CHAPTER – VI

ROLE OF SELF HELP GROUPS
IN WOMEN EMPOWERMENT
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ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT

Empowerment is a continuous process, calling for some radical changes in attitude and perceptions about women and in the strategies to be adopted for their development. It is a process which generates changes in ideas and perceptions and which creates awareness about one’s rights and opportunities for self-development in all important spheres of life.

Women Empowerment has been the thrust area for the Government of India and also for the State Governments. During all the Five Years Plans, the Government of India has been spending lots of money on Women Development. They are caring for the health, education and improvement of economic status through various schemes. SHG is one such micro finance project which aims at providing loans to members of the SHGs and inculcates the habit of saving. The SHGs with their banks linkages can help in giving better financial support to the members and thereby help them to have self-employment activities. This operation is beneficial not only to improve their sources of employment but also to increase the level of income. The SHGs scheme strongly believes that once the financial empowerment is achieved, women will have more awareness on social, educational, health, and political issues. In fact, one of the objectives of SHGs is to create awareness on these issues. This awareness can be attained mainly through group participation.

Since the objective of SHGs is mainly empowerment of women, the present study also examined the perception of women empowerment by the SHGs’ households. Women Empowerment Perception Index was calculated to study the level of awareness of Empowerment. For this purpose, parameters have been chosen which are classified into five groups viz., Social Empowerment Variables, Educational Empowerment Variables,
Health Empowerment Variables, Economic Empowerment Variables and Political Empowerment Variables. The respondents were asked whether the specific impact was no, low, moderate or high awareness as per their perception. All the opinions are scaled on four rating points ranging from 0 to 1 which is given below.

If the value of Index lies in:

<table>
<thead>
<tr>
<th>Range</th>
<th>Level of Awareness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between 0 and 0.166</td>
<td>No awareness</td>
</tr>
<tr>
<td>Between 0.167 and 0.50</td>
<td>Low awareness</td>
</tr>
<tr>
<td>Between 0.501 and 0.834</td>
<td>Moderate level awareness</td>
</tr>
<tr>
<td>Between 0.835 and 1</td>
<td>High level awareness</td>
</tr>
</tbody>
</table>

Afterwards women empowerment awareness index is calculated by dividing the Total Weighted Score of index obtained by Maximum Score of Index.

**Awareness and Perception of SHGs Members on Social Issues:**

Majority of the rural population still follow traditional social systems. They do not believe in education for women. For them domestic activity is the norm. Child marriages are rampant. After the formation of SHGs, there was expected to be a change in the social system. Hence an effort is put to study the impact of SHGs on these social factors. The awareness and perception of the SHG’s members on social issues is measured with the help of selected variables. Altogether six social issues are taken to study the awareness of the members of SHGs to measure their impact of these problems on the society. The social issues taken for study are:

1. Child labour practices
2. Child marriage practices
3. Awareness of domestic violence act
4. Decrease in social inequality
5. Group participation and effective decision making in SHGs and family
6. Improvement in social status of family
Table 6.1
Comparative Awareness of Selected SHG Members on Social Issues: Mandal-wise
(Before and After Joining into SHG)

<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Child Labour practices Before</th>
<th>Child Labour practices After</th>
<th>Child marriage practices Before</th>
<th>Child marriage practices After</th>
<th>Awareness about domestic violence Before</th>
<th>Awareness about domestic violence After</th>
<th>Decrease in social inequality Before</th>
<th>Decrease in social inequality After</th>
<th>Group Participation and effective decision-making Before</th>
<th>Group Participation and effective decision-making After</th>
<th>Improvement in the status of the society Before</th>
<th>Improvement in the status of the society After</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kovvur</td>
<td>0.6010</td>
<td>0.8121</td>
<td>0.4679</td>
<td>0.7704</td>
<td>0.2971</td>
<td>0.4761</td>
<td>0.2667</td>
<td>0.5125</td>
<td>0.4156</td>
<td>0.7182</td>
<td>0.5767</td>
<td>0.8114</td>
</tr>
<tr>
<td>Tanuku</td>
<td>0.2131</td>
<td>0.4121</td>
<td>0.2056</td>
<td>0.4636</td>
<td>0.3011</td>
<td>0.4368</td>
<td>0.3125</td>
<td>0.5114</td>
<td>0.4716</td>
<td>0.6148</td>
<td>0.5928</td>
<td>0.8136</td>
</tr>
<tr>
<td>Tadepalligudem</td>
<td>0.3951</td>
<td>0.5956</td>
<td>0.3196</td>
<td>0.5762</td>
<td>0.2955</td>
<td>0.4297</td>
<td>0.3001</td>
<td>0.4434</td>
<td>0.4212</td>
<td>0.6132</td>
<td>0.5278</td>
<td>0.8036</td>
</tr>
<tr>
<td>Eluru</td>
<td>0.5969</td>
<td>0.8321</td>
<td>0.5001</td>
<td>0.8172</td>
<td>0.3156</td>
<td>0.5031</td>
<td>0.3212</td>
<td>0.6203</td>
<td>0.4317</td>
<td>0.7346</td>
<td>0.5178</td>
<td>0.8521</td>
</tr>
<tr>
<td>URBAN MANDALS (Average)</td>
<td>0.4515</td>
<td>0.6629</td>
<td>0.3733</td>
<td>0.65685</td>
<td>0.3023</td>
<td>0.46143</td>
<td>0.3001</td>
<td>0.5219</td>
<td>0.4350</td>
<td>0.6702</td>
<td>0.5537</td>
<td>0.82018</td>
</tr>
</tbody>
</table>

