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A CASE STUDY WOMEN EMPOWERMENT THROUGH MICRO FINANCE, IN THE KURNOOL DISTRICT A.P

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ABSTRACT

The Persistence of gender inequality is most startle brought house in the phenomenon of missing women The term was coined by Amartya sen in a now classic article in the New York Review of books (sin 1990) to capture its fact that the proportion of women is lower that what would be expected it girl and women through the developing world were born and died at the same rate relative to boys and men. Today it is estimated that 6 million women are missing every year (world development report 2019) of these, 23 percent above the age of 60 stark as the excess mortality is, 10 percent of are missing in early childhood 21 percent in the reproductive years, and 38 percent above the age of 60. For each missing women, there are many more women who fail to get an education, a job, as a political responsibility that they would have obtained it they had been men.



KEY WORDS: - gender inequality, developing world.

INTRODUCTION:

Micro Finance in India roots its history in the year 1970 when the Self Employed Women's Association (SEWA) in the State of Gujarat formed an Urban Cooperative Bank called the Shiri Mahila (SEWA) Shahakari Bank. It was promoted with the main aim of providing banking services to poor women employed in the un organized sector in Ahmedabad City, Gujarat, in the year 1980. Micro Finance sector paved its way around the concepted self Help Groups (SHGs) informed

bodies to provide its client small savings facility and credit services.

With the aimed linking informal women's groups to formal banks NAKBARD in the year 1990 initiated the (SHG) bank linking program and this pave the way to reach the unreached people and initiated the change in the banks outlook towards low income families. During the same period another apex level institution SIDBI, initiated the Mahila Udyam Nidhi, a project to empower women with access to micro

credit through NGO's came into existence.

OBJECTIVES

To analyze the relationship between Micro Finance and women Empowerment

To study various Micro Finance initiatives started in India.

To analyze the challenges in empowering women.

To provide suggestions to meet these challenges.

RESEARCH METHODOLOGY :-

Research Methodology to descriptive. For his study data and information has been collected with the help of books Magazines, Newspapers, Research Articles, Research journals.

NABARD is pioneered bank which bank a little more than two decades ago. Now covers morethan 7 million groups with nearly 100 million rural poor families and works for women empowerment as 80 of groups are exclusively women's groups .

MICRO CREDIT :-

Micro credit has been defined as the provision of the thrift, credit and other financial services and products of very small amount to the poor in rural, Semi-Urban and Urban areas. For enabling them to rise their income levels and improve their living standards.

In the words of former President APJ Abdul Kalam Empowering Women is a prerequisite for creating a good motion, when women are empowered Society with stability is assured' Empowerment of women is essential as their thoughts and their value system load to the development of a good family, good society and ultimately a good nation.

According to the State of the micro Finance credit submit campaign report 2001 14.2 Million of the World poorest Women now have access to Financial Services through specialization Micro Finance Institutions (MFI'S) banks NGO's and offer Non Bank Financial Institutions. These Women Account for nearly 74 percent of the 19.3 million of the worlds percent people now being served by Micro financial Institutions most of these women have access to credit to invert in business that they own and operate themselves. The vast majority of them have excellent repayment records in spite of the daily hand ship they face contrary to conventional wisdom, they have shown it is a very good idea to lend to the poor and to women. So, given these impressive statistics can we put ourselves on the back for our services to poor women and assume that women empowerment and other gender issues will take care of themselves.

Although women's accessed to Financial Services has increased substantially in the past 10 years ability to benefit from this access is often still limited by the disadvantages they experience because of their gender. Some (MFL's) are providing a decreasing percent age of loans to women even as these institution grow and offer now loan products. Others have found that on average women's loans sizes are smaller than those of men, even when they are in the same credit programs, the same community, and the same lending group. Some differences in loan sizes may be a result of women's greater poverty on the limited capacity of women's business to absorb capital. But they can also indicate broder Social discrimination against women which limits the opportunities open to then missing the question of weather the Micro Enterprise Development Programs should do more to address these issues. And looking of the leadership of many MFL's we see very few women's. Their contributions weather setting vision on a board of directors designing the products and services.

WOMEN EMPOWERMENT AND MICRO FINANCE

Most of us, have a greater deal of difficulty defining empowerment. The word does not even translate literally in to many languages. Yet most of us known empowerment when we see it.

Empowerment has enabling each person to reach his or her God-given potential. Some clients have used the terms self – reliance and self respect to define it. According to UNIFFEM gaining the ability to secure desired bargaining power, developing a sense of self-worth a belief in once ability to secure desired changes, and the right to control once life" are important elements of women's empowerment. Empowerment is and implicity it not explicit, goal of a great number of Micro Finance Institutions around the world.

