



## ECONOMIC EMPOWERMENT OF SHGs WOMEN IN KADAPA DISTRICT:A STUDY

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### **Abstract**

*Empowerment is basically a multidimensional project with components such as economic, social, political, cultural and psychological. It is not a linear process but an entangled web with one leading to the other or facilitating the other levels of empowerment. The SHG experiment was initiated with the aim of participatory development and paving the way for the poor to not just take control of their lives and choices but also to operate as proactive agents in the sphere of decision making on their life-choices. The present paper highlights the economic empowerment of SHGs members in Kadapa district of Andhra Pradesh.*

**Key words:** *Self-Help Groups, Economic Empowerment.*

### **Introduction**

The role of women in economic development is most intimately related to the goal of comprehensive socio economic development and is a strategic question for the development of all societies. Any development strategy which neglects the need for enhancing the role of women cannot lead to comprehensive socio economic development the exceptionally high rates of malnutrition in India are rooted deeply in the soil of inequality between men and women. The poor care meted out to girls and women by their husbands and by elders is the first major reason for levels of girl child malnutrition that are markedly higher in India as part of South Asia than anywhere else in the world. Surviving through a normal life cycle for resource- poor women is greatest challenge. A primary way that parents discriminate against their girl children is through neglect during illness. When sick, little girls are not taken to the doctor as frequently as are their brothers. A study in Punjab shows that medical expenditures for boys are 2.3 times higher than for girls. India's maternal mortality rates in rural areas are among the highest in the world. A factor that contributes to India's high maternal mortality rate is the reluctance to seek medical care for pregnancy- it is viewed as a temporary condition that will disappear.

Self help group are voluntary, small group structure for mutual aid and the accomplishment of social purpose, they are usually formed by peers who have come together for mutual assistance in satisfying a common handicap or life-disrupting problem and bringing about desired social and or personal change. The initiators of such groups emphasize face to face of personal responsibility by members as well as emotional support, they are frequently "cause" oriented, and promulgate an ideology or values through which members may attain an identity Such values imply objectives and practices that are broadly beneficial and not harmful, both to the welfare of members participation, and to the wider society, in term of principles of justice, morality and concerns for one's fellow humans.

### **Objectives of the Study**

- To study the economic empowerment and SHGs
- To analyse the Economic Empowerment of Women
- To draw the conclusions

### **Data Collection**

The present study based on both primary and secondary data. The primary data were collected from the SHG beneficiaries from the Railway Koduru mandal, kadapa district of Andhra Pradesh through interview- schedule. Secondary data were collected from books, journals and publications , dailies, published and unpublished theses. In the study tool and techniques are used in appropriate places.

### **Sampling**

YSR Kadapa district is divided into three revenue divisions like YSR Kadapa, Rajampeta and Jammalamadugu with 51 revenue mandals. For a detailed analysis the Railway Koduru mandal of the district of YSR Kadapa were selected 10 panchayat in first stage. And 15 samples were selected from each panchayat and total 150 samples in the district.



## Analysis

**Table: 1, Type of House of Selected Self–Help Group Members**

S. No	Type of House	No. of Members	Percentage
1	Hut	25	16.67
2	House with Tiled Roof	45	30.00
3	House with Concrete Roof	75	50.00
4	House with Metal Sheets Roof	05	3.33
	<b>Total</b>	<b>150</b>	<b>100.0</b>

Source: Field Survey

Type of house of the respondents shows their financial position and living condition. Table 1 shows 25 (16.67 per cent) members live in huts, 45 (30 per cent) members live in houses with tiled roofs, and 5 members i.e., 3.33 per cent live in houses with metal sheet roofs. All these are in a way either temporary or semi-permanent houses. The remaining 75 (50 per cent) members live in pucca houses i.e., houses with concrete roofs.

**Table: 2, Total Land Holding of the Selected Self–Help Group Members**

S. No.	Land Holding (in Acres)	No. of the Members	Percentage
1	0	56	37.33
2	1	12	8.0
3	2	45	30.0
4	3	18	12.0
5	4	11	07.33
6	5	08	5.34
	<b>Total</b>	<b>150</b>	<b>100.0</b>

Source: Field Survey

To study further, the economic backgrounds of the SHG members land holding details of the respondents have been collected. The details of the land holding of the members, collected, are shown in table 2. The table shows that as many as 56 (37.33 per cent) members do not have any land. In other words they are landless labourers. More than 50 per cent of the members have one to three acres each. Remaining 12.0 per cent of the members hold 4 and 5 acres each. This shows that the members in general are either landless or small farmers. They are poverty-stricken and deserve help under some poverty alleviation scheme or the other.

**Table: 3, Details of Irrigated Land Held by the Selected Self–Help Group Members**

S. No.	Irrigated Land Holding (in Acres)	No. of Members	Percentage
1	0	120	80.0
2	1	08	05.33
3	2	12	08.00
4	3	06	04.00
5	4	02	1.33
6	5	02	1.34
---	<b>Total</b>	<b>150</b>	<b>100.0</b>

Source: Field Survey

As mentioned above irrigation facilities are meager in Railway Koduru mandal. Some of the land is irrigated under canals, tanks and bore wells. Information has been obtained about the irrigated land held by the members.