Continued ….
<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Child Labour practices</th>
<th>Child marriage practices</th>
<th>Awareness about domestic violence</th>
<th>Decrease in social inequality</th>
<th>Group Participation and effective decision-making</th>
<th>Improvement in the status of the society</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
</tr>
<tr>
<td>Polavaram</td>
<td>0.2996</td>
<td>0.4156</td>
<td>0.2768</td>
<td>0.5384</td>
<td>0.1978</td>
<td>0.3182</td>
</tr>
<tr>
<td>Jangareddygudem</td>
<td>0.3570</td>
<td>0.5054</td>
<td>0.3969</td>
<td>0.5144</td>
<td>0.1998</td>
<td>0.3121</td>
</tr>
<tr>
<td>Akiveedu</td>
<td>0.5464</td>
<td>0.7431</td>
<td>0.3179</td>
<td>0.7123</td>
<td>0.2013</td>
<td>0.4122</td>
</tr>
<tr>
<td>Palacole</td>
<td>0.5969</td>
<td>0.8021</td>
<td>0.3878</td>
<td>0.6175</td>
<td>0.2175</td>
<td>0.4325</td>
</tr>
<tr>
<td><strong>RURAL MANDALS</strong></td>
<td><strong>0.4500</strong></td>
<td><strong>0.61655</strong></td>
<td><strong>0.3449</strong></td>
<td><strong>0.59565</strong></td>
<td><strong>0.2041</strong></td>
<td><strong>0.36875</strong></td>
</tr>
<tr>
<td><strong>(Average)</strong></td>
<td><strong>0.4507</strong></td>
<td><strong>0.63976</strong></td>
<td><strong>0.3591</strong></td>
<td><strong>0.62625</strong></td>
<td><strong>0.2532</strong></td>
<td><strong>0.41509</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey
Table 6.1 presents the data on comparative awareness of selected SHG members on social issues before and after joining the SHG. While the child labour practices have been one of the social evils especially in rural areas, the measurement of awareness of members on the social problems is very helpful for that. The data on the awareness of the members collected and presented indicates that the members of SHGs are aware of the problems of child labour practices and child marriages moderately. However there are child labour practices and child marriages in the study area here and there. In personnel discussions with the members, it is noted that because of circumstantial compulsions they are resorting to these child marriage practices and also sending the children for wage earning works. The index of awareness of SHG members on these two issues is better in urban mandals than rural mandals which indicates that members in urban mandal are having better awareness about child labour practices and child marriages. It was also recorded that the number of children going for labour work in both the mandals is very negligible.

Domestic violence usually is a major social problem among the lower income groups, illiterates and weaker sections, especially in the rural areas. Since majority of the members of SHGs belong to this category their awareness is measured to find out the impact of SHG on this social problem. The data shows that the awareness of the members about domestic violence has considerably improved after joining SHGs as members. However the awareness index indicates the members have low awareness on domestic violence still. It is also noted that addiction to cheap liquor is a major cause for this domestic violence. The women members of the families emphatically demanded ban on liquor sale in these areas.

The SHG members reported that they are not very clear about the concept of social inequality. The index value on social inequality is moderate in all the mandals.
Since the members of SHGs presently have better economic status than earlier, they feel that their social status also improved when compared to the past. However they are not comparing their social status with the society as a whole.

The members of the SHGs felt satisfied with their group participation. Since most of the members of the family are also members of the SHGs, they feel that working together with family and with other members of the group is giving scope to learn many things and they are effective in decision-making after joining SHGs. As already pointed out, the members of SHGs are not very clear about social inequality, but they felt that their social status has improved. They feel that the credit worthiness in different segments of the society is a clear indication of the elevation of their society. The awareness index shows that the awareness of members on their social status is moderately high with the index score nearer to 0.80362.

**Educational Issues:** Both the State and Central Government have been continuously emphasizing the importance of education, with a slogan that “If a man is educated he alone is educated and if a woman is educated, the whole family is educated.” As one of the objectives of SHGs is creating awareness about the importance of education, the level of awareness of the selected households is measured after they joined SHGs as members. The awareness is measured with four educational issues. They are children’s education, girl child’s education, women’s education and improving the ability to write and read by all the members. The collected data with reference to the above is presented in table 6.2.
Table 6.2
Comparative Awareness of Selected SHG Members on Educational Issues: Mandal-wise
(Before and After Joining into SHG)

<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Improvement in Children’s Education</th>
<th>Improvement in Girl Child’s Education</th>
<th>Women Education (Adult Education)</th>
<th>Literate and able to Read and Write</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
</tr>
<tr>
<td>Kovvur</td>
<td>0.5992</td>
<td>0.7262</td>
<td>0.5167</td>
<td>0.7098</td>
</tr>
<tr>
<td>Tanuku</td>
<td>0.5196</td>
<td>0.6322</td>
<td>0.5234</td>
<td>0.6202</td>
</tr>
<tr>
<td>Tadepalligudem</td>
<td>0.4968</td>
<td>0.5032</td>
<td>0.3158</td>
<td>0.4907</td>
</tr>
<tr>
<td>Eluru</td>
<td>0.6168</td>
<td>0.8426</td>
<td>0.6004</td>
<td>0.8012</td>
</tr>
<tr>
<td>URBAN MANDALS (Average)</td>
<td>0.5581</td>
<td>0.67605</td>
<td>0.4861</td>
<td>0.65548</td>
</tr>
</tbody>
</table>

