The Empowerment of Women through Self Help Groups

B. Rajesh, Research Scholar, Department of Management studies, Sri Venkateswara University, Tirupati, Andhra Pradesh
Dr.Sudheshna, Research Associate, Department of Management studies, Sri Venkateswara University, Tirupati, Andhra Pradesh.

Abstract: In the study area around 37 percent or the respondents are in the age group 20-40 years. The sample majority of the respondents are from OC's 67 percent. In the sample area 70 percent of the respondents are married, even through majority of the respondents 53 percent are illiterate, and they could efficiently operate in the groups. An overwhelming of the respondents 63 respondents in DWCRA groups are living separately from children and families are nuclear in nature. The majority of the respondents possess Pucca houses. The respondents 43 percent were involved in DWCRA are house wives. In the study area, 80 percent of the respondents save monthly Rs. 100. Most of the respondent's family members are cooperated to initiate savings in DWCRA.

Key Words : DWCRA, Women Empowerment, Socio-economic Condition,

Introduction

Poverty is widespread in India despite the impressive economic development that has taken place since independence. Poverty continues to be a serious problem in both Rural and Urban India. The intensity of poverty various widely across the states of India, with a high concentration of poor in the central region of country. Landlessness and limited access to land are glaring features of rural poverty. The population below the poverty line is nearly 37 percent in rural areas, compared 31 percent in urban areas. Perpetuation of poverty is due to the exclusion of some sections of poor from growth and not necessarily due to lack of growth. Economic betterment through self managed activities could equip the poor to play a more assertive role in the community. Community initiatives in the implementation of such measures with strong coalition in of the poor could bring in significant differences.

Credit has been recognized by the Government and Banks as a tool for poverty reduction for several years. Implementation of government sponsored credit linked poverty alleviation programmes with high transaction cost and default r ate and trusting of public distribution system on co-operation too has affected the viability of rural lending.

Objective

1. To study the Socio-Economic conditions of the women beneficiaries.

2. To identify the Income, Expenditure and savings of the respondents.

3. To understand the involvement of women in Self-Help Groups.

Methodology

Methodology makes a study more scientific and realistic objectives. This chapter on methodology deals with the description of the study area, sample, selection, procedure adopted for collection of data for the study and analysis of the data.

Area of the study

The present study is conducted at Cherlopalli area which is situated in Tirupati Rural. During the process of field work the researcher has an opportunity to work the Self Help Groups in this area.

In the present study an interview schedule was exercised to collect the data. Interview method is one of the important techniques widely used by social scientists for data collection. The relevant questions were framed in the form of interview schedule buy keeping in view the objectives of the study elicit adequate information which can serve the purpose of the study for collecting necessary information about the organization separate questionnaire was framed. Each respondent was personally contacted and interviewed.

Selection of the sample

There are 30 members of DWCRA groups in Cherlopalli from each group one member was selected for the present study. Purposive sampling method was employed for selecting the women beneficiaries.

Tools and methods of data collection

The data collected with the help of interview schedule to know the socio-economic condition, income expenditure of respondents and involvement of women in DWCRA groups. The interview schedule was developed with open and closed ended question which were completed in the respondents mother tongue is Telugu. The information was collected from the respondents through in the interview method in Telugu language only.

Analysis of the data

After collection information from the respondents' data was tabulated and analyzed in a sequential order for generalizing the findings. The analysis of data was done manually. Report writing was the last step in the research process concise and clear cut description was made in report writing.

Socio-economic characteristics of the sample

Age – wise description of the respondents

Sl.No.	Age in Years	Number of the Respondents	Percentage (%)
1	20-30	05	16.7
2	30-40	10	33.3
3	40-50	11	36.2
4	50-60	03	10.0
5	60+	01	3.3
	Total	**30**	**100.0**

From the above table it is clear that more than one-third of the respondents 36 percent are in the age group of 40-50 years and another one – third of the sample are in the age group of 30-40 years nearly two-tenths of them are in the age group of 20-30 years and one-tenth of are in the group of 50-60 years. And rest of them is in the age group of 61 years and above.

Caste – wise distribution of the respondents

Sl.No.	Caste	Number of the Respondents	Percentage (%)
1	OC	20	66.7
2	BC	04	13.3
3	SC	06	20.0
	Total	**30**	**100.0**

It is clear from the above table that an over whelming majority of the respondents are belongs to OC's. It is interesting to find that in the sample, one – third are belongs to BC/SC community.

Marital status of the respondents

Sl.No.	Marital Status	Number of the Respondents	Percentage (%)
1	Married	21	70.0
2	Widowed	08	26.7
3	Divorced	01	3.0
	Total	**30**	**100.0**

From the above table it is clear that majority of the respondents 70 percent are married. Whereas the remaining sample respondents are widowed 27 percent and divorced 3 percent.

