

SHGs FOR WOMEN EMPOWERMENT – A STUDY

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Abstract : Women constitute about one-half of India's population and their empowerment is imminent and pertinent for rapid and sustainable economic progress and development of our country. Women empowerment is being accomplished through Self Help Groups (SHGs) both in rural and urban areas. The SHG is a holistic programme of micro-enterprises covering all aspects of self-employment, encouraging the rural poor into self help groups and their capacity building through infrastructure build up, technology, credit and marketing. Recent studies say that the female workforce in urban areas is stagnant while it is going down in rural India primarily due to the shrinking of the agriculture sector for obvious reasons. Steps have been taken to arrest the down trend and improve further in Labour Force Participation Rate (LFPR) of women through DAY-NRLM women empowerment programmes. Much has been done for Socio-economic and political empowerment of women and they are considered for evaluation of women's progressive development. This paper attempts to appraise the efficacy of SHGs in achieving the development and empowerment of women at micro level, villages.

Key words: Women Empowerment, Micro-enterprises, Agriculture, Efficacy.

I. INTRODUCTION

Women constitute about one-half of India's population. About 497 million constituting 48 percent are females and about 532 million constituting 52 percent are males in the population according to gender statistics revealed by Census 2001. In sheer numbers, females are less than half of males by 35 million in population and the participation in workforce is also low. The Government of India realizing the significance of women's role in country's economic development, it is promoting self help groups for realization of socio-economic development through Deendayal Antayodaya Yojana which is continuously nurturing and supporting them to take economic activities till they attain appreciable increase in income over a period of time to improve their quality of life.

II. WOMEN EXPLANATION

WORKFORCE

The female workforce is comparatively low than male in India with 30.4 per cent recorded in the year 2000 and the women's share of joining the workforce rose to 32.2 per cent by 2005. But by 2019 the participation share is declined to 23.4 per cent. The female workforce is low and stagnant in urban areas and it is going down and down in rural India, primarily due to the shrinking of the agriculture sector, while India's gross domestic product rose from \$468 billion in 2000 to \$ 2.7 trillion in 2018 to become the world's 5th largest economy. The going down scenario women workforce is depicted in the following table – 1.

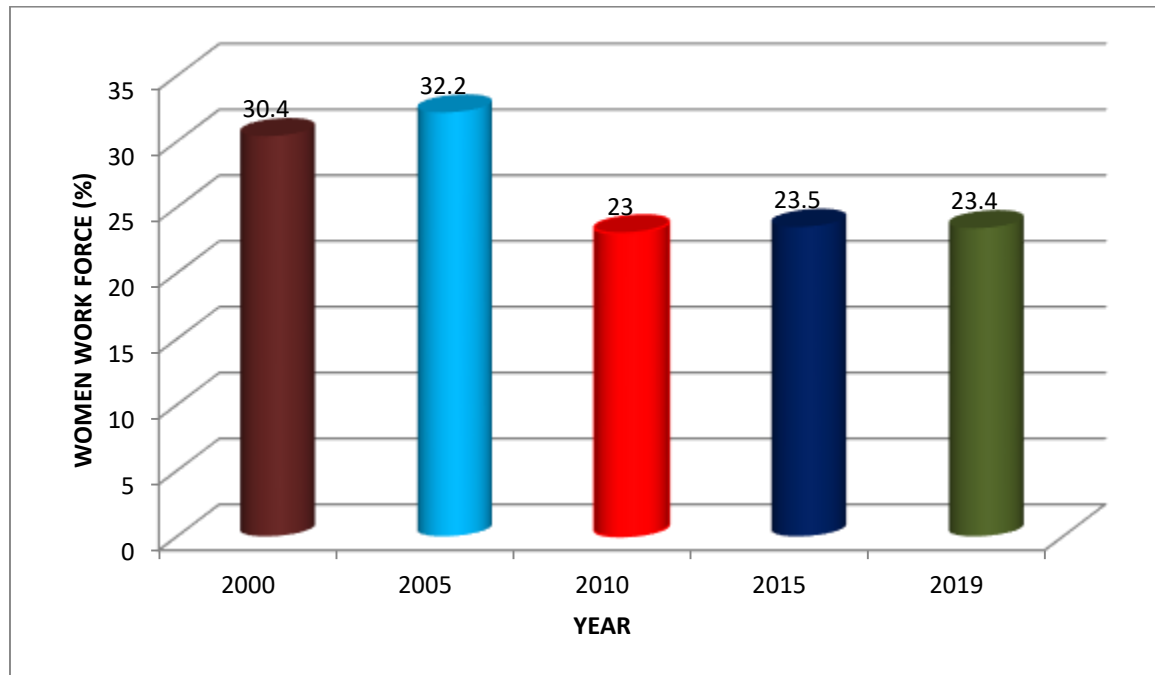
TABLE – 1 SHARE OF WOMEN JOINING WORKFORCE DURING 2000 – 2019 IN INDIA

Sl.No	Year	Share of Women Joining Workforce (in %)
1	2000	30.4
2	2005	32.2
3	2010	23.0
4	2015	23.5
5	2019	23.4