Continued……
<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Improvement in Children’s Education</th>
<th>Improvement in Girl Child’s Education</th>
<th>Women Education (Adult Education)</th>
<th>Literate and able to Read and Write</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
</tr>
<tr>
<td>Polavaram</td>
<td>0.3698</td>
<td>0.4861</td>
<td>0.4229</td>
<td>0.8326</td>
</tr>
<tr>
<td>Jangareddygudem</td>
<td>0.4129</td>
<td>0.5221</td>
<td>0.4002</td>
<td>0.7974</td>
</tr>
<tr>
<td>Akiveedu</td>
<td>0.4968</td>
<td>0.7482</td>
<td>0.4123</td>
<td>0.8058</td>
</tr>
<tr>
<td>Palacole</td>
<td>0.5012</td>
<td>0.8421</td>
<td>0.3912</td>
<td>0.6124</td>
</tr>
<tr>
<td><strong>RURAL MANDALS (Average)</strong></td>
<td><strong>0.4452</strong></td>
<td><strong>0.64963</strong></td>
<td><strong>0.4067</strong></td>
<td><strong>0.76205</strong></td>
</tr>
<tr>
<td><strong>TOTAL (Average)</strong></td>
<td><strong>0.5131</strong></td>
<td><strong>0.66284</strong></td>
<td><strong>0.4479</strong></td>
<td><strong>0.7088</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey
Table 6.2 explains that comparative awareness of selected SHG members on educational issues before and after joining into SHG. Awareness on educational issues in all the mandals is considerably moderate. Majority of the members in urban mandal, especially in Kovvur and Eluru mandals in urban, Akiveedu and Palacole mandals in rural areas show comparatively better index value than the members in the other mandals. The awareness about girl child education in all the mandals is found satisfactory with a moderate index value ranging from 0.3921 to 0.5992 in the period before joining SHG and it was ranging from 0.5 to 0.83 after period.

Though the NGOs and the government agencies have been organizing adult education centers, the participation of both men and women is considerably little. However, the members informed in informal discussions that they are aware of the importance of education and also realized that education will improve their standard of living. But they are not able to improve their educational levels due to pressure of work in the family and other obligations of the family which could not be avoided. They are also of the opinion that in due course of time the education levels of the members both men and women may improve. At present because of their membership in SHGs they are able to read and write and attend to the formalities of SHG and government activities. A drastic difference is noted between reality and opinion about the importance of girl child education in Palcole mandal. The most popular income earning activity in Palcole mandal is lace furnishing work. Most of the employees engaged in this work are women and female children. The education levels of these girl children are found very low. Most of the girl children do not have formal education. On enquiry it is understood that women and children are only suitable for making lace decorative items. The skill in the fingers of these people is creating good market for lace decorative furnishings in European markets. This income generating activity for the girl child labour is giving considerable revenue to them. Hence the heads of the families are not showing interest in sending these girls
to schools and colleges with the fear that they would lose the income. But members of SHGs in Palcole mandal also informed that their awareness on girl child education is considerably moderate.

**Awareness on Health Issues:** Health is one of the major problems especially in rural areas where the medical facilities are inadequate. Most of the low income group people and uneducated people in rural areas resort to rude and unscientific methods to cure their health problems. In fact most of the rural people are of the view that income level does not support them to attend to the health problems on scientific lines. They expressed their feeling that their awareness levels increased due to their group participation in SHGs as they have come to know various government schemes like “Arogyasri” and other government schemes which are helping the rural uneducated poor to have better medical treatment. In fact as per WHO (World Health Organization) health is one of the important measures of human resource development. The awareness index values of SHG members on **five health variables** are collected and presented in table 6.3. The five health variables are:

1. Concern for sanitation
2. Concern for children health
3. Awareness about AIDS
4. Awareness about Arogyasri and other government supported schemes, and
5. General Health Insurance schemes.
Table 6.3
Comparative Awareness of Selected SHG Members on Health Issues: Mandal-wise
(Before and After Joining into SHG)

<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Improvement in Sanitation</th>
<th>Concern for children health</th>
<th>Increased awareness about AIDS</th>
<th>Increased awareness about Arogya Sree</th>
<th>General Health Insurance schemes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
<td>Before</td>
</tr>
<tr>
<td>Kovvur</td>
<td>0.3962</td>
<td>0.4512</td>
<td>0.5612</td>
<td>0.8141</td>
<td>0.2112</td>
</tr>
<tr>
<td>Tanuku</td>
<td>0.3898</td>
<td>0.4621</td>
<td>0.4912</td>
<td>0.5102</td>
<td>0.2162</td>
</tr>
<tr>
<td>Tadepalligudem</td>
<td>0.3666</td>
<td>0.4406</td>
<td>0.4213</td>
<td>0.5031</td>
<td>0.2468</td>
</tr>
<tr>
<td>Eluru</td>
<td>0.3125</td>
<td>0.5204</td>
<td>0.4348</td>
<td>0.7811</td>
<td>0.2997</td>
</tr>
<tr>
<td>URBAN MANDALS</td>
<td>0.3663</td>
<td>0.46858</td>
<td>0.4771</td>
<td>0.65213</td>
<td>0.2435</td>
</tr>
<tr>
<td>(Average)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Continued …..
<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Improvement in Sanitation</th>
<th>Concern for children health</th>
<th>Increased awareness about AIDS</th>
<th>Increased awareness about Arogya Sree</th>
<th>General Health Insurance schemes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
<td>Before</td>
</tr>
<tr>
<td>Polavaram</td>
<td>0.1968</td>
<td>0.3102</td>
<td>0.1568</td>
<td>0.4102</td>
<td>0.1258</td>
</tr>
<tr>
<td>Jangareddygudem</td>
<td>0.2006</td>
<td>0.4211</td>
<td>0.1919</td>
<td>0.4512</td>
<td>0.1967</td>
</tr>
<tr>
<td>Akiveedu</td>
<td>0.2138</td>
<td>0.5006</td>
<td>0.2017</td>
<td>0.6022</td>
<td>0.1999</td>
</tr>
<tr>
<td>Palacole</td>
<td>0.2118</td>
<td>0.5102</td>
<td>0.2168</td>
<td>0.7204</td>
<td>0.2122</td>
</tr>
<tr>
<td><strong>URBAN MANDALS (Average)</strong></td>
<td><strong>0.2058</strong></td>
<td><strong>0.4355</strong></td>
<td><strong>0.1918</strong></td>
<td><strong>0.5460</strong></td>
<td><strong>0.1837</strong></td>
</tr>
<tr>
<td><strong>TOTAL (Average)</strong></td>
<td><strong>0.2861</strong></td>
<td><strong>0.45204</strong></td>
<td><strong>0.3345</strong></td>
<td><strong>0.59907</strong></td>
<td><strong>0.2136</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey
The data in the table 6.3 shows comparative awareness of selected SHG members on health issues before and after joining into SHG. The table on health awareness index value indicates that on the whole their awareness about sanitation is very low. Personal observation in various villages and in the houses of SHGs members also confirmed the same. The members expressed that the concerned officials from Panchayat usually pay very little attention to maintain the sanitation in the villages. Though they lodged many complaints on poor sanitation to the panchayat officials, they never attended to these problems. However, poor sanitation in respective houses was accepted by the respondents. The second variable is concern for children health. The members expressed their high concern for children health but in practices the picture is totally negative. The poor sanitation in the houses is partially responsible for children ill health. Children are catching diseases easily because of lack of immunity.