Empowerment is about change, choice, and power it is a process of change by which individuals as groups with little or no power gain the power and ability to make choices that affect their lives. The structure power – who has it, what its sources are, and how it is exercised. Directly affect its choices that women are able to make in HCN lives. Micro Finance Programs can have

tremendous impact on the empowerment process if their products and services take these structures into account.

The first international women's conference in Micro (1975) gave particular emphasis on the importance of women's productive role both for national economies and for women's rights and the importance of women's credit was highlighted. This led to the setting up of the manuals for women's credit provision. Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among all peoples. As this statement of the Fourth United Nations World Conference on Women and much of the evidence presented thus far in this paper have shown, women's Empowerment is a critical part of sustainable development. Yet Micro Finance's great potential to empower poor women to a large extent often goes unrealized. Although studies show that microfinance can and does empower women, it has the potential to empower many more, even more greatly.

Micro Finance has a tool of poverty reduction and women's economic empowerment is gaining extensive recognition. In India because of the gender inequality there is a considerable reason to target women for their economic empowerment. In India most of the rural poor women are enjoying poverty miserable conditions in their lives, because their lives are in miserable conditions the rural women believe now believe blind beliefs and superstitions. The most of the rural families the girls and women they support their families to their parents in incomes because of they cannot reach education. The world has remarked the societies that categories on the basis of gender have slower economic growth, greater poverty, weaker control and a lower standard of living. Micro Finance in India is playing an important role in introducing several innovative financial services to the poor. Micro Finance programs can strengthen women's economic autonomy and give them the means to pursue non-traditional activities.

Impact on women's involvement and status in the community: several micro finance and micro enterprise support programs have observed improvements in women's status in their communities contributing financial resources to the family as communities confer greater legitimacy and value to women's views and gives them more entitlements than they would otherwise have. Studies of micro finance clients from various institutions around the world show that the women themselves very often perceive that they receive more respect from their families and their communities – particularly from female members – than they did before joining a Micro Finance program.

IMPACT ON POLITICAL EMPOWERMENT OF WOMEN AND WOMEN'S RIGHTS :-

Widespread political empowerment is a fairly rare outcome of most micro-finance programs. Although micro finance programs offer services and products that can enhance individual women's abilities to participate effectively in politics few microfinance organizations explicitly seek political mobilization as structure their programs in such a way as to deliberately nature collective actions. Never less, many examples testify that women's participation in lending centers and groups increases their knowledge of political parties, processes, and channels influences.

The rate out micro credit directed by the SHG'S movement on empowerment of women's is gaining recognition. Micro finance is helping women in strengthening economic role by empowering them. MFIS are considering economic rule by empowering them. MFIS are considering women as a preferred client because their income benefits – families, in terms of health, education and wellbeing it is also an observed fact that women have higher repayment rates in comparison to men.

IMPACT OF MICRO FINANCE ON WOMEN EMPOWERMENT

A study conducted on the impact of microfinance on women empowerment in Andhra Pradesh revealed that women's involvement in microfinance programs has not only considerably increased income, but also developed regular savings habits among women's. Apart from enhancing their social and psychological empowerment. It has also enabled women to participate in household decision making through economic empowerment.

Impact on women's status and Gender Relation in the Home

Access to credit and participation in income generating activities is assumed to strengthen women's bargaining position with in the household, therein allowing her to influence a greater number of strategic decisions. Particularly in poor communities, men's domination of women is stronger with in the household. Although there have been a few studies that have asserted that women's participation in microfinance leads to increase in domestic violence, the most practitioners have reported the opposite experience.

The Government measures have attempted to help the poor by implementing different poverty alleviation programs but with little success. Since most of them are target based involving lengthily procedures for loan disbursement, high transaction costs, and lack of supervision and monitoring. Since the credit requirements of the rural poor cannot be adopted on project lending approach as it is in the case at organized sector, here emerged the need for an informal credit supply through SHG'S The rural poor with the assistance from NGO', have demonstrated here potential from self-help to secure economic and financial strength.

MICRO FINANCE INITIATIVE IN INDIA :-

One of the best way to encourage economic growths in poor areas is to provide affordable small loans to farmers and small- business owners and called Micro credit and or micro & Loans, these programs inject capital into communities that lack the collateral required by conventional banks. These are several organizations which have played a creditable role in uplifting and empowering women.

