with whatever little capital that was available.

An examination of the impact of SHGs on savings of the members revealed that a great majority of 80 percent of the sample respondents reported that their savings were increased, while 17.33 percent of the respondents reported that there was no change and remaining 2.67 percent respondents reported that there was decrease in their savings. From this it can be concluded that membership in Self-Help Groups promoted their savings habits.

With regard to asset creation by members of SHGs that 56 percent members reported that their assets were increased, while 39.33 percent members reported that there was no change. Only 4.67 percent members reported that the assets were decreased. From this, it can be concluded that implementation of Self-Help Group bank linkage programme significantly contributed to the improvement of the asset position over a period of time.

An analysis of attitudinal change of male towards female members revealed that on the whole, a majority of 62 percent of the respondents reported that there was a positive change of attitudes among husbands towards Self-Help Group members while 38 percent of members reported that there was no change in the behaviour of male towards them. This clearly indicates the higher involvement of women in the decision-making. This is a good sign towards the social transformation taking place due to SHG movement. However a few cases of abusing women and ill-treating them due to their exposure to the public were also reported.

An analysis of entry into politics of SHGs members revealed that the entry of SHG members into politics/public life is reported to increase with 50 percent while the remaining 50 percent of respondents reported that there was no change. There is a sea change in the mindsets of both males and females, in general, and women members of Self-Help Group, in particular. The political positions such as Sarpanches, ZPTC, MPTC, ward members etc., where the sole domain of men only. Either females

wanted to enter or males allowed them into politics. It is the leadership qualities which are nurtured as members of SHGs are providing these training and building confidence in the minds of members of SHGs to gradually and slowly enter into politics and public life.

With regard to improvement in overall status of members of SHGs revealed that on the whole, a great majority of 76 percent of the respondent reported that their overall status was increased while 24 percent of the respondents reported that there was no change in their status. From this it can be concluded that the status of women, both within the households and outside was improved. Despite there is a lot to be done to improve the status of women, in general and members of Self-Help Groups, in particular. In several cases, the incidents on discrimination, misbehaviour, lack of security to borrow loans etc., were reported. Therefore, it can be concluded that social stigmas, inhibitions and traditions etc do not change over night. This proves takes time. On the whole, it can be concluded that SHG movement is pronounced on all social and economic aspects of their members.

An enquiry about the major problems encountered by members of SHGs revealed that major problem with which a majority of respondents confronted with personal problems, followed by financial (Rank-II) and production related problems (Rank-III). Among the other problems, marketing, socio-cultural, technical and psychological problems etc. were important. Thus, it is clear that, though almost all the women faced all the problems, the intensity of different problems was varying in case of different groups interestingly for most of the sample respondents personal problems dominated over the other problems. Certain psychological problems such as inferiority complex, low risk-taking ability occupied the seventh rank.

A significant number of members expressed excessive burden of work as housewives and their dual responsibility made them not to avail

of leisure time. A few of the respondents expressed excessive tension, because of competition in the business. They also reported that limited resources available with them did not allow them to take higher-level risk. In some cases, their spouses and other family members extended the required support enabling them to assume more risk while a majority of them did not get the same.

Suggestions

In the light of the above findings, the following suggestions have been offered to make Self-Help groups more meaningful, worthiness, forceful and effective instrument for the improvement of women and ultimately empowering them. The government should undertake a total development package comprising stimulatory, support and sustaining activities for the development of Self-Help Groups in the state. The role of incentives and concessions, the reengineering of delivery mechanism and creation of entrepreneurial clubs will go a long way in the development and creation of successful Self-Help Groups.

In order to get better results, there must be a greater awareness, better mobilization and more scientific approach towards the development of Self-Help Groups. A major socio economic evolution has to be envisaged to harmless “Women Empowerment”. More contacts and field guidance should be made available at the grass-root levels. The following steps may be followed towards this goal.