Educational status of the respondents

Sl.No.	Educational Status	Number of the Respondents	Percentage (%)
1	Illiteracy	16	53.5
2	Primary	08	26.6
3	Secondary	05	16.6
4	Others	01	3.3
	Total	**30**	**100.0**

The above table indicates that, in the study area more than half of the respondents 54 percent are illiterates. Around 27 percent of the respondent is studied

up to primary level. Among the rest of 17 percent are studied up to secondary level of education and 3 percent are up to collegiate level.

Type of family of the respondents

Sl.No.	Type of family	Number of the Respondents	Percentage (%)
1	Joint family	11	36.6
2	Nuclear family	19	63.4
	Total	**30**	**100.0**

Among the sample respondents majority of them 63 percent are residing in the nuclear families where as the rest of them are living in joint families 37 percent.

Type of the houses of the respondents

Sl.No.	Type of Houses	Number of the Respondents	Percentage (%)
1	Hut	05	16.7
2	Semi	08	26.6
3	Pucca	17	56.7
	Total	**30**	**100.0**

It is interesting to find that in the study area 83 percent of them are residing in Semi houses. Only a very few percent are living in huts.

Duration period of respondent in DWCRA groups

Sl.No.	Duration period	Number of the Respondents	Percentage (%)
1	2 years	21	70.0
2	5 years	05	16.7
3	8 years	04	13.3
	Total	**30**	**100.0**

In the surveyed area majority of the sample respondents 70 percent are self employed under DWCRA for the past two years. On the other hand the remaining 30 percent are self employed under DWCRA for the past 5 and above years.

Occupation of the respondents

Sl.No.	Occupation	Number of the Respondents	Percentage (%)
1	Petty business	02	6.7
2	Employees	04	13.3
3	Coolies	11	36.7
4	Housewives'	13	43.3
	Total	**30**	**100.0**

The above table indicates the sample respondent's occupational status. In the study area more than two fifths of them 43 percent are housewives and one-fifths of them are employee / petty business persons. It is very interesting to note that more than one-third of them 37 percent are daily wages.

Respondents Reason of motivation to joining the DWCRA's

Sl.No.	Reasons	Number of the Respondents	Percentage (%)
1	Friends / Neighbors	13	43.3
2	Anganwadi women	9	30.0
3	Officials	8	26.7
	Total	**30**	**100.0**

The above data shows that more than two-fifths of the respondents 43 percent are motivated by their friends / neighbors where as about 27 percent of the sample are motivated by officials. It is very interesting to find out that three tenths of the respondents sated that they are motivated by Anganwadi workers.

Type of Benefits received by the respondents due to DWCRA

Sl.No.	Benefits	Number of the Respondents	Percentage (%)
1	Savings increased	16	53.3
2	Able to send children to school	06	20.0
3	Away from local loans	08	26.0
	Total	**30**	**100.0**

In the study area more than half of the respondents ex pressed that their saving s are increased due to DWCRA's. About one quarter of the sample 27 percent stated that are not going to money lenders for credit purpose. The rest of respondents 20 percents opinioned that they are sending their children to schools/colleges due to member in DWCRA.

Respondent's monthly savings

Sl.No.	Savings of Money	Number of the Respondents	Percentage (%)
1	Rs. 50	06	20.0
2	Rs. 100	24	80.00
	Total	**30**	**100.0**

The above data clearly indicates that four - fifths of the s ample 80 percentage are savings Rs. 100 per month. Whereas on the other hand 20 percent of the respondents are saving only Rs.50 per month.

Utilization of savings and Bank loans by the respondents

Sl.No.	Utilization	Number of the Respondents	Percentage (%)
1	Family Expenditure	11	36.6
2	Business	09	30.0
3	Health	03	10.0
4	Education	07	23.3
	Total	**30**	**100.0**

It is clear from the above table that majority of the respondents 37 percent are utilizing the savings and bank loans for their family purpose. Whereas 30 percent of the respondents are utilizing their savings/bank loan for business purposes. The remaining sample utilizing savings and bank loans for educational /health purposes.

Majority findings

1. In the study area around 37 percent or the respondents are in the age group 20-40 years.

2. Among the sample majority of the respondents are from OC's 67 percent.

3. In the sample area 70 percent of the respondent are married

4. Even through majority of the respondents 53 percent are illiterate they could efficiently operate in the groups.

5. Majority of the respondents possess pucca houses

6. An overwhelming of the respondents 63 respondents in DWCRA groups are living separately from children and families are nuclear in nature.

7. Among the sample 47 percent have expressed that they joined in DWCRA to save money.

8. The majority of the respondents 43 percent were involved in DWCRA are house wives.

9. An over whelming majority of the respondents 77 percents are satisfied for involving the programme.

10. In the study area 80 percent of the respondents save monthly Rs. 100.

11. Most of t he respondents family members are cooperated to initiate savings in DWCRA.

Conclusion

By verifying the results with basic assumptions which the researcher framed before the study it was found a positive result has arrived. The researcher identified that cent of the women are saving an amount of Rs.100 regularly in the group. More than four-fifths of the respondent's family members co-operated with them in initiating savings in the DWCRA. The DWCRA role is very important in rural areas and it improves the women skill and knowledge mainly focuses on economic development in their families.

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