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SOCIO ECONOMIC STATUS OF SELECTED WOMEN SELF HELP GROUP MEMBERS IN KRISHNA DISTRICT OF ANDHRA PRADESH

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ABSTRACT



Women in a society play a vital role in their social, cultural, economic and religious ways of life and are considered as an economic asset in their society. But they are still lagging far behind in the various walks of life like education, employment, good health and economic empowerment etc. Empowering may be understood as enabling weaker sections like poor women, especially women to acquire and to possess power and resources, in order to make decisions on their own. This study is based on the primary data with of 100 sample respondents from SHGs at Krishna District of Andhra Pradesh State. After the analysis of the data it is found that lack of education, low level of wage work, lack of self-employment opportunity, organising capacity and leadership quality are the main obstacles to the empowerment of women.

KEYWORDS: *Empowerment, Self Help Groups.*

INTRODUCTION

Empowerment is a multidimensional approach and it can be understood and obtained in many ways. Empowerment enable women react to challenges, antagonize their customary roles and transform their life-style through positive well-being. The self-worth of women, socio-economic condition and political developments are measured in reflecting their empowerment behind the ignominy. In Indian culture, the general conception about women is completely paradoxical. On one hand woman is treated as goddesses andworshipped in various forms and names. On the other, they are considered as intimate object of pleasure or victims for rape, prostitution, illegal trafficking, other issues and exploitation. Sometimes their role in society is silently valued without any economic appreciation, esteem, reward and accountability.

Empowerment of marginalized groups involves not only the process of creation of socio-political space for these groups by the state and civil society but also it is a process of liberation from man-made bondage through sustained struggle and resistance. It also represents realization of hopes and dreams of marginalised groups for a social environment, free of inequalities which affect them politically, socially and economically. The issue of empowerment is also linked with aspects like equality, liberty and fraternity. Thus the concept of "Women Empowerment" of women is quite new and it has been contextualized and acquires a new connotation in recent years among social scientists, policy makers, and development activists.

The women being economically poor and socially backward live at a low level of scale of the quality life. Thus the women often face the problems of food insecurity, malnutrition, lack of access to health care services and education and the victim of domestic violence and rape. Unlike the well organised modern communities, the communities and women lag far behind in social networking. This is the nature and dimension of socio-economic disempowerment problem among the women in India. Sen has advocated human capabilities approach to the development process. The human capabilities include social, economic, cultural and political capabilities of the human beings.

REVIEW OF LITERATURE :

The review of literature has been presented in order to assess the empowerment of Women through SHGs. Many studies have been conducted on various subjects relating to the socio-demographic, economic and living conditions of the. The status of women is determined to a large extent through the role they play in the society. Most women encounter a number of challenges in order to improve their status in society. Researchers show keen interest in the study of women associated with Self-help groups. It assists to recognize the extent of change in their socio-economic life. Current study deals with writings based on women, SHGs, microfinance, poverty reduction and women empowerment.

Tiwari N (2016) discusses various issues and concerns relevant for eradicating the dissatisfaction among the population and promising them that they have equal stake in the progress of the country. The best part is the impact of effective implementation of PESA (Panchayat Extension to Scheduled Areas), with special emphasis on the extremist affected districts which are characterized by a high degree of poverty, lack of infrastructure, illiteracy, exploitation and marginalization

Singh Uttam (2017) studied the women SHGs in Drang block of Mandi district in Himachal Pradesh and concluded that SHGs help women to get economic independence, but there are other features like skill development, community development programs and decision making capability, where women have made less progress and need to pay more attention, so that they can also contribute to development.

Tamilazhakil L. and Awasthi P.K. (2018) in their article on women and SHGs from Tamilnadu highlighted that micro financing through self-help groups helps in upliftment to lead a better living and positive role in developing women empowerment.

OBJECTIVES OF THE STUDY:

- To study the socio-economic condition of the sample respondents
- To study empowerment of women through SHGs

METHODOLOGY : to fulfil the predefined objectives of the study the researcher collected primary data the researcher collected a sample of 100 by using convenience sampling technique from Adivinekkalem and Agiripalli villages Agiripalli mandal of Krishna district of Andhra Pradesh State collected data was tabulated and analysed

Data Analysis

Table – 1: Age-wise distribution of the respondents

Age	Frequency	Percent
18- 20 years	6	6.00
21 - 30 years	10	10.00
31 - 40 years	40	40.00
41 - 50 years	22	22.00
51 - 60 years	12	12.00
61 above	10	10.00
Total	100	100.00

