



“EMERGING WOMEN LEADERSHIP IN LOCAL SELF GOVERNMENT - A STUDY IN ANANTHAPURAMU DISTRICT”

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ABSTRACT

Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. The present paper confines itself to study of Women leadership in Self Help Groups in Andhra Pradesh. The objective of this paper the socio economic conditions and leadership of women in SHGs in Akuthotapalli village of Anantapur District in Andhra Pradesh. In the present study simple statistical tools adopted. Based on the analysis of women leadership in self help groups in Akuthotapalli, the major findings of this study there is a positive impact of Self Help Groups on Women leadership in Akuthotapalli village of Anantapur District in Andhra Pradesh.

Keywords: Women, empowerment, self help.

Introduction

Self Help Groups are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components. The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental Organizations by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives



of womenfolk and alleviating rural poverty. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

According to many disciplines empowerment describes the freedom of a person in social, political and economic matters. Women empowerment is comprehensive and much debated issues, it's a dynamic and multidimensional process. Women in general are the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture sector, and other sectors in the economy.

DWCRA and Rural Women

In Andhra Pradesh, the massive organization of all people under women in the same of DWCRA has been functioning with commendable success leading to all round holistic development. Women in rural families have been repeatedly benefited by the DWCRA programme. How the Awareness among women in the state has increased and become sharpened was demonstrated When they organised in a big way in the early 1990's a movement to protest against arrack-liquor consumption in the state and demanded total prohibition. This was a historic moment of women, begun and sustained largely by rural women.

Concept of Empowerment

Indian development planning has always aimed at removing inequalities in the process of development, recognizing the fact that women lag behind due to several socio- economic, cultural, political impediments.

‘Empowerment’ is a term which is widely used but not properly defined empowerment is often a very loosely employed term. The most important thing to understand about empowerment is that, in a sense, no one empowers anyone else.

Leadership

Generally there are 2 to 3 group leaders with different designations, such as President, Secretary and Treasurer. The election process also varies from weekly rotation to as long as 5 year period.

Methodology and Sampling

The study is basically descriptive and empirical in nature. The Investigator Conducted Pilot Study. Therefore, the data for the study were collected both from



the primary only. Primary data has collected from the selected self help group members by administrating a structured Interview-schedule. For empirical investigation and analysis have been selected 25 self-help group beneficiaries at Akuthotapalli in Anantapuramu district of Andhra Pradesh. Since efforts were also made to find out the impact of microfinance of SHGsmembers ensuring socio - economic conditions.

Review of literature

Puhazhendi and Badaty (2002) assessed the impact on SHG members in three eastern states, i.e., Orissa, Jharkhand and Chattisgarh. The analysis of the study was based on primary data collected from a sample of 115 members of 60 SHGs. A socio-economic impact was arrived at by comparing the pre and post SHG situations of members. The overall findings of the study suggest that the SHG- bank linkage programme had made a significant contribution to social and economic improvement of SHG members.

Nair (2005), Moyle, Dollar and Bisnas (2006) Chakrawarti (2004) found that there was significant improvement in the socio-economic status of SHG women and significant reduction in poverty. The average value of employment, income, savings and asset holding had increased significantly.

Rajeev Roy (2006)in “Mass Customization: An Entrepreneurial MarketingOpportunity” analysed the objective of mass customization is to deliver goods and services,which meet individual customer’s needs with near mass production efficiently. He concluded empirical research in mass customization is dominated by case studies small samples, but withthe growing implementation of mass customization, enough data will be available to embankupon research using reasonable large samples.

National Council of Applied Economic Research (2008) conducted a study on the impact of SHGs on social and economic inclusion of women beneficiaries in India. The major findings of the study reported that in India, in all spheres the social empowerment of women had increased after attaining membership in SHGs over a period of time.

AnuamaNautiyal (2009) women Empowerment and Activism in India state ofUttarkhand, since micro finance programmes are usually targeted at women, this constituency isat the forefront of micro finance debates. Opinion, however, is divided on whether the methodology ad process of micro finance interventions is genuinely empowering to women.Clearly micro finance has also provided women with economic power the benefits through anopportunity to undertake micro enterprise.

Lalitha and Prasad (2009) have analyzed the empowerment of women through Development of Women and Children in Rural Areas (DWCRA)



programme in the Guntur district of Andhra Pradesh. The study reveals that the income of individual after joining DWCRA programme has increased comparatively. The study concludes that the potential of women is not fully tapped and utilized for the community.