**Table 4, Annual income of the family of SHG members**

S.No	Income	No. of respondents	Percentage
1	< 10000	10	6.67
2	10000 - 20000	113	75.33
3	20000 - 30000	25	16.67



4	30000 above	2	1.33
	Total	150	100.0

Source: Field survey



Figure 1

Table 4 reveals that the total family annual income of the sample SHGs respondents. 10 SHGs families are getting annual income less than Rs. 10,000, 25(16.67 per cent) SHGs families are getting their annual income range is Rs.20,000 to 30,000. 2 (1.33 per cent) SHGs families are getting their annual income range is above Rs.30, 000. Remaining 113 (75.33 per cent) SHGs families are getting their annual income is between Rs.10, 000 to 20,000 respectively. It is clearly concluded that the majority of selected SHGs families are getting their family income Rs. 10,000 to 20,000.

Table 5 ,Name of the economic activity taken by the selected SGH members

S No	Name of the activity	No. of respondents	Percentage
1	General store	25	16.66
2	Tailoring	16	10.67
3	Agriculture	61	40.67
4	Small industries	6	4.00
5	Animal husbandry	35	23.33
6	No activity is undertaken	7	4.67
	Total	150	100.0

Source: Field Survey

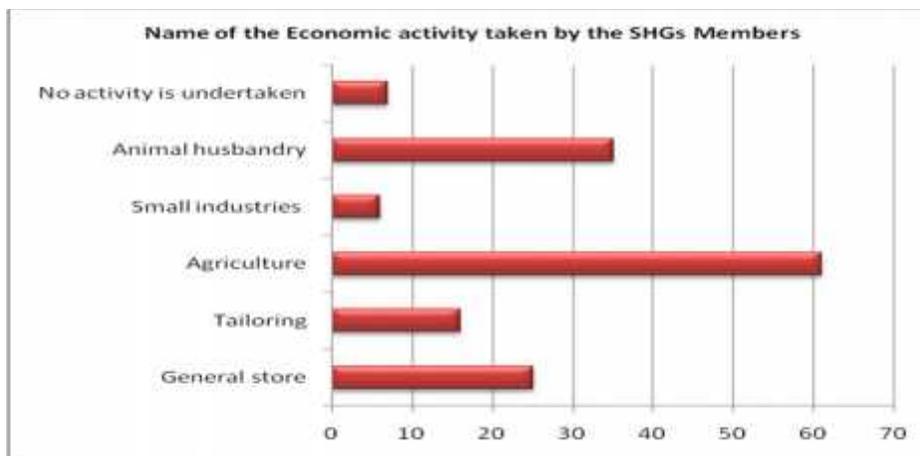


Figure -2



The details of economic activity taken up by the SHG members are shown in table 5. It is observed from the table that, as many as 40.67 per cent of SHG members under the study have taken up agriculture as their economic activity. It is also noticed that more than one fifth of the respondents have taken up animal husbandry as the next important economic activity for their livelihood. About 25 respondents representing 16.66 per cent of the total respondents are owning and maintaining general store as an economic activity for their living. This is followed by tailoring (10.67 per cent) and small industries (4 per cent).

**Table 6, Accumulated savings exclusively as the member in the SHGs**

S.No	Accumulated Saving range (in rupees)	No. of respondents	Percentages
1	Below 1000	8	5.33
2	1000-3000	74	49.33
3	3000-5000	47	31.34
4	5000 and above	21	14.00
	Total	150	100.0

Source: Field Survey

Savings is the entry point activity of the SHG and savings propensity is defined as the rate of savings per month and the outstanding balance is savings accounts of individual members. When a question is asked to the members to state their accumulated savings, it is said by 5.33 per cent of the members that they are able to save Rs. 1000-3000, 31.34 per cent of members have said that their monthly accumulated savings is in between Rs. 3000-5000 and 14 per cent have disclosed that their monthly accumulated savings are Rs. 5000 and above and only 5.33 per cent of the members have stated that their monthly savings are only below Rs. 1000. It is, therefore, concluded that their monthly accumulated savings are in between Rs. 1000- Rs. 5000 per month.

### Summary

A concerted effort is made in this paper to present the economic empowerment of SHGs women of YSR Kadapa district. This background information will help to analyse and evaluate the impact of SHGs on the economic empowerment among the SHGs in the district. The sample SHGs members main source of income from the agriculture, animal husbandry and general stores. 75 per cent of the SHG members and their income level is Rs.10000 to Rs. 20000. In the present study found that savings among the selected women self help groups from husband's earnings and earnings from animal husbandry is very marginal. Further it clearly implies that the SHGs have brought an impact on the saving attitude and awareness to reduce unnecessary expenditure. It can be understood that majority of the SHG members have availed the housing with concrete roof and house with tile roof in the present study area.

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