Source: Primary data

The above table presents about the age of the sample respondents. It is found that 40 percent of the respondents are in the age group of 31-40 years, 22 percent arein the age group of 41-50 years, 12 percent are in between 51-60 years, 10.0 percent are in the age group above 61 years and 6.0 percent arein between 18-20 years. Hence, the data reveals that majority of the respondents are in the age groups of 31-40 years and 21-30 years

Table – 2: Educational Qualification wise distribution of the sample respondents

Educational Qualification	Frequency	Percent
Illiterate	51	51.4
Primary Education	12	11.8
Secondary Education	18	17.8
Pre – Graduation	11	10.6
Graduation	7	7.0
Any other, Specify	1	1.4
Total	100	**100.00**

Source: Primary data

The Table .2 represents the educational qualification wise distribution of the sample respondents. It is found that above half of the respondents are illiterates (51.4 percent), and from the remaining 17.8 percent have studied up to secondary level education, 11.8 percent studied up to primary level education, 10.6 percent are pre- graduate, 7.0 percent studied graduation and 1.4 percent are having other qualificationslike ITI, Diploma, etc. This indicates that more than half of the SHG members areilliterates (51.4 percent)

Table –3: Family Annual Income of the Households

Annum Income	Frequency	Percent
Below Rs. 50,000	35	35.00
Rs.50,000 to Rs.1, 00,000	50	50.00
Rs. 1,00,000 to Rs.1,50,000	10	10.00
Above Rs.1,50,000	5	5.00
Total	100	**100.0**

The Table.3 represents the distribution as per the annual family income of the sample households. It is noticed that as many as 35 percent household family annual income is below Rs. 50,000/-, and from the rest 50 percent household annual income was Rs.50,000 to Rs.1, 00,000, 10 percent annual income was Rs. 1,00,000 to Rs.1,50,000 and5.0 percent household family income was above Rs.1,50,000/-. This infers that more than eighty percent household family income per annum was less than one lakh rupees.

Table – 4: Main occupation

Occupation	Frequency	Percent
Agriculture	15	15.00
dairy	25	25.00
poultry	8	8.00
vegitable vendor	24	24.00
Artisans	18	18.00
Tea stalls	10	10.00
Total	100	100.00

Source: Primary data

The Table No.4 shows the distribution of households as per their main occupation is presented in the Table-4.It shows that, out of the total respondents a dominated group of 15 percent household's

main occupation was agriculture, 25 percent of respondents main occupation is dairying, 24 percent main occupation is vendors. It is also observed that one-fourth of the respondents (24%) main occupation was others like artesian, business poultry, Dairy etc. Hence, it is observed that a dominated group of household's main occupation is dairying and vendors.

Table –5: Total members

Members in the SHGs	Frequency	Percent
< 5 Members	59	59.00
5 - 10 Members	26	26.00
10 - 15 Members	10	10.00
15 - 20 Members	5	5.00
Total	100	100

Source: Primary data

The above table – 5 represents the total members in the SHGs group. It is observed thatmore than half of the members i.e. 59 percent responded that there are less than5 members, 26 percent responded that there are 5-10 members in SHGs, 10 percent opined that 10-15 members and 5 percent said 15-20 members

Table – 6: Financial Management

Financial Management	Frequency	Percent
Self	27	27.00
Husband	41	41.00
Both A&B	28	28.00
Elders in the family	4	4.00
Total	100	100.00

Source: Primary data

The financial management in the family is the data represented in the table – 5.6. It is noticed that 41.4 percent have husband for financial management, 27 percent of respondents managed financial decesions, 28 percent responded that both self and husband work on financial management and 4 percent have elders assisting in financial management.

Table –7: Skills abilities earned

Skills earned	Frequency	Percent
Yes	83	83.00
No	27	27.00
Total	**100**	100.00

Source: Primary data

The Table .7 represents the changes in skills/abilities of respondents after joining SHG. It is noticed that 83 percent said 'Yes' and 27 percent responded 'No'. So it concludes that through SHG there is an impact on skill development on the women.