Source: World Bank

It can be seen from the table that the share of women joining work force in India had recorded 30.4 per cent in the year 2000 and the share went up to 32.2 indicating the marginal growth of 1.8 per cent. But by 2010 the share of joining went down considerably to 23.0 demonstrating sharp fall of 9.2 per cent. During the succeeding period 2010 -19 the share of women joining workforce is hovering around 23.5 per cent. The data is presented in the figure – 1.

FIGURE – 1 SHARE OF WOMEN JOINING WORKFORCE DURING 2000 - 2019



Source: World Bank.

Note: The data indicates Labour Force Participation Rate (LFPR) of women (% of female population aged above15). The LFPR is the percentage of all people of working age who are employed or are actively seeking work.

Labour Force Participation Rate (LFPR) of women in India recorded about 23.4 per cent far less than the global average of 48 per cent. The global Labour Force Participation Rate (LFPR) of women for 2019 is shown in table – 2.

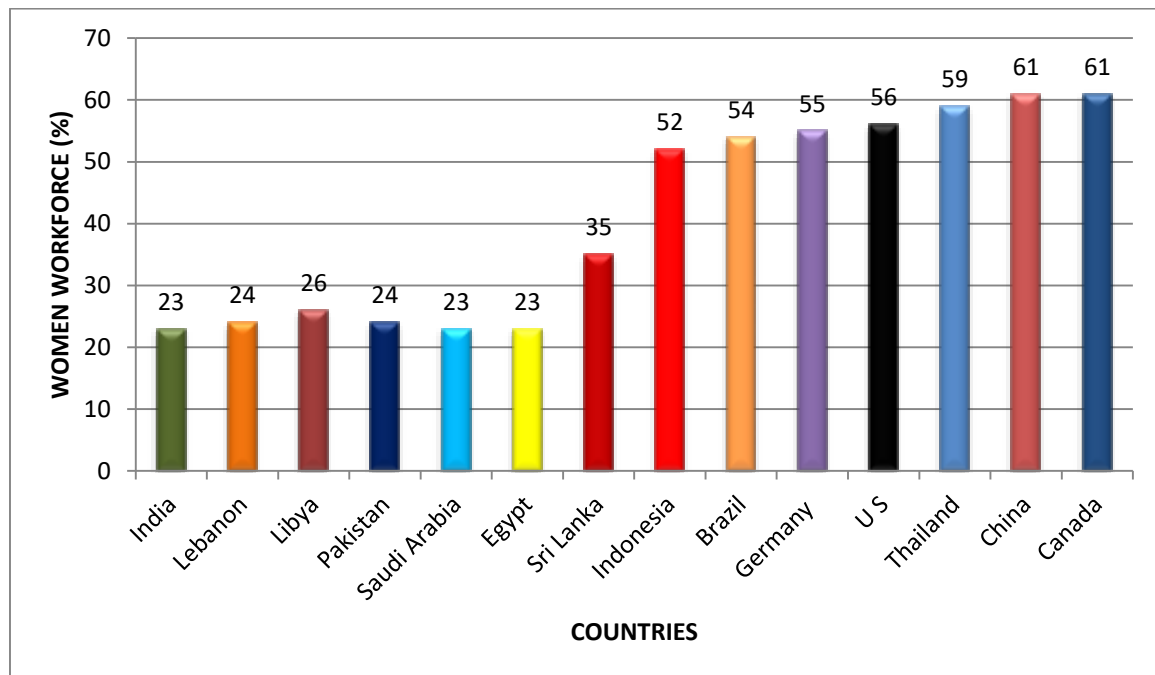
TABLE – 2 GLOBAL LABOUR FORCE PARTICIPATION RATE (LFPR) OF WOMEN FOR 2019

Sl.No	Country	Participation Rate of Women Joining Workforce (in %)
1	India	23
2	Lebanon	24
3	Libya	26
4	Pakistan	24
5	Saudi Arabia	23
6	Egypt	23
7	Sri Lanka	35
8	Indonesia	52
9	Brazil	54
10	Germany	55
11	U S	56
12	Thailand	59
13	China	61
14	Canada	61

Source: World Bank

It can be seen from table – 2 that out of fourteen countries the percentage of women working force is highest in Canada and China and seven countries are above fifty per cent. The percentage of women working force is the lowest in case India, Saudi Arabia and Egypt with about 23 per cent. The global data labour force participation rate (LFPR) of women for 2019 is shown in figure -2.

