



## A CASE STUDY WOMEN EMPOWERMENT THROUGH MICRO FINANCE IN THE KURNOOL DISTRICT , ANDHRA PRADESH.

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### ABSTRACT

The concept of Self Help Group (SHG) has its roots in rural areas and it has been mooted along the rural areas and it has been to improve their living conditions. Though it is applicable to in our country .That it has been more successful only among women and they can start economic activities through SHG Movement. In India, the scheme is implemented with the help of "NABARD" as a main nodal agency in rural development it is self employment generation scheme for especially rural member who don't have these own assets.



**KEY WORDS:** Financial framework , , firmly associated administrations, markets.

### INTRODUCTION

According to the international encyclopedia (1999),power means having the capacity and means to direct one's life towards desired social, political and economic goals as status .Empowerment provides a greater access to know local resources ,mere autonomy in decision among greater ability to plan lives, more control over the circumstances which influence lives and freedom from customs, beliefs and practices thus empowerment of women is not just a goal in itself ,but key to all global development goals empowerment is an active multi dimensional process to enable women to realize identity and power in all spheres at life.

### RESEARCH METHODOLOGY:

The paper revieass existing literature to high ,the role of micro finance on women Empowerment. The scope of the study includes research articles published in paper revicwed journals.

### OBJECTIVES:

- The study the impact of microfinance of on empowerment of women beneficiaries.
- To study the impact of micro finance on economic empower-ment of SHG member beneficiary in terms of income , cons emption expenditure ,assets creation and access to financial services.
- To study the impact of microfinance on social empowerment of SHG/JLG members participant in terms of children education , participation in decision making mobility
- ,domestic violence and better relation and acceptance in family , group and community .
- To study the role of micro finance in self -perception. of empowerment of the SHG/JLG members beneficiary.

## REVIEW OF LITERATURE:

Women constitute "One Half Of The World"s population and visible majority of the poor programming aiming to improve the living conditions of the poor cannot therefore ,be effective unless women participate in their formulation an implementation as contributors as well as be beneficiaries study on women empowerment is highly significant to find out what really constitute the term women empowerment and what is implications are the formation of self-help groups will enhance their socio-economic position .It is recognized that while the empowerment of women is a process that will not happen autometrically SHG's are suitable means for the empowerment of women. Several studies have been conducted by social scientists, financial institutions, and agencies, which highlight the positive trends and impact of self-help groups on empowerment ,credit accessibility and social change it is very difficult to review all the relevant studies since proper documentation of such studies still to be ensured therefore available relevant studies particularly case studies workshops, seminars and symposia, have been critically reviewed.

K K Tripathy and Sudhir, B K Jain 2010 in their article entitled "micro finance and rural self employment through self-help groups a study of selected districts in Orissa and Haryana made and assessment of the governance issue in the operation of self-help groups (SHG's) in rural India . The primary focus of the study is to analyze the implementation of the government self employment program that aims to create SHG, micro enterprises of Poor clients.

The profile of the study area and socio-economic conditions of the sample house-holds in three mandals as discussed the present study has been carried out in three mandals of Kurnool District Viz , Orvakal ,other mandals before presenting profile of the mandal's in the study area first a brief account of the selected district profile is presented here.

## SALIENT FEATURE OF KURNOOL DISTRICT LOCATION AND COMPOSITION:-

The district derives its name from its chief town Kurnool the capital of former Nawabs, capital of Andhra Pradesh state from 1<sup>st</sup> October ,1953 to 1<sup>st</sup> November ,1956 and at present the head quarter. The name Kurnool is said to have been derived from Kandनावolu.

## PLACE OF TOURIST IMPORTANCE:-

### KONDA REDDY BURUJU:

Konda Reddy Buruju is located in the heart of Kurnool & believed to be built by the raja's of Vijaya Nagaram.It was a part of Kurnool fort & was used as a preson one revolutionary Konda Reddy attained martyrdom in this prison since then the place is known as Konda Reddy Buruju.