As both wife and husband are in SHGs work, their attention to the health problems of the children is not sufficient. Hence most of the children in the area suffer from illness. However, the members are of the view that the children health issues are better now when compared to the past, i.e. before joining SHGs. Awareness index value on AIDS and other related diseases are very low. In fact they have little or no knowledge about AIDS and precautions to be taken to control the disease. Though the government health employees, health volunteers are trying to educate on various health issues, the attention paid by rural folk is very limited. Hence the awareness index value is very low among the members of SHGs in all the Mandals.

Lastly, data is also collected on awareness on health insurance schemes. As per the data in the table it can be noted that the members of SHGs are not aware of
various health insurance schemes offered by both public sector and private sector
insurance companies. Since Arogyasri and other government health schemes are
coming to their rescue to solve their major health problems, they have not shown any
interest in health insurance plans. They also expressed the problem of payment of
premium towards insurance plans. The awareness index value on this issue is very
low.

**Awareness on Economic Issues:** One of the prime objectives of SHGs is to increase
the confidence levels of the members by providing financial support for their self
employment operations. This will increase creditworthiness of members who may
develop banking habits by keeping moneylenders away from whom they have been
taking loans for their financial requirements. With this objective in mind, an attempt is
made to assess the awareness of the members of SHGs on four economic variables which
are:

1. Creditworthiness
2. Improvement in banking habits
3. Freedom from moneylenders
4. Self employment opportunities

Table 6.4 presents the data on comparative awareness of selected SHG members
on economic issues before and after joining into SHG. It may be noted from the table
that the index values on the four economic variables in all the mandals are ranging from
moderate to high. The values are better in rural mandals though they are away from the
urban centers when compared to urban mandals. It is observed that the financial
transactions of the members of SHGs increased due to group participation on many
income generating activities which in turn increased the creditworthiness of the
members. The increased creditworthiness led to approaching

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### Table 6.4

Comparative Awareness of Selected SHG Members on Economic Issues: Mandal-wise
(Before and After Joining into SHG)

<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Increase in the credit worthiness</th>
<th>Improvements in banking habits</th>
<th>Freedom from money-lenders</th>
<th>Increase in self-employment potential</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
</tr>
<tr>
<td>Kovvur</td>
<td>0.3942</td>
<td>0.6102</td>
<td>0.3212</td>
<td>0.7204</td>
</tr>
<tr>
<td>Tanuku</td>
<td>0.4012</td>
<td>0.4031</td>
<td>0.3915</td>
<td>0.5602</td>
</tr>
<tr>
<td>Tadepalligudem</td>
<td>0.4114</td>
<td>0.5101</td>
<td>0.4115</td>
<td>0.6472</td>
</tr>
<tr>
<td>Eluru</td>
<td>0.4212</td>
<td>0.8962</td>
<td>0.4985</td>
<td>0.8592</td>
</tr>
<tr>
<td><strong>URBAN MANDALS</strong></td>
<td><strong>0.4070</strong></td>
<td><strong>0.6049</strong></td>
<td><strong>0.4057</strong></td>
<td><strong>0.69675</strong></td>
</tr>
<tr>
<td>(Average)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Continued ……
<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Increase in the credit worthiness</th>
<th>Improvements in banking habits</th>
<th>Freedom from money-lenders</th>
<th>Increase in self-employment potential</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
</tr>
<tr>
<td>Polavaram</td>
<td>0.3468</td>
<td>0.6016</td>
<td>0.3349</td>
<td>0.7224</td>
</tr>
<tr>
<td>Jangareddygudem</td>
<td>0.3519</td>
<td>0.6121</td>
<td>0.3258</td>
<td>0.7014</td>
</tr>
<tr>
<td>Akiveedu</td>
<td>0.3618</td>
<td>0.7021</td>
<td>0.3698</td>
<td>0.6031</td>
</tr>
<tr>
<td>Palacole</td>
<td>0.3599</td>
<td>0.7011</td>
<td>0.3787</td>
<td>0.7617</td>
</tr>
<tr>
<td>RURAL MANDALS</td>
<td>0.3551</td>
<td>0.65423</td>
<td>0.3523</td>
<td>0.69715</td>
</tr>
<tr>
<td>(Average)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>0.3811</td>
<td>0.62956</td>
<td>0.3790</td>
<td>0.69695</td>
</tr>
<tr>
<td>(Average)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey
the banks for financial assistance for their economic activities, especially with the banks which are having linkages with SHGs. This process of approaching the bank for the financial support decreased their dependence on moneylenders. Before joining SHGs, most of these members were getting loans mainly from moneylenders or friends and relatives for their financial needs, whether they were rich or not. This habit of going to moneylenders was gradually reduced. It is needless to say that members are now self confident and self reliant.
Awareness on Political Issues: There is an impression that no economic activity can be discharged effectively without political support. The group leaders of SHGs are actively involved in political meetings at the local level. This may lead to increase in the awareness of members of SHGs on different political issues. Table 6.5 presents data on awareness index values of SHGs members on political issues. Altogether five political issues are taken to assess the awareness of members. They are:

1. Local government political structure and their impact on SHGs
2. Various government schemes to uplift the rural poor and involvement of politicians
3. Politics and economic development
4. State level and National level politics
5. Women in politics

The index values of these variables are calculated and presented in Table 6.5. It is interesting to note that the awareness index value of the members on all the political variables is varying between “No awareness to Low awareness” in all the Mandals before and after joining SHGs. It indicates that the members are least bothered about the political affairs. They expressed that it is the group leaders who participate in political meetings with the local level and State level leaders. Though the group leaders share their political information, most of the members are indifferent towards politics. However, when it comes to the issue of women rights only some of the members of the women show interest. However the index value of this variable is also low.
<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Local government political structure and their impact on SHGs</th>
<th>Various government schemes to uplift the rural poor and involvement of politicians</th>
<th>Politics and economic development</th>
<th>State level and National level politics</th>
<th>Women in politics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
<td>Before</td>
</tr>
<tr>
<td>Kovvur</td>
<td>0.0955</td>
<td>0.1511</td>
<td>0.2013</td>
<td>0.3312</td>
<td>0.2656</td>
</tr>
<tr>
<td>Tanuku</td>
<td>0.0965</td>
<td>0.1501</td>
<td>0.2515</td>
<td>0.4142</td>
<td>0.2765</td>
</tr>
<tr>
<td>Tadepalligudem</td>
<td>0.1658</td>
<td>0.3012</td>
<td>0.2395</td>
<td>0.4214</td>
<td>0.2668</td>
</tr>
<tr>
<td>Eluru</td>
<td>0.2685</td>
<td>0.4231</td>
<td>0.3015</td>
<td>0.4892</td>
<td>0.2868</td>
</tr>
<tr>
<td>URBAN MANDALS (Average)</td>
<td>0.1566</td>
<td>0.25638</td>
<td>0.2485</td>
<td>0.41400</td>
<td>0.2739</td>
</tr>
</tbody>
</table>

Continued ……
<table>
<thead>
<tr>
<th>Name of the Mandal</th>
<th>Local government political structure and their impact on SHGs</th>
<th>Various government schemes to uplift the rural poor and involvement of politicians</th>
<th>Politics and economic development</th>
<th>State level and National level politics</th>
<th>Women in politics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Before</td>
<td>After</td>
<td>Before</td>
<td>After</td>
<td>Before</td>
</tr>
<tr>
<td>Polavaram</td>
<td>0.0876</td>
<td>0.1356</td>
<td>0.1987</td>
<td>0.3413</td>
<td>0.2009</td>
</tr>
<tr>
<td>Jangareddy-gudem</td>
<td>0.0796</td>
<td>0.1466</td>
<td>0.1999</td>
<td>0.3321</td>
<td>0.2265</td>
</tr>
<tr>
<td>Akiveedu</td>
<td>0.1654</td>
<td>0.3956</td>
<td>0.2098</td>
<td>0.4510</td>
<td>0.2576</td>
</tr>
<tr>
<td>Palacole</td>
<td>0.1985</td>
<td>0.4111</td>
<td>0.3014</td>
<td>0.4001</td>
<td>0.2457</td>
</tr>
<tr>
<td>RURAL MANDALS (Average)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>0.1328</td>
<td>0.2722</td>
<td>0.2275</td>
<td>0.3811</td>
<td>0.2327</td>
</tr>
<tr>
<td>TOTAL (Average)</td>
<td>0.1447</td>
<td>0.2643</td>
<td>0.2380</td>
<td>0.3976</td>
<td>0.2533</td>
</tr>
</tbody>
</table>

Source: Field Survey
SECTION - B

Managerial Aspects of Women Entrepreneurship:

Information has been elicited from the women entrepreneurs about their organization particularly the acquisition of raw materials, technology used, training received, workers employed and wages paid, bank-linkages, marketing including advertisement costs, and finally income and expenditure. All these aspects are important in the context of modern scientific management of an enterprise. Details about these aspects have been presented in this section.

Types of Enterprises:

Table 6.6 explains type of enterprises and their proportion in the selected units of the study area of the District, and it is found that about 33 per cent of the selected units are petty business units, followed by 22.38 per cent dairying, another 14.92 per cent are kirana shops, 11.19 per cent are agriculture, 9.20 per cent horticulture and about 9 per cent are tailoring units. As a matter of fact, the largest bulk of units in petty business consist of brick units, mango jelly production units, pottery, etc. In all the mandals, almost the same pattern exists. The highest percentage is petty businesses 30 per cent in urban mandals. Dairying (25 per cent) seems to be more predominant followed by kirana shops (14.63 per cent). The highest percentage is petty businesses 39.10 per cent dairying (18.81 per cent), and kirana shops (14.85 per cent) in rural mandals.
Table 6.6

Types of Enterprises and their Proportion in the Selected Units of the Study Area

<table>
<thead>
<tr>
<th>Activities</th>
<th>Urban Mandals</th>
<th>Rural Mandals</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent</td>
<td>Number</td>
</tr>
<tr>
<td>Dairy</td>
<td>104</td>
<td>26.00</td>
<td>76</td>
</tr>
<tr>
<td>Horticultural</td>
<td>34</td>
<td>8.50</td>
<td>40</td>
</tr>
<tr>
<td>Kiranshop</td>
<td>60</td>
<td>15.00</td>
<td>60</td>
</tr>
<tr>
<td>Tailoring</td>
<td>42</td>
<td>10.50</td>
<td>30</td>
</tr>
<tr>
<td>Agricultural</td>
<td>50</td>
<td>12.50</td>
<td>40</td>
</tr>
<tr>
<td>Other petty business</td>
<td>110</td>
<td>30.00</td>
<td>158</td>
</tr>
<tr>
<td><strong>Grand total</strong></td>
<td><strong>400</strong></td>
<td><strong>100.00</strong></td>
<td><strong>404</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey
Chart.No:6.1

Types of Enterprises

- Dairy: 33.33%
- Horticultural: 22.38%
- Kiranshop: 14.92%
- Tailoring: 11.19%
- Agricultural: 8.95%
- Other petty business: 9.2%
Technology Used:

Generally the question pertaining to the type of technology (modern and traditional) used in micro-enterprises is construed as applicable to manufacturing. As a matter of fact, even if it is a business unit, it can adopt modern methods of marketing, purchasing and acquiring capital and book keeping and accounting. Hence the women entrepreneurs were asked about the methods (modern and traditional) of running or organizing the enterprises.

