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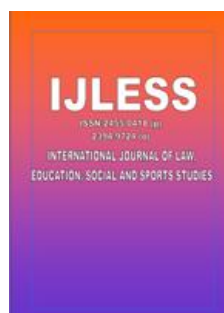
EMPOWERMENT OF RURAL WOMEN THROUGH SELF HELP GROUPS (SHGs) --- AN EMPIRICAL STUDY

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ABSTRACT

Empowering Rural Women focused that the Rural Women's Development through SHG received priority for the time during the sixth plan period. The emphasis, however, continue to be on the economic front through programme such IRDP, DWDR, TRYSEM and others. This paper aims to study the empowerment of rural women through self help groups . Krishna District was selected as the study area. Descriptive Research design was adopted for the study and both primary and as well as secondary data was utilized to drawing conclusions. Statistical tools like ANOVA and Friedman Test were applied for data analysis and interpretation. The study concludes that the Rural women under the self help groups in Krishna district of Andhra Pradesh had attained marginal social and economic empowerment.

KEYWORDS : Rural Women , Self Help Groups, Women Empowerment

INTRODUCTION

The progress of any country is considered to be an integrated process of development in all aspects. It includes economic, social and environmental development. The economic progress is a prelude of social development. Of the 1.3 billion people who live in absolute poverty around the globe, 70 percent are women. In the recent past, the empowerment theme runs strongly through all the third world Countries, especially in the context of women. Most of the modern democracies and developing nations have a public agenda for the process of empowerment of women.

Government of Andhra Pradesh has been monitoring the functioning of SHGs with all its efforts for the purpose of creating awareness, enabling women to cross all social and economic barriers, to get equality of status in democratic, economic, social and cultural spheres of life, to empower women to work together with men as equals in all respect and to promote and ensure the human rights of women at all stages of their life cycle.

It is indispensable to understand the women development and their empowerment through SHGs in Andhra Pradesh also, where a large number of poor women population needs development and empowerment.

Therefore, the researcher has made an attempt to analyze the Empowerment of Women through SHGs in Andhra Pradesh.

REVIEW OF LITERATURE

Naushad and Sulaiman A (2017) refer to women empowerment in the context of the presidential election 2007. The study reveals that the presidential election of India has been a landmark. Smt. Pratibha Patil's assuming office as the first woman president of the Indian Republic has given a new hope to women regarding their political aspirations and social status. The reservation of one third of seats for women in Panchayati Raj Institutions benefited women at the village level but this experiment needs to be replicated at the state and central legislatures level. They have also noticed that changing the face of India requires changing the fortunes not only of the rural folk but also of the underprivileged and oppressed classes residing in towns and cities.

Sandhya Rani G. (2018) has studied the role of NGOs in women's Development. This study evaluated that Non-Government Organizations are playing a vital role in poverty alleviation, delivery of health care, spread of education, development of human resources, restoration and conservation of environment, women's issues, childcare, and above all in protection of human rights. In the study, it has also been commented that many NGOs are successful in developing appropriate styles and strategies towards women's issues especially in income generating activities through proper attention and recognition given by the planners and scholars in India.

Saravanan S. (2018) in his research study on Micro Finance and Rural Development in Tamil Nadu observed that Micro Finance in rural areas is gradually emerging as the most effective instrument to alleviate poverty, narrow down the rural income inequality, enhance the living standard of the rural people, encourage savings and to promote income generating activities through small loans.

Kamalakaran K. in his study (2018) indicated that NABARD has been playing an important role in the Channelization of bank credit and refinance facilities for the SHG based Institutions in rural areas by using Micro Finance Development Fund constituted in NABARD.

OBJECTIVES

1. To study the conceptual aspects of women empowerment through self help groups.
2. To analyze the relationship between the income levels of rural women and their overall social empowerment
3. To compare the economic position of the rural women before joining and after joining the self help groups

NULL HYPOTHESES

H₀₁ : There is no significant difference between educational qualification of the respondents and their over all functioning and working of self help groups.