FIGURE – 2 GLOBAL LABOUR FORCE PARTICIPATION RATE (LFPR) OF WOMEN FOR 2019



Source: World Bank.

It can be seen from the figure – 2 that India is a laggard when compared to large economies like Canada, China, Thailand, The US, Germany, Brazil and Indonesia. India lags away behind in the percentage of working women but the rate of women looking for work is forging ahead with as much as 76.60 per cent. It can also be observed that the figure of India with about 23 per cent is closer to that of Saudi Arabia and Egypt.

EMPOWERMENT

Empowerment is the recent approach articulated by the third world countries for women. Many initiatives including education, health and financial inclusion which are considered the panacea for all the backwardness of women, and they are specially provided to women to arrest the going down trend and improve further in Labour Force Participation Rate (LFPR) of women increasing more employment and self employment opportunities through women empowerment programmes. Optimistic education and economic policies for all girl children through special provisions and facilities to accomplish one hundred per cent smart literacy and encouraging them to pursue higher education both general and technical education, imparting training to develop business and management skills and awareness programmes on health to women and children and other related proactive measures will boost the increase in participation of work force taking up either self-employment or employment.

STRATEGIES

Providing self employment opportunities to empower women particularly the rural women is a cure of women backwardness. Hence, the Government of India has been emphasising the need for development of rural women and their involvement in developmental activities implementing various programmes. but many decades of planned development in the country has achieved much less for women, particularly rural women. The strategies and programmes initiated in the National Plan of Action for Women in 1976, led for the first time, a chapter on women and development appeared in the VI

Five-Year Plan, 1980-85 and as a result encouragement of forming Self-Help Groups, called SHGs in short, now a well-known concept. The SHGs evolved as movement to enhance the status and role of women in the rural development which started in hastening the country's economic development.

SELF-HELP GROUP (SHG)

The Self-Help Group (SHG) is a holistic programme of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing to empower women. The women empowerment is empowering women economically, socially and politically, to eliminate the persistent social, economic and political inequalities but to achieve gender equality.

SHGs AND DEENDAYAL ANTYODAYA YOJANA - NRLM

Aajeevika - National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011 which was renamed Deendayal Antayodaya Yojana (DAY-NRLM) in November 2015. The mission of the DAY-NRLM aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services, aided in part through investment support by the World Bank. The NRLM set out with an agenda to cover 7 crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.

In addition, the poor women are facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. The DAY-NRLM plans in harnessing the innate capabilities of the poor and complements them with capacities such as information, knowledge, skills, tools, finance and collectivization to participate in the growing economy of the country. The DAY-NRLM organizes the poor women aggregate institutions namely SHGs that partners with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services. It brings at least one member from each poor household under the Self-help network. It takes initiatives to strengthen and integrate the existing groups, impart management training, and forward linkages, and access to information, credit, technology, markets, etc. it also encourages to use Information and Communications Technology (ICT) to cope up with the current development and future requirements.

SHGs PROFILE

The DAY-NRLM has been taking the agenda of achieving the empowerment of women and develop the economically and socially through SHGs, under the aegis of Ministry of Rural Development (MoRD) and National Rural Livelihoods Promotion Society (NRLPS), Government of India. The progress at national level, as per the information and data available on the National Informatics Centre, Content provided and maintained by Ministry of Rural Development, Government of India, as on 22nd April, 2020, there are 7,05,00,471 women members constituting 64,41,808 women self Help Groups (SHGs) with in India working themselves for their betterment exceeding the target of the NRLM to cover 7 crore rural poor households in a decade. In the state of Andhra Pradesh there are as many as 8.7 lakh SHGs with 91 lakh SHGs women members are active in all the 13 districts. In Dr YSR Kadapa District 35 thousand SHGs have been recorded with the total of about 4 lakh members in all 51 mandal. In Kamalpuram Mandal, as many as 988 Self Help Groups are aggregated in which 8538 households are involved. Out of the total the SHGs, 972 have availed the bank loan amounting to the tune of Rs. 31.85 crores during the current financial year 2019-20.

III. METHODOLOGY

Women empowerment has been a buzz word for many decades and many programmes have been introduced and implemented for the development and empowerment of women for decades. To mention one such programmes is that the National Rural Livelihoods Mission (NRLM) which was launched in 2011. It is deemed that there is every need to study how women's power is increasing in terms of their socio-economic and political empowerment. The prime objective of the present study is to gauge the Women Empowerment in and socio-economic and political fie in Kamalapuram Mandal of YSR Kadapa District of Andhra Pradesh. It is assumed that there is a significant development of women members of the Self Help Groups in all spheres of economic, social and political empowerment. To collect the data both the primary and the secondary sources are given equal importance. The primary data is collected from the members or beneficiaries of the SHGs through interviews at random basis in the study area and the secondary source of information is collected from online sources. The concerned officials, Assistant Project Manager of the Velugu Project and the Area Co-coordinators are contacted to verify the authenticity of the data.