Table 6.7

Type of Technology in the Selected Enterprises and their Proportion

<table>
<thead>
<tr>
<th>Adoption of Technology</th>
<th>Urban Mandals</th>
<th>Rural Mandals</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent</td>
<td>Number</td>
</tr>
<tr>
<td>Traditional</td>
<td>180</td>
<td>45.00</td>
<td>180</td>
</tr>
<tr>
<td>Modern</td>
<td>80</td>
<td>20.00</td>
<td>84</td>
</tr>
<tr>
<td>Both traditional and modern</td>
<td>140</td>
<td>35.00</td>
<td>140</td>
</tr>
<tr>
<td>Total</td>
<td>400</td>
<td>100.00</td>
<td>404</td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 6.7 discloses that type of technology in the selected enterprises and their proportion. It is found that 44.78 per cent of the units reported that they used traditional technology for running their enterprises, 34.82 per cent used both traditional and modern technology and only 20.40 per cent adopted modern technology. The same pattern is observed both in urban and rural mandals.
Training Received:

If women have to be encouraged to start modern SHGs, they have to be motivated and given appropriate training for organization of such enterprises. Rural women are generally illiterate but in some cases they are highly motivated and entrepreneurial in nature. Such talented people have to be spotted in IKP, which is being implemented with the concept of SHG.

Table 6.8

Percentages of Members Undergoing Training from the Government or other Agencies

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Urban Mandals</th>
<th>Rural Mandals</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent</td>
<td>Number</td>
</tr>
<tr>
<td>Yes</td>
<td>40</td>
<td>10.00</td>
<td>26</td>
</tr>
<tr>
<td>No</td>
<td>360</td>
<td>90.00</td>
<td>378</td>
</tr>
<tr>
<td>Total</td>
<td>400</td>
<td>100.00</td>
<td>404</td>
</tr>
</tbody>
</table>

Source: Field Survey
Information has been elicited from the women entrepreneurs about the training they received either from the Government or other agencies in 6.8. It is found that 91.79 per cent of the women entrepreneurs did not receive any training. The remaining 8.21 per cent of the women received same training as a part of dairying or in acquiring bank linkage. It is observed that women who received training are more in percentage in urban mandals when compared to rural mandals.

![Chart No.6.3](chart.png)

**Acquisition of Raw material:**

Acquiring raw material in an economical way is the basic criterion for the success of a micro-enterprise. For a petty business, purchasing goods at the nearest market at a lower cost is the key for success. In such cases transport cost is more crucial. Data have been collected and presented in table 6.9.
Table 6.9
Mode of Transport for Acquisition of Raw Material by the Selected Units

<table>
<thead>
<tr>
<th>Acquisition by transport</th>
<th>Urban Mandals</th>
<th>Rural Mandals</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent</td>
<td>Number</td>
</tr>
<tr>
<td>Auto from nearest town</td>
<td>196</td>
<td>49.00</td>
<td>198</td>
</tr>
<tr>
<td>Bus from nearest town</td>
<td>170</td>
<td>42.50</td>
<td>170</td>
</tr>
<tr>
<td>Own transport</td>
<td>14</td>
<td>3.50</td>
<td>16</td>
</tr>
<tr>
<td>Tractor from nearest village</td>
<td>20</td>
<td>5.00</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>400</strong></td>
<td><strong>100.00</strong></td>
<td><strong>404</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

It can be observed from Table 6.9 that almost all the entrepreneurs purchase their materials from the nearest town. For that they use autos (49 per cent) and buses (42.29 per cent). In rural mandals significant number of women use their own transport.

Chart No.6.4
Impact of Micro-enterprises on Rural Households:

Micro-enterprises run by women with bank linkages are expected to bring a lot of social and economic changes in the rural livelihoods. Increased income of the rural poor households will have far reaching effect on income, housing, consumption, healthcare, education of children, lessening the loan burden, and so on. An analysis of the impact of micro-enterprises on different aspects of rural households is presented below.

Impact on Assets and Durables:

Table 6.10 presents impact of microfinance on formation of assets and household durables the changes in acquisition of assets and household durables, due to increase in incomes and credit worthiness of rural households. It can be observed that the rural households give top priority for improving housing conditions and acquisition of economic assets. There is a clear preference towards converting their houses into Pucca houses. Later they give priority to buy income generating assets like poultry, cows and buffaloes, sheep and goats.