SKS Micro Finance :-

Hyderabad based SKS finance is playing a pivotal role in empowering poor rural women and – families In southern India, women are running businesses and contributing to family income Hundreds and of thousands of women are opening up grocery shops, making pickled or pickle involving poultry and live stock

Bandhan :

Bandhan was formed 13 years ago in a small village 60 kilometers from Kolkata with its goal to address the dual objective of poverty alleviation and women's empowerment in a study conducted by 11M in West Bengal reveals that women empowerment lead to the women members influence over-children – related decision & live educational expenses, family planning, girl education, daughter's marriage, among other things. The student reported that the annual household net income increased at the rate of 1381% from all sources on an average ownership of non form business assets increased by Rs.15.888 of the household.

Sampark :-

Women's empowerment programs was implemented by sampark in 1998 in 38 villages in koppal by organizing poor women into small group. Revolving loan Fund (RLF) organized from sampark from various sources provided bridge loans to the co-operatives to meet their groups credit needs other initiatives of sampark includes the formation of Eshwara cluster in 2006 which helped in – he unmet demands and the formation on various committees including the health committee focusing on the wellbeing of women and children.

Employment Generation Mission, Kurnool Targets Vs Achievements in the Year 2015 - 16

SL.No	Name of the Programme	Targets for the Fy20p5=16	Trined / under Training as on 31.3.2016	Places as on 31.3.2016	Total Achievements	Expenditure Income Includes
1.	ENMM own Trainings EWRS	240	243	114	243	17.34
2.	D - Placements	525	0	637	637	0
Total		765	246	751	880	17.34

Targets VI Achievements in the Ex 2016-2017

Sl.No	Name of the Program	Target for the Fy2016-17	Trained as on 1.11.2016	Under training as on 11.11.2016	Placed as on 1.11.2016	Total Achievements	Expenditure incurred in Lakhs
1.	2	3	4	5	6	7	8
1.	EG May own Training EWRE	240	145	25	101	180	5.58
2.	Direct Place Merits	600		0	620	610	0
3.	LID framed under EWPC	215	51	17	51	68	0
Total		840	145	35	721	800	5.58

Note 68 youth who have Job cards were trained under EWRC Program as part of implementation of life project in KNL. Dt.

BRIEF NOTES IN KURNOOL DISTRICT

Employment Generation mission Kurnool

The jobs unit works in a focused manner to provide across to employment opportunity and to improve Employability of the rural youth of BPL families

Objective of the Mission :

Articulated by the community "one job to every poor family" collective Endeavour of EGM and SERP" to attain the goal at least "One job for every SHG family" will an objective3 of enhancing their livelihood.

The partners and programs are identified, empanelled and designed by the Employment Generation Mission (EGM) and Department of rural development, Government of Andhra Pradesh.

The Honable Minister for Rural Development Govt. AP is the Chairman of EGM, Smt. Aparna Upadhyulu, IAS Chief Executive Officer, EGM, AP

Sri T. Rangaiah, Executive Director, EGM, and other Senior Government Officers and the private sector persons.

Help Groups in Kurnool District

54 Mandals in Kurnool District

SHG Bank Linkage 2014-15

Mandal vs targets and Achievements up to March 2015 Rs in Lakhs

SHG Bank Linkage Status Report 2014-15

Year target Achievements Achievements %
2014 -15 up to March 2015

S. No	Name of the Mandal	No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
1	2	3	4	5	6	7	8
1.	Adoni	586	1428.86	465	996.00	79.00	70.00
2.	Allagadda	376	1157.61	314	841.93	84.00	73.00
3.	Aluru	291	843.60	148	392.60	51.00	47.00
4.	Aspari	347	902.14	106	183.88	31.00	20.00
5.	Atmakur	384	1082.27	185	440.60	48.00	41.00

Total targeted No. of self help groups in Kurnool District in the year 2014-5 24,663

Achievement self be 4 groups in the year 2014-15 12,821

Total target Amount in the year 2014-15 Rs.71199.5

Achieve most up to March 2015 – Rs.35,167.75

“ This data has been collected by DRDA velugu in Kurnool District Office and collected information by the District DRDA Officers.

CONCLUSION :-

Micro Finance has the positional to have a powerful compact on women's empowerment. Although Micro Finance is not always empowering for all women's Most women do experience some degree of empowerment as a result, Empowerment is a complex process of change that is experienced by all individuals some what differently women need, want and profit from credit and other financial services strengthening women's financial base and economic contribution to their families and communities plays a role in empowering them.

Women's empowerment requires an ultimate change in the development scheme not only at the micro level but also at the Macro level to challenge gender subordination at the Micro level. Micro Finance should focus on the combination of both the aims that is the combination of women's empowerment with sustainability. This can be achieved only with the extensive discussion with women, examination of their needs, strategies and limitations and a process of negotiation between women and development agencies.