Test applied : ANOVA (One-way)

H₀₂ : There is no significant difference between the monthly income of the family of the respondents and their overall social empowerment

Test applied : ANOVA (one-way)

H₀₃ : There is no significant difference between the periods of before joining and after joining the self help groups in terms of income earned and expenditure incurred on food , housing and clothing by the respondents

Test applied : Friedman Test

RESEARCH METHODOLOGY

The study adopts Descriptive Research Design . Both primary and secondary data were utilized for drawing conclusions from the study. Scheduled method was employed to extract the primary data from the selected rural women respondents. The sampling area selected for the study was Krishna District of Andhra Pradesh. The sample size comprises 360 women respondents. The nature of the sample was that of the women members of self help groups. The statistical tools applied for the data analysis were ANOVA and Friedman Test.

DATA ANALYSIS AND FINDINGS

Verification of Hypothesis - H₀₁

H₀₁ : There is no significant difference between educational qualification of the respondents and their over all functioning and working of self help groups.

Test applied : ANOVA (One-way)

Table.1: One-way ANOVA difference between Educational qualification of the respondents and Overall Functioning and Working of SHGs

S.No	Educational Qualification	Mean	S.D	SS	Df	MS	Statistical inference
1	Conduct of Meeting						F = 2.784 P > 0.05 Not Significant
	Between Groups			108.392	4	27.098	
	G1(n= 56)	19.32	4.26				
	G2(n= 153)	19.47	3.89				
	G3(n= 109)	19.63	3.72				
	G4(n= 26)	19.98	3.13				
	G5(n= 16)	17.52	5.52				
	Within Groups			3455.925	355	9.735	
2	Record of Proceedings						F = 0.909 P > 0.05 Not Significant
	Between Groups			32.648	4	8.162	
	G1(n= 56)	18.12	3.716				
	G2(n= 153)	18.29	4.262				
	G3(n= 109)	18.35	4.614				
	G4(n= 26)	17.76	4.292				
	G5(n= 16)	17.19	5.387				
	Within Groups			3186.481	355	8.976	
3	Transparency						F = 0.577 P > 0.05 Not Significant
	Between Groups			29.664	4	7.416	
	G1(n= 56)	18.23	4.318				
	G2(n= 153)	18.12	4.297				
	G3(n= 109)	18.78	4.983				
	G4(n= 26)	18.39	4.794				
	G5(n= 16)	18.12	5.162				
	Within			4555.362	355	12.832	

	Groups						
4	Formation and management of SHGs						F = 0.797 P > 0.05 Not Significant
	Between Groups			36.688	4	9.172	
	G1(n= 56)	17.82	4.765				
	G2(n= 153)	17.59	4.386				
	G3(n= 109)	18.67	4.592				
	G4(n= 26)	17.16	4.267				
	G5(n= 16)	17.37	3.185				
	Within Groups			4081.08	355	11.496	
5	Overall Functioning and Working of SHGs						F = 1.194 P > 0.05 Not Significant
	Between Groups			292.592	4	73.148	
	G1(n= 56)	76.19	8.524				
	G2(n= 153)	77.24	8.398				
	G3(n= 109)	77.17	8.136				
	G4(n= 26)	75.79	9.673				
	G5(n= 16)	73.68	9.183				
	Within Groups			21739.492	355	61.238	

Source: Computed

G1 = Illiterate/ G2 = Primary / G3 = SSC / G4 = Intermediate / G5 = Graduate p=0.018/ 0.512/ 0.668/ 0.512/ 0.306

The test results shows that the calculated value is F=1.194 and p >0.05. Hence , the calculated value is greater than the table value and the Null hypothesis is accepted. It can be inferred that respondents should have proper educational facilities which would improve their overall functioning and working of self help groups.

Verification of Hypothesis - H₀₂

H₀₂ : There is no significant difference between the monthly income of the family of the respondents and their overall social empowerment

Test applied : ANOVA (one-way)

Table . 2: One-way ANOVA difference between the monthly Income of the family of the respondents and the overall social empowerment.