It is surprising that the rural people are preferring mobiles and phones, TV, gold and silver and bikes. Purchasing of sewing machines is also a priority in urban mandals.
### Table 6.10
Impact of Microfinance on Formation of Assets and Household Durables

<table>
<thead>
<tr>
<th>Type of Asset</th>
<th>Before SHG</th>
<th>After SHG</th>
<th>Per cent of change in Average No.</th>
<th>Per cent of change in Average value(Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average No.</td>
<td>Average Value (Rs.)</td>
<td>Average No.</td>
<td>Average Value(Rs.)</td>
</tr>
<tr>
<td><strong>Farm Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land</td>
<td>0.12</td>
<td>39988</td>
<td>0.14</td>
<td>74250</td>
</tr>
<tr>
<td>Pucca House</td>
<td>0.2</td>
<td>11412</td>
<td>0.12</td>
<td>73300</td>
</tr>
<tr>
<td>Semi-Pucca House</td>
<td>0.8</td>
<td>14566</td>
<td>0.6</td>
<td>14362</td>
</tr>
<tr>
<td>Kutcha House</td>
<td>0.10</td>
<td>11156</td>
<td>0.2</td>
<td>2370</td>
</tr>
<tr>
<td>Bullock Cart</td>
<td>0.2</td>
<td>438</td>
<td>0.2</td>
<td>726</td>
</tr>
<tr>
<td>Plough</td>
<td>0.2</td>
<td>184</td>
<td>0.2</td>
<td>322</td>
</tr>
<tr>
<td>Buffaloes</td>
<td>0.4</td>
<td>1354</td>
<td>0.4</td>
<td>3294</td>
</tr>
<tr>
<td>Bullocks</td>
<td>0.4</td>
<td>830</td>
<td>0.4</td>
<td>1300</td>
</tr>
<tr>
<td>Cows</td>
<td>0.8</td>
<td>1836</td>
<td>0.12</td>
<td>4390</td>
</tr>
<tr>
<td>Sheep &amp; Goat</td>
<td>0.4</td>
<td>104</td>
<td>0.2</td>
<td>198</td>
</tr>
<tr>
<td>Poultry</td>
<td>7.2</td>
<td>142</td>
<td>2.8</td>
<td>388</td>
</tr>
<tr>
<td>Any Other Specify)</td>
<td>0.2</td>
<td>196</td>
<td>0.2</td>
<td>554</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>11.02</td>
<td>82208</td>
<td>5.58</td>
<td>175454</td>
</tr>
<tr>
<td><strong>Durable Assets</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cycle</td>
<td>0.12</td>
<td>772</td>
<td>0.16</td>
<td>1104</td>
</tr>
<tr>
<td>Radio/Tape Recorder</td>
<td>0.4</td>
<td>296</td>
<td>0.4</td>
<td>566</td>
</tr>
<tr>
<td>Mobile/ Phone</td>
<td>0.2</td>
<td>212</td>
<td>0.18</td>
<td>2230</td>
</tr>
<tr>
<td>TV</td>
<td>0.6</td>
<td>848</td>
<td>0.16</td>
<td>3840</td>
</tr>
<tr>
<td>Sewing Machine</td>
<td>0.0</td>
<td>20</td>
<td>0.2</td>
<td>194</td>
</tr>
<tr>
<td>Motor Cycle</td>
<td>0.0</td>
<td>2054</td>
<td>0.6</td>
<td>6240</td>
</tr>
<tr>
<td>Gold/Silver</td>
<td>0.14</td>
<td>5438</td>
<td>2.0</td>
<td>12740</td>
</tr>
<tr>
<td>Others</td>
<td>0.2</td>
<td>344</td>
<td>0.2</td>
<td>18258</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1.66</td>
<td>9984</td>
<td>3.9</td>
<td>45172</td>
</tr>
</tbody>
</table>

Source: Field Survey
Outstanding Loans:

SHGs have emerged on the concept of encouraging rural poor families for saving and depositing in Banks and lending the amount to the needy members in the SHG. Later, the government in turn has granted matching amounts and thus improved credit worthiness of the members. Afterwards the government has introduced a revolutionary policy of sanctioning loans for just 3 per cent annual interest rate (Pavala Vaddi). These policy changes brought radical changes brought rural money market.

Table 6.11 presents changes in the loans outstanding and the sources of borrowing before and after joining the SHG. Earlier, money markets are dominated by moneylenders. Average total borrowings are Rs.46,623. Out of this, from moneylender Rs.29,930, friends and relatives 10,359, rural bank Rs.3,401 and remaining from cooperative and commercial banks. After joining SHGs the scenario totally changed. Average total borrowings are 45,930. Out of this, from banks
20,108.50, moneylender Rs.10,783, friends and relatives 2,645, rural bank Rs.3,169 and remaining from cooperative banks.

### Table 6.11
**Size and Source of Loans of SHG Members during the Pre and Post Membership in the Selected Study Area.**

(Amount in Rs)

<table>
<thead>
<tr>
<th>Source of Loan</th>
<th>Before</th>
<th>After</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Urban</td>
<td>Rural</td>
<td>Average Total</td>
<td>Urban</td>
<td>Rural</td>
</tr>
<tr>
<td>Friends and Relatives</td>
<td>8940</td>
<td>10359</td>
<td>9649.5</td>
<td>2470</td>
<td>2820</td>
</tr>
<tr>
<td>Money Lenders</td>
<td>32206</td>
<td>27655</td>
<td>29930.5</td>
<td>13651</td>
<td>7916</td>
</tr>
<tr>
<td>Rural Banks</td>
<td>3796</td>
<td>3006</td>
<td>3401</td>
<td>5476</td>
<td>862</td>
</tr>
<tr>
<td>Co-operatives Banks</td>
<td>1821</td>
<td>719</td>
<td>1270</td>
<td>4348</td>
<td>778</td>
</tr>
<tr>
<td>Commercial Banks</td>
<td>1814</td>
<td>1467</td>
<td>1640.5</td>
<td>19958</td>
<td>20259</td>
</tr>
<tr>
<td>Others</td>
<td>1164</td>
<td>299</td>
<td>731.5</td>
<td>2304</td>
<td>395</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>49741</td>
<td>43505</td>
<td>46623</td>
<td>58828</td>
<td>33032</td>
</tr>
</tbody>
</table>

Source: Field Survey
Impact on Consumption:

In macro economics, the Engel curve describes how increases in income affect consumption. The theory explains that increase in income leads to increase in food consumption immediately and later it declines. Later non-food consumption increases. Table 6.12 presents SHG members’ consumption pattern on food items during pre and post membership period. Increased incomes led to rapid growth of consumption of non-vegetarian items, oils, pulses, sugar and milk. This is by and large a welcome feature, keeping in view of the higher nutritional needs of the rural people. The percentage increases in the non-vegetarian 265.18 per cent, pulses 254 per cent, sugar 242 per cent and milk 235 per cent.