## PROFILE OF THE ORVAKAL MANDAL:-

The mandal "Orvakal is situated at a distance of 35 km from Kurnool town and is surrounded by the connected mandals,and on the east by Gadivemula on the west by Kadumur on the north by Midthur and on the south by -Bethamcherla .Orvakal mandal is one of the developed mandal of Kurnool district .According to the 2001total area of mandal is 37884 hectares consists of 20 revenue villages. The total population of mandal has to be 50.199 of which 25,756 are men (51.31% ) and 24.443 are women (48.69 %) a many the total population the scheduled tribes are 1.102(2:20) percent .The total literacy rate of the mandals is 52.16 % he literates men in mandals are 56.12% and the literate women in mandal is 32.50 % the sex ratio i.e .female per mandal of a glance is showing in the following table.

**ORVAKAL MANDAL AT A GLANCE:**

1.Total No Of House Holds	:10.627
2.No.Of Villages	:20
3.Total Population	:50199
4.Shedule Caste Population	:10.663
5.Percentage Of S.C Total Population	:21.24%
6.Percentage Of S.T Total Population	:2.20%
7.Literate Population	:22.397
8.Literate Rate(%)	:52.16%
9.Culivator Population	:5.802
10.Cultivators Total Population(%)	:11.56%
11.Agriculture Labourers Population	:15.020
12.Percentage Of Agricultural Workers Total Population	: 29.92%

**RIVERS:**

The importance river of the mandal is Kalva Bugga with a temple on the river known as Bugga Rameshwaram where the villages celebrated a local festival i.e."Mahashivarathri".

**WOMEN EMPOWERMENT:**

The word empowerment is defined as the process by which women take control and ownership of the choices empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action .empowerment of women signifies hammering women power by considering their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self respect rights and responsibilities. The core element of empowerment have been defined as agency the ability to define one's goals and act upon them).

**WOMEN EMPOWERMENT IN INDIA:**

The year 2001 had been declared by the government of India as "women empowerment year", to focus on a vision where women are equal partners like men because the constitution of india grants equality in various fields of life in the past the position of women was miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear ,shyness, male dominance in the society and pruda systems but time has been changed now.

Women of today are not like the early days. Now, they are always ready to come forward and want more economic independence they own identity achievements, equal status in the society and greater freedom. And the government of India has provide for Self Help Groups (SHGS) to them so that proper attention should be given to their economic independence through self employment entrepreneurial development and well being that ultimately leads to its contribution. SHG's have been emerged as a power full instrument of women in the rural economy. SHG's through the network of commercial banks ,co-operative banks regional rural banks, supply NABARD and NGO's has been largely supply and a upgrading their status in the society this way SHG's are important not only to rural poverty, to promote rural savings.

**EMPOWERING WOMEN THROUGH -MICRO ENTERPRISE:-**

Development of women enterprises is a global issue it is important for growth and it is a growing phenomenon all over the globe. Rural women's involvement in the economic development of the family and the society at large is also a critical issue that needs to be addressed properly in view of the fact that the contribution is significant especially in poverty eradication .since women have been traditionally involved in micro-enterprises, it is logical to focus micro enter prise development to ensure sustainability.

**MICRO- ENTERPRISE:**

Since the word micro represents small the micro ,small ,small and medium enterprise development Act (MSMED) ACT 2006 defines it is the enter prise engage in the manufacturing or production of goods.whose investment in plant and machinery does not exceeded 25 Lakhs and enterprise in providing as rendering services whose investment in equipment does not exceeded Rs.10 Lakhs . Micro-enterprise are those industrial and business under takings where owners individuals, friends,or relatives, supply capital they operate locally and the size of business as well as management is small.

**EMERGENCE OF WOMEN AS ENTREPRENEURS:**

The more emphasis on developing women entrepreneurs by a County, the higher the status and position of women, that results in better living for families the greater emphasis on the development and promotion of local entrepreneurs as well as the large the spread of

economic power among the people of a country, more employment opportunities in rural areas, availability of more local products and services are the results of micro enterprises.Sudan 2003 ,has highlighted the issues relating to empowering women through the development of the micro enterprises vice SHG;s in an article entitled “empowering women through micro enter praises development ”the author as suggested that women SHG’s should be financially integrated with main stream rural credit to become self sustainable as a result they continues to function even the end of programme chitra 2005 has conducted a study on 202 leaders of self

help group members of Madhurai district in Tamilnadu with a view to understand the impact of micro enter prices on quality of life of the women which was measured in terms of their living standerds.the author observed that ,most of the women in micro enterprises wanted to reduced poverty, and share their family responsibilities , the survey demonstrated that quality of life of the rural women had substantially increase which is the objective of the establishment of the micro enterprise.