Mahamood Khan and Dinesh (2010) analysed that the participation of women are only within the PRI in name, but in reality, it is male family members who hold the power. Views on improving women's participation, education, and training for women members, public and family encouragement, government encouragement through provision of more powers of funds, and seats for women, and make their attendance in the meetings compulsory.

Significance of the study

The importance of women to the economic development of India was first recognized during the country's struggle for independence. Empowerment is a social action process that promotes participation of people, organisation, and communication in gaining control over their lives in their community. There is urgent need of empowering women especially in rural areas. The formation of Self Help Groups and micro financing will enhance their socio-economic position in the society. Women in rural India lived in virtual isolation, unable to access even the most basic of services. But, with the formation of Women's Self-Help Groups, these women are now achieving social and physical mobility. It is recognized that while the empowerment of women is a process that will not happen automatically, SHG is a suitable means for the empowerment of women. The impact of SHGs on socio-economic status of women was found significant. Microfinance programmes are currently being promoted as a key for simultaneously currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment.

Objectives of the Study

The specific objectives of the study are:

1. To study and analyze the socio economic conditions of SHG members in Akuthotapalli.
2. To study the leadership experiences of women in SHGs.
3. To draw conclusions and to give suggestions wherever necessary for the purpose of improving the working of the Self-Help Groups.

Hypothesis

Keeping in mind the broad objectives mentioned above, the following hypothesis have been formulated for this work.

- The formation of Self-Help Groups, especially in rural areas contributed a lot for the socio-economic empowerment of women.



- The members of Self-Help Groups were actively participating in the implementation of various rural development programmes.
- SHG movement has great impact on the alleviation rural poverty.

Analysis of the study

To collect the data from various section of peoples with different ages and different financial backgrounds. The data collected from them through questioner have been analysed. The data collected personal and socioeconomic background of the members selected and perception of the members regarding leadership in self help group in Akuthotapalli village, anantapuramu rural.

The collected data is processed, analysed and tabulated keeping in mind the broad objectives and hypothesis. Further the condensed information through tabulation has been summarized by using suitable statistics tools like percentage and average.

Social Category of Sample Respondents

The beneficiaries of SHGs programme hail from different social categories. The social categories of sample respondents in Akuthotapalli Mandal are presented in Table 1.

Table -1: Social Status of Selected Women under SHGs in Akuthotapalli Mandal

S.No.	Social Status	Number of Women Beneficiaries	Percentage to Total
1	Scheduled Caste	4	8.00
2	Scheduled Tribe	4	8.00
3	Backward Caste	33	66.00
4	Other Caste	9	18.00
Total		50	100.00

The table 1 shows that the rural women of different castes are found in Akuthotapalli. In these castes Backward Caste women tops the list with 66.00 per cent, followed by other caste women with 18.00, Scheduled caste and Scheduled tribe women with 8.00 per cent respectively.

Marital status of SHG Beneficiaries:

The marital status of women, decides her socio-economic position in the society as well as family. Keeping in-view, the marital status of sample SHG women was recorded during the field study and presented in the table 2.



Table -2: Marital Status of Selected Women Under Shgs in Akuthotapalli Mandal

S.No.	Marital Status	Number of Women Beneficiaries	Percentage to Total
1	Unmarried	0	0.00
2	Married	48	96.00
3	Widowed	2	4.00
4	Divorced	0	0.00
Total		50	100.00

Primary data from the field Survey

The table 2 reveals that most of the SHG members (96.00 per cent) are married with living partners, 4.00 percent are living as single because of widowhood. For the widows apart from financial support, SHGs also provide social support and a platform where they have opportunity to work with others, and not feel isolated.

Secondary Occupation of SHG Beneficiaries

The secondary occupation of the beneficiaries in Akuthotapalli Mandal is categorized in to four types i.e., agriculture, Business, labour, and domestic help. This is presented in table 3.

Table – 3: Secondary Occupation of Selected Women Under SHGs in Akuthotapalli Mandal

S.No.	Primary Occupation	Number of Women Beneficiaries	Percentage to Total
1	Agriculture	0	0.00
2	Business	5	10.00
3	Labourers	15	30.00
4	Domestic Help	30	60.00
Total		120	100.00

Primary data from the field Survey

It is evident from the table 3 that 30.00 percent of the SHG women are depending on labour wages. The secondary occupation of 10.00 percent of beneficiaries is business and 60.00 per cent of respondents have Domestic Help and none of the women beneficiaries have Agriculture in the mandal.

Annual Savings before Joining in SHGs

The amount of annual savings of the sample women respondents before joining SHGs is given in Table 4.