Firstly, these organizations should come forward with awareness programmes exclusively aimed at young women. They must make an effort to diffuse information among the less educated women on the prospects of entrepreneurship. Secondly, wide range extensive campaigning should be done by these organization, particularly the non-government ones, for involving women in agricultural entrepreneurship. Thirdly, the support system should streamline and re-orient their programmes and policies in a direction leading to higher job involvement,

higher achievement and motivation. Fourthly, adequate infrastructural support by one single coordinating or nodal agency should be provided to facilitate flow of adequate working capital, technology, electricity, land and marketing facilities. Post-training follow up is vital for the success of Self-Help Groups.

Respondents stated several financial problems in relation to heavy interest rate, death of fixed capital, economic incredibility, price fluctuations, non-availability of loans, and delays in releasing the loans. Further, loan under Self-Help Groups carries higher rates of interest particularly with the indigenous bankers. A uniform lower rate of interest may be charged on loans to Self-Help Groups. It is really appreciable the government in Andhra Pradesh.

Several problems were reported to have been faced by the Self-Help Groups in dealing with government agencies such as “red-tapism”, lack of guidance and advisory service in time etc. Obviously, these factors needed to be considered in re-framing and re-organising EDPS in DRDAS.

The legislative measure for dealing with the problems of small-scale units run by women entrepreneurs should be relaxed and more liberal policies and attitudes should be adopted. Most of Self-Help Groups faced the problems of marketing. To overcome these problems, certain agencies like State Advisory Board, Women’s Development of Co-operation, Rural marketing service center, cooperative societies, Federation of Super Market, State Emporia, Govt. Departments can extend various supporting services for the supply of new materials, collecting the finished products to marketing these products.

Efforts should also be made in this direction of starting Diploma Certificate courses etc., on entrepreneurial management and land development in collaboration with the local industrial and business establishment and Universities on self-financing basis. If possible, concessions in terms of tuition and other fees charged by the respective

institutions, should be waived. National organization such as NABARD, SIDBI etc., should assist the University authorities in establishing centers for training and counseling. The Universities should set up consultancy centers for Self-Help Groups.

Adequate insurance coverage should be provided to the industrial and business units promoted by Self-Help Groups against the business risks, (financial losses) to safeguard the interest of the entrepreneurs as well as the employees of the enterprise.

A network of trade centers should be established in all states by the respective state governments exclusively for the benefit of Self-Help Groups. These trade centers should be linked up with the trade centers established in all foreign countries. The central and the state governments should extend all the services at the disposal of their marketing departments and other networks of distribution to the Self-Help Groups spread throughout the country.

There are no separate activities selected for women both as individuals and groups. The activities are common for men and women. Therefore, it is recommended that the key activities for women Self-Help Groups may be specially designed.

The majority of the group members indicated that the training was confined only to certain general aspects of the programme rather than focusing on specific information on inculcating savings, credit and book keeping skills. Therefore, such intensive training programmes relating to management of finances maintaining accounts, production and marketing activities etc. should be given.

To make the Self-Help Groups as effective instruments for women empowerment, there should be a continuous flow of funds to Self-Help Groups. But from the field study, it is learnt that the goods produced by Self-Help Groups are sold on credit basis and they are not able to realize

cash in time resulting in holding up of the production process. In some cases, it was also reported that Self-Help Groups were unable to negotiate with the buyers and they are selling their goods at depressed rates. Therefore, DWCRA Bazars may be opened and run on regular basis for marketing of goods of Self-Help Groups as is done in some districts. Subsequently Government may give issue on instructions to the entire Government department, schools, Hostels etc. to purchase their requirements from Self-Help Groups. These departments may, in turn, send their payments directly to the banks from which Self-Help Groups borrowed loans. This networking among Self-Help Groups, banks Government department etc. will not only create goodwill among the parties concerned but also ensure speedy flow of funds and make the Self-Help Groups healthy and wealthy.