Table – 8: Skill Earned after joining-SHG

Skills earned	Frequency		Percent	
	Yes	No	Yes	No
Confidence while speaking in SHG meetings	60	40	59.8	40.2
Speaking in public meetings	56	44	56	44
Presenting cultural/religious programme in public	5	95	5.2	94.8
Taking leadership positions in writing minutes of SHG meetings	6	94	6.2	93.8
Keeping the accounts of SHG	54	46	53.6	46.4
Performing bank transactions	59	41	59	41
Communicating with government officials	40	60	40.2	59.8
Response of Capacity building by the respondents	32	68	31.8	68.2
Response of marketing linkage by the respondents	1	99	1.4	98.6
Active participation in family decision making	35	65	35.4	64.6

Source: Primary data

The table- 8 shows the skills earned by the women after joining SHGs. Confidence in SHG meetings is 59.8 percent. Similarly there is a positive impact on public speaking (56 percent), keeping SHG records (54 percent), performing bank transactions (59 percent). However, some there is negation in gaining certain skills like presenting cultural programmes (6 percent), communicating with govt officials (40.2 perent), capacity building (32 percent), response of marketing linkage (1 percent) and active participation in family decision making (35.4). Certain measures have to be taken to enhance these skills. Condition of women cannot be improved unless all the skills are integrated together for overall development including social, economic, political, decision-making skills etc.

Table – 9: Awareness knowledge

Activities	Frequency	Percent
Meetings	99	98.6
Rules & regulations	92	92.4
Outstanding loan	86	86.2
Information of the group records	88	88
Name of the bank	99	99.2
Achievement of the group	4	4.2
Group objectives	4	4
Group income	3	3.2

Source: Primary data

The table-9 shows the awareness and knowledge of respondents on SHGactivities. It is observed that 98.6 percent are aware about the meeting, 92.4 percent know the rules and regulations of their respective group, 86.2 percent are aware about their outstanding loan, 88.0 percent have information of the group records, 99.2 percent know the name of the bank to which their group is linked, 4.2 percent

are aware about the achievements of the group, 4.0 percent- know the group objectives and 3.2 percent know the group income.

Table – 10: Problems faced by SHGs

Problems faced by SHG	Frequency	Percent
Lack of good leadership	56	55.8
Financial deficit	82	81.8
Misuse of group money by leaders	12	12.2
Lack of education in members	89	88.6
Unawareness of government scheme	91	91.2
Loan amount defaulters	61	61.0

Source: Primary data

The table 10 shows there were multiple responses given to this question by the respondents. Different problems faced in the SHG. Most of the respondents 81.8 percent gave an opinion that SHG face financial deficit, 55.8 percent felt it was lack of good leadership, 12.2 percent said it was due to misuse of group money by leaders, 88.6 percent indicated lack of education in members, 91.2 percent selected unawareness of government scheme and 61.0 percent opted loan amount defaulters are the reasons for problems in SHGs.

CONCLUSION.

It is found from the analysis that 35.0 percent of the respondents are in the age group of 21-30 years, 31.2 percent arein the age group of 31-40 years, 18.2 percent are in between 41-50 years, 9.6 percent are between 51-60 years, 4.0 percent are in the age group above 61 years and 2.0 percent are in between 18-20 years. Hence, the data reveals that majority of the respondents are in the age groups of 21-30 years and 31-40 years. It is also found from the data that 98.6 percent are aware about the meeting, 92.4 percent know the rules and regulations of their respective group, 86.2 percent are aware about their outstanding loan, 88.0 percent have information of the group records, 99.2 percent know the name of the bank to which their group is linked, 4.2 percent are aware about the achievements of the group, 4.0 percent- know the group objectives and 3.2 percent know the group income. It is found that 59.8 percent. Similarly there is a positive impact on public speaking (56 percent), keeping SHG records (53.6 percent), performing bank transactions (59 percent). However, some there is negation in gaining certain skills like presenting cultural programmes (5.2 percent), communicating with govt officials (40.2 perent), capacity building (31.8 percent), response of marketing linkage (1.4) and active participation in family decision making (35.4). Certain measures have to be taken to enhance these skills. Condition of women cannot be improved unless all the skills are integrated together for overall development including social, economic, political, decision-making skills etc. It is also found that 81.8 percent gave an opinion that SHG face financial deficit, 55.8 percent felt it was lack of good leadership, 12.2 percent said it was due to misuse of group money by leaders, 88.6 percent indicated lack of education in members, 91.2 percent selected unawareness of government scheme and 61.0 percent opted loan amount defaulters are the reasons for problems in SHGs

SUGGESTIONS:

- Education is a gateway to development. It is found from the data 51.4 per cent of respondents who are illiterate hence it is suggested that suggested that the ITDA should take the initiative to educate women by involving department of education Adult school should be opened which can give them basic education along with skill development and awareness.
- It is noticed that women face high risk of malnourishment. Hence intensive attention has to be given to meet their nutritional needs at all stages of their life cycle. This will improve their well-being by involving Department of Family and Health.

- It is also suggested that efforts should be taken for Capacity building and skill development as it is a path to sustainable development by involving state and central projects.

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