**IMPACT ON SELF CONFIDENCE:-**

Self confidence is one of the most crucial areas of change for empowerment yet it is also one of the most difficult to measure on assess, self confidence is a complex concept relating to both women Preception of their capabilities and their actud level of skills and

capabilities it is related to kabears concept of agency that allows women to define and achieve goals as well as the source of power women have within themselves.

**IMPACT ON WOMEN’S INVOLVE MENT AND STATUS IN THE COMMUNITY:**

Several micro finance and micro enterprises support programmers have observed improvements in women’s status in their communities contributing financial resource to the family or community confers greater legitimacy and value to women’s views and gives them more entitlement than they would otherwise have,

studies of micro finance clients from various institutions around the world ,It shows that the women themselves very often perceive that they receive more respect from them families and their communities-particularly from the male members-than they did before joining a micro finance program.

**CHALLENGES FACED IN EMPOWERING WOMEN:**

While the empowering potential of micro finance programs remains’ strong ,the evidence of challenges in effectiveness and limitations of the potential is equal compelling. Although micro finance has the ability to empower women ,the connection is not straight forward or early to make impressive literature exist that records the challenges and gaps between the goals and the empowerment potential of micro finance programs ,that target women surveys have shown that may elements to make it more difficult for women empowerment through micro business these elements are:-

- Lack of knowledge of the market and potential profitability thus making the choice of business difficult.
- Inadequate book-keeping
- Employment of too many relatives which increases social pressure to share benefits.
- Setting prices arbitrarily.
- Lack of capital
- High interest rates
- Inventory and inflation, accounting is never under taken.

#### **SUGGESTIONS TO MEET THE CHALLENGES:-**

- Support holistic approaches to micro finance as part of an on going commitment to innovation research and development
- Providing training related to the business
- Culture interaction with micro finance promises.
- Promote women in leadership in the "Multipul Financial Instituting" they support .
- Motivate women to develop leadership quality and sense of ownership.
- Enhancing the abilities of women to of women to use specific technologies for which finance a required formation of groups and teaching.

#### **TARUNI FINANCE:-**

Keeping in the recent trends in micro finances, a need was felt to develop a easy friendly non cumbersome micro finance programmer to facilitate to women encourages to take up income generation activities and also to encourage to establish to thus own micro enterprises.it is proposed to sanction loans to individuals up to Rs.50, 000/- for up taking they vocational activity. The criteria for availing the loan would be that the women have not received any other loans and from any other organizations and any not a part of (DWCRA)group preference in proposed to be given beneficiary is linked to Vanasamarkshanasamithi, Sainik welfare etc .So that the loan amount can be recovered with least difficulty the early monthly installment is also be flexible so that the repayment in regular monthly installment.

#### **TARUNI GARMENTS:-**

Through the Market Intelligent report the hosiery unity and readymade garments ,have wide national and international market. The activity requires small changes in the technology and design and the same time this item of work provides huge employment to women it is proposed to train the women and also provided necessary equipment and machinery through these centers with the market required interventions'.

#### **CONCLUSION:-**

Poverty is as a concept, describes the general conditions of people which encompasses many aspects of disadvantages. However what precisely are these disadvantages are debated poverty has often related to inadequate incomes poverty as a serves failure of basic capabilities (Drezand sen 1989) chambers 1995 notes that five clusters' of disadvantages-lack of assets. Physical weakness isolation, vulnerability and power lessness ,characterise the poor in the rural areas in rural areas ,the women's enjoying poverty in miserable- conditions .The micro finance institutions and self -help groups to provides some financial loans increase their families savings and protest in rural women's the Andhra Pradesh government already proved to women's zero interest loans through SHG's for women and also 50% reservation in empowering the government administration any micro finance institutions to co-operation and encourage ,to improve for women sustainability women empowerment, these are programmes produce for them simultaneously.