Table – 4: Annual Savings of Selected Women Beneficiaries Before Joining in SHGs in Akuthotapalli Mandal

S.N o.	Level of Savings	Number of Women Beneficiaries	Percentage to Total
1	Below Rs.1000/-	26	52.00
2	Rs.1001 to Rs.3000	2	2.00
3	Rs.3001 to Rs.5000	0	0.00
4	Rs.5001 and above	0	0.00
5.	No Saving	22	44.00
Total		50	100.00

Primary data from the field Survey

The Table 4, makes it clear that the large number of beneficiaries constituting 52.00 per cent have the accumulated savings with below Rs.1000/-, 2.00 per cent of beneficiaries savings range between Rs.1,001/- to Rs.5000/- and more than 40.00 per cent of the selected women respondents have no savings before joining in SHGs in the mandal. None of the selected women respondents savings with above Rs.3001/- before joining in SHGs in the mandal.

Change in Annual Savings after Joining in SHGs

The amount of change in annual savings of the sample women respondents after joining in SHGs is given in table 5.

Table – 5: Caste-Wise Particulars of Annual Savings of Selected Women Beneficiaries After Joining in SHGs in Akuthotapalli Mandal

S.N o.	Level of Savings	Number of Women Beneficiaries	Percentage to Total
1	Below Rs.1000/-	11	22.00
2	Rs.1001 to Rs.3000	28	56.00
3	Rs.3001 to Rs.5000	6	12.00
4	Rs.5001 and above	5	10.00
5.	No Saving	0	0.00
Total		50	100.00

Primary data from the field Survey

Table 5 reveals that before joining in SHGs the savings range of below Rs.1000/- is reduced from 52.00 per cent to 22.00 per cent after joining in SHGs. In the same way with regard to another saving group of Rs.1001/- to Rs.3000/- the percentage increased from 2.00 per cent to 56.00 per cent and the savings between



Rs.3,001/- to 5000/- is increased from 0.00 per cent to 12.00 per cent after joining in SHGs in the mandal.

However in case of high savings groups the percentage of beneficiaries increased after joining in SHGs. With regard to Rs.5,001/- and above savings group the percentage hiked from 0.00 per cent to 10.00 per cent and after joining in SHGs. None of the Backward Caste Women respondents with saving group is between Rs.1001/- to Rs.4000/-. None of the selected women respondents have no savings after joining in SHGs in the mandal.

Table-6 : Opinion on Improvement in Children Education by The Selected SHG Women Leaders After Joining in SHGs in Akuthotapalli Mandal

S.No.	Opinion on Improvement in Children Education	Number of Women Beneficiaries	Percentage to Total
1	No Change	2	4.00
2	Little Change	11	22.00
3	Moderate Change	15	30.00
4	Significant Change	22	44.00
5	Change for Worse	0	0.00
Total		50	100.00

Primary data from the field Survey

It is clear from the table 6, that 96.00 percent of sample leaders expressed positive impact in educating their children. Among them 22.00 percent expressed little change, 30.00 percent reported moderate change and 44.00 percent reported significant change. No change is reported by 4.00 percent of the total sample. No one expressed change for worse.

Impact on Self-Confidence

SHG members have to interact with outsiders with a degree of sophistication and self-worth which is not seen among rural women in the past. The rural poor woman is socially mobile and is used to depend on their own income, therefore always had the advantage of greater freedom than the rich urban or rural housewife. However, she spent most of her time within the family, or outside, earning for her family. Her entry into public spaces is largely enhanced due to her involvement with SHG related activities. The level of increase in self-confidence of sample SHG leader is presented in Table 7.



Table – 7: Opinion on Improvement in Self Confidence of The Selected SHG Women Leaders After Joining in SHGs in Akuthotapalli Mandal

S.No.	Opinion on Improvement in Self Confidence	Number of Women Beneficiaries	Percentage to Total
1	No Change	4	8.00
2	Little Change	19	38.00
3	Moderate Change	10	20.00
4	Significant Change	17	34.00
5	Change for Worse	0	0.00
Total		50	100.00

Primary data from the field Survey

The table 7 shows that 92.00 percent of sample respondents reported to positive change in their self-confidence levels after joining in SHGs. Among them 34.00 percent expressed significant change, 20.00 percent reported moderate change and 38.00 percent reported little change. No change is reported by 8.00 percent of the total sample. None of the women reported change for worse or no change.

Impact on Decision Making

Generally the major as well as minor decisions in rural families in India will be taken by the head of the family, who are generally male except in the case of women headed families. The role of women with regard to decision making is almost zero, as they do not enjoy economic independence despite they add their labour to the income of family. One of the important objectives behind promotion of SHGs is to provide economic independence to women and in turn inculcate the habit of Participation in decision making process. The impact of SHGs on Decision Making is given in Table 8.