IV. DISCUSSION AND ANALYSIS

Women empowerment is the latest approach articulated by the government of India. The survey is done to test the aspects of socio-economic and political empowerment of women in Kamalapuram Mandal, the study area.

Women's socio-economic empowerment: Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from the resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and well being. Women Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships in the public institutions and the society. The study reveals that ability to earn income by the respondents has increased considerably, beyond traditional occupations, and more income used to creating wealth for their economic well being. Most of the respondents are very happy being associated with the SHGs as their financial strength and economic security has increased to the satisfactory level. Some women purchased land, some have their owns homes, some others have started business ventures in their line of activities such as brick manufacturing, ram rearing, cock rearing and livestock as productive assets, agricultural machinery and equipment, including tractor, mini harvesters, sprayers beside cash savings in hand. All the respondents are of agrarian background and they always try to gather new knowledge and implement new techniques in agriculture farm practices

Access to knowledge, legal awareness, good health practices and training in different areas improved articulateness and confidence in communication with business people, officials, teachers, service providers, etc., improved their social and leadership relations and sense of identity. Regular meetings with coordinators, group members, involvement in local associations and accepting the responsibility of group management in turns improved self-confidence, ability to envision future requirements boosted their psychological capabilities. It is observed that the awareness programmes and training programmes for SHGs have helped to have healthier and educated children, discovered better income generating activities, best maintaining the family with more flexibility and more effective use of agricultural land for yielding greater output using online information on smart phone and social media. The respondents say that their children are provided with financial help and imparted training to develop their employability skills under the District Rural Development Agency (DRDA) programme and most of the children got placements in the government and private sector.

It learnt that frequent meetings, awareness programmes and regular training programmes for the groups have benefitted a lot from management of their line of activities, best utilisation of loan finance to the modern smart technology.

It is admiring to observe that the element of **social support** is found in all the respondents. It is said that the internal group savings are used for emergency purposes like sick, financial trouble or any other critical personal needs of the member(s). The motto, “each for all and all for each,” matters the most for them.

Women's Political Empowerment: The empowerment of women is also measured by their participation group activities and in politics. To empower the empowerment of women, their participation in politics is essential as women representatives. It is very interesting to know that the members of SHGs are coming forward to take the responsibility of public service and to participate and contest in the local civic body elections.

The study shows that women's political participation is now quite encouraging in Andhra Pradesh local body elections, ZPTCs, MPTCs, gram panchayats and municipalities. The survey revealed that the respondents are eager to participate and contest in local body ZPTCs, MPTCs and gram panchayat elections. It is interesting to note that one respondent, a member of the SHG, is contested unopposed and sure to be won unanimously when the election results are declared. Many expressed their interest and plans to contest in the forthcoming elections for ward members and surpanches. When asked about the inspiration behind participating in politics, the reply was very fascinating. They said that reservation for women is quite encouraging and also said that they have gained all the talent in planning, organizing and controlling as they have been actively participating in group activities such as organization of meetings, bargaining and negotiating with different people, officials and bankers and this experience enthused them to participate Political activities including contesting in civic body elections.

The policies of the Government of Andhra Pradesh are pro-women and women are given utmost importance. The best women welfare programmes implemented in Andhra Pradesh are Jagananna Amma Vodi (financial assistance of Rs.15,000 per year), jagananna vidya deevena (fee reimbursement for higher education), Jagananna Vasathi deevena (Rs. 20,000 per year towards mess and boarding charges), 50 % reservation for women in nominated posts and nominated works besides, planned distribution and distribution of house patattas in the name of women, and the zero interest or interest free loans to the SHGs show the governments stand by women SHGs and these programmes are expected to supplement further for upliftment of socioeconomic and political empowerment of women. These developments evidence that the women are now being more empowered both economically, socially and politically. Out of fifty sample of respondents, there is one physically challenged lady who says she is leading her life in happy way and running her business successfully.

Here in this study our findings on participation of women in politics is quite hopeful and so the hypothesis of the study that the significant development in socio-economic and political empowerment stands good. It is delighted to know that the children of the members are employed because of the continuous training and coaching programmes run by the government. Moreover, two of the respondents are selected and working in the novel micro-level administration, village secretariat and four working as village volunteers. In a nutshell, the SHGs empowered women to the maximum extent.

V. CONCLUSION AND SUGGESTION

The findings of this study expose that socio-economic and political change is quite visible with the happy respondents of SHGs. It can be concluded that extension of encouragement to every woman on the lines of SHGs and the women welfare programmes of Andhra Pradesh will fully utilise women's potential in transforming country developed and taking the image of our country on to the top of the world.

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