S.No	Variables	Mean	S.D	SS	Df	MS	Statistical inference
1	Community participation						F = 1.428
	Between Groups			6.858	3	2.286	P > 0.05 Not Significant
	G1(n=98)	6.48	3.296				
	G2(n= 195)	6.93	3.738				
	G3(n= 41)	6.31	3.597				
	G4(n= 26)	5.76	2.264				
	Within Groups			569.956	356	1.601	
2	Social Reasoning						F = 2.362

	Between Groups			9.537	3	3.179	P > 0.05
	G1(n=98)	5.25	2.892				Not Significant
	G2(n= 195)	5.84	2.126				
	G3(n= 41)	5.19	2.732				
	G4(n= 26)	5.67	2.647				
	Within Groups			478.821	356	1.345	
	Social analysis						F = 1.652 P > 0.05 Not Significant
	Between Groups			11.586	3	3.86	Significant
	G1(n=98)	6.93	3.588				
	G2(n= 195)	6.51	2.216				
	G3(n= 41)	6.32	2.825				
	G4(n= 26)	6.74	2.476				
	Within Groups			831.972	356	2.337	
4	Health and Hygienic Practice						F = 1.512
	Between Groups			8.922	3	2.974	P > 0.05
	G1(n=98)	5.71	3.187				Not Significant
	G2(n= 195)	5.69	3.183				
	G3(n= 41)	5.93	3.729				
	G4(n= 26)	5.25	2.412				
	Within Groups			699.896	356	1.966	
5	Culture and Civilization						F = 2.738
	Between Groups			10.176	3	3.392	P > 0.05
	G1(n=98)	6.12	2.615				Not Significant
	G2(n= 195)	5.86	2.928				
	G3(n= 41)	5.48	3.517				
	G4(n= 26)	6.27	3.129				
	Within Groups			440.428	356	1.238	
6	Overall social empowerment						F = 2.816
	Between Groups			105.738	3	35.246	P > 0.05
	G1(n=98)	34.97	4.364				Not Significant
	G2(n= 195)	34.32	4.658				
	G3(n= 41)	32.58	3.239				
	G4(n= 26)	35.72	3.511				
	Within Groups			4455.696	356	12.516	

Source: Computed $P = .842 / .356 / .498 / .624 / .296 / .228$

G1 = Below 5000 / G2 = 5001 to 10000 / G3 = 10001 to 15000 / G4 = Above 15000

The test results shows that the calculated value $F = 2.816$ and $p > 0.05$. Hence, the calculated value is greater than the table value and the Null hypothesis is accepted. It can be inferred that there is no

significant difference between the monthly income of the family of the respondents and their overall social empowerment

Verification of Hypothesis - H₀₃

H₀₃ : There is no significant difference between before and after income earned and expenditure incurred on food , housing and clothing by the respondents

Test applied : Friedman Test

Table.3: Friedman test difference between before and after income earned and expenditure incurred on food, house and cloth.

Ranks	Mean Rank	Mean	S.D	Min	Max	Statistical inference
Monthly income before membership	4.28	2.52	0.812	1	4	X ² =1186.617 Df = 7 P < 0.05 Significant
Monthly income after membership	6.46	3.67	2.165	1	4	
Food before membership	4.92	2.91	0.869	1	4	
Food after membership	6.74	3.36	0.894	1	4	
House before membership	4.36	2.14	0.826	1	4	
House after membership	6.27	3.79	2.246	1	4	
Cloth before membership	4.52	2.24	2.184	1	4	
Cloth after membership	6.64	3.62	2.916	1	4	

Source : Computed Significant at 5% level

The test results shows that the calculated Friedman test value is less than the table value and the Null hypothesis is rejected. It can be inferred that there is a significant difference between before and after income earned and expenditure incurred on food , housing and clothing by the respondents.

CONCLUSION

The Rural women under the self help groups in Krishna district of Andhra Pradesh had attained marginal social and economic empowerment. But it is interesting to note that they are having matured awareness levels towards the formation, functioning and working of self help groups there by creating a channel for the new entrants under the ambit of self help groups. They are having a positive attitude and opinion towards the functional aspects of self help groups in empowering women. Thus it can be concluded that self help groups in Krishna district are having a significant impact on the socio-economic empowerment of Rural women.

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