Table – 8: Opinion on Decision Makings by The Selected SHG Women Leaders After Joining in SHGs in Akuthotapalli Mandal

S.No.	Opinion on Change in Decision Making	Number of Women Beneficiaries	
1	No Change	2	4.00
2	Little Change	13	26.00
3	Moderate Change	15	30.00
4	Significant Change	20	40.00
5	Change for Worse	0	0.00
Total		50	100.0



Primary data from the field Survey

It is evident from table 8, that 96.00 per cent of the selected sample SHG women leaders are reported to positive change in their decision making levels. Among them 40.00 percent expressed significant change, 30.00 percent reported moderate changes and 26.00 percent reported little change. No change is reported by 4.00 percent of the total sample. None of the women expressed change for worse or no change.

Impact on Group Solidarity

Group Solidarity is essential for bargaining, and the poor need to offset their individual liability through acting together in numbers.

Table – 9: Opinion on Success Rate of SHGs by Selected SHG Women Leaders after Joining in Shgs in Akuthotapalli Mandal

S.No.	Opinion on Success Rate if SHGs	Number of Women Beneficiaries	Percentage to Total
1	Very Success	6	12.00
2	Moderately Success	35	70.00
3	Slow and Weak	9	18.00
Total		50	100.0

Primary data from the field Survey

It is evident from table 9, that 82.00 per cent of the selected sample SHG women leaders are reported to positive success rate of Self-Help Groups. Among them 70.00 percent expressed Moderately Success and 12.00 percent reported Very Success Slow and Weak is reported by 18.00 percent of the total sample in the mandal.

Conclusion

Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non-Governmental Organizations by Government agencies. Linked not only to banks but also to wider development programmes. SHG are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women



participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole.

Indian development planning has always aimed at removing inequalities in the process of development, recognizing the fact that women lag behind due to several socio- economic, cultural, political impediments.

‘Empowerment’ is a term which is widely used but not properly defined empowerment is often a very loosely employed term. The most important thing to understand about empowerment is that, in a sense, no one empowers anyone else.

In Andhra Pradesh, the massive organization of all people under women in the same of DWCRA has been functioning with commendable success leading to all round holistic development. Women in rural families have been repeatedly benefited by the DWCRA programme.

There are 215 registered NGOs in Anantapuramu district which have been actively engaged in formation and promotion of SHGs by way of capacity building and quality enhancement and through revision of interest free loans and accessing bank linkage, Promoting health, and education for the benefit of poor which may also strengthen the SHG movement in Anantapuramu district.

Major Findings:

- Backward Caste women tops the list with 66.00 per cent.
- The study reveals that 96.00 percent of SHG members are married with living partners.
- It is evident from the study that 66.00 percent of respondents have Domestic help.
- As per the study reveals that before joining in SHG leaders, 52.00 percent members are savings below 1,000/-.
- Before joining in SHGs the savings range of below Rs.1000/- is reduced from 52.00 per cent to 22.00 per cent after joining in SHGs. In the same way with regard to another saving group of Rs.1001/- to Rs.3000/- the percentage increased from 2.00 per cent to 56.00 per cent and the savings between Rs.3,001/- to 5000/- is increased from 0.00 per cent to 12.00 per cent after joining in SHGs in the mandal.
- It is clear that 96.00 percent of sample leaders expressed positive impact in educating their children.
- 92.00 percent of sample respondents reported to positive change in their self confidence levels after joining in SHG.
- 96.00 percent of the selected sample SHG women leaders are reported to positive change in their decision making levels.



- 82.00 percent of the selected sample SHG leaders are reported to positive success rate after joining in SHG.

Suggestions

- Mostly self-help groups are community-based organizations. When it comes to the question of giving guarantee to other members, it is possible only when there is some relationship or friendship between them. Though they are community based organizations, the term community should be understood on the basis of living in one locale. Existence of mixed groups shows that kind of understanding between the people belonging to different castes. Hence such understanding should be brought among the people, mixed groups should be formed and should be nurtured.
- Education is panacea, if not for all, at least for most of the evils in the society. Education helps in understanding the concept, in running the group, and in finding solutions to their problems. The results show that, in general literacy levels of the members are low. Though the self-help group is also supposed to impart informal education when all the members are equally ignorant how far this objective can be achieved is doubtful. Hence there is a dire need to improve literacy levels among the members. Adult education programmes can be taken up on self-help group basis and their levels of understanding should be increased.
- At the group meetings members should be made to discuss not only the matters relating to income generating activities, savings, and disbursement of loans but also other social issues and matters relating to educating themselves.

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