As regards, changes in non-food items, the rural people increased spending a higher amount on entertainment (429.20 per cent), education (164 per cent) and cosmetics (152 per cent). It is a little discouraging to note that there is an increase in expenditure on smoking and alcohol by about 100 per cent.
Table 6.12
SHG Members’ Consumption Pattern on Food Items during Pre and Post Membership Period.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Before SHG</th>
<th>After SHG</th>
<th>Per cent of Change in Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Quantity</td>
<td>Value</td>
<td>Quantity</td>
</tr>
<tr>
<td>A. Food Items (Last 07 Days Value in Rs)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cereals</td>
<td>3895</td>
<td>71052</td>
<td>103.14</td>
</tr>
<tr>
<td>Pulses</td>
<td>234</td>
<td>23316</td>
<td>850.6</td>
</tr>
<tr>
<td>Milk</td>
<td>372</td>
<td>16198</td>
<td>1989.0</td>
</tr>
<tr>
<td>Tea/Coffee</td>
<td>-</td>
<td>17236</td>
<td>0</td>
</tr>
<tr>
<td>Sugar</td>
<td>294</td>
<td>11390</td>
<td>24545.0</td>
</tr>
<tr>
<td>Vegetables</td>
<td>1006</td>
<td>44598</td>
<td>5470.0</td>
</tr>
<tr>
<td>Non-vegetarian</td>
<td>296</td>
<td>45652</td>
<td>1070.6</td>
</tr>
<tr>
<td>Oil</td>
<td>264</td>
<td>29636</td>
<td>1193.5</td>
</tr>
<tr>
<td>Others</td>
<td>518</td>
<td>44870</td>
<td>740.6</td>
</tr>
<tr>
<td>Total</td>
<td>6879</td>
<td>303948</td>
<td>35962.44</td>
</tr>
<tr>
<td>B. Non-Food Items (One year Value in Rs)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Food Items</td>
<td>Total Value (Rs.)</td>
<td>Average Value (Rs.)</td>
<td>Total Value (Rs.)</td>
</tr>
<tr>
<td>Cloth</td>
<td>1168971.2</td>
<td>2908</td>
<td>1982440</td>
</tr>
<tr>
<td>Cosmetics</td>
<td>138237.6</td>
<td>344</td>
<td>243222.8</td>
</tr>
<tr>
<td>Entertainment</td>
<td>91468</td>
<td>228</td>
<td>2877734.4</td>
</tr>
<tr>
<td>Education</td>
<td>1306825.8</td>
<td>3250</td>
<td>2380905.4</td>
</tr>
<tr>
<td>Healthcare</td>
<td>1434552.6</td>
<td>3568</td>
<td>2032781</td>
</tr>
<tr>
<td>Ceremonies/Functi ons</td>
<td>736584.8</td>
<td>1832</td>
<td>1145604</td>
</tr>
<tr>
<td>Firewood/Fuel</td>
<td>354390.6</td>
<td>882</td>
<td>673058.6</td>
</tr>
<tr>
<td>Smoking</td>
<td>125592.6</td>
<td>312</td>
<td>189811</td>
</tr>
<tr>
<td>Alcohol</td>
<td>240355</td>
<td>598</td>
<td>360640.6</td>
</tr>
<tr>
<td>Total</td>
<td>5596978.2</td>
<td>13924</td>
<td>92962368.8</td>
</tr>
</tbody>
</table>

Source: Field Survey
Chart.No: 6.7

Impact on Food Items (Percent of Change in Total Value)

Chart.No: 6.7.1

Impact on Non-food Items (Percent of Change in Total Value)
Impact on Employment:

Disguised and seasonal unemployment is predominant in the rural economy in India. This is because most of the rural workers are in agriculture and allied activities.

Table 6.13 shows impact of microfinance on employment and income generation of SHG members during pre and post membership (December 2011 to May 2012). Before joining SHG, the number of days worked was only 221 days out of 365 days. After joining SHG, the number increased to 290 days. Percentage of days unemployed was 39 per cent which declined to 21 per cent during the period under study.

Table 6.13
Impact of Microfinance on Employment and Income Generation of SHG Members during Pre and Post Membership (December 2011 to May 2012)

<table>
<thead>
<tr>
<th>Type of Work</th>
<th>No. of Days (out of 365 days)</th>
<th>Income in Rs</th>
<th>No. of Days (out of 365 days)</th>
<th>Income in Rs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average Days</td>
<td>Average Income</td>
<td>Per cent in Total Income (Rs.55475)</td>
<td>Average Days</td>
</tr>
<tr>
<td>Own farm</td>
<td>76</td>
<td>23962</td>
<td>43.2</td>
<td>72</td>
</tr>
<tr>
<td>Agricultural Labour</td>
<td>152</td>
<td>27838</td>
<td>50.2</td>
<td>66</td>
</tr>
<tr>
<td>Non-agricultural Labour</td>
<td>80</td>
<td>18932</td>
<td>34.2</td>
<td>46</td>
</tr>
<tr>
<td>NREGS Works</td>
<td>0</td>
<td>0</td>
<td>0.0</td>
<td>54</td>
</tr>
<tr>
<td>Self Help Groups</td>
<td>134</td>
<td>40218</td>
<td>72.4</td>
<td>344</td>
</tr>
<tr>
<td>Total Working Days</td>
<td>221</td>
<td>55475</td>
<td>100.0</td>
<td>290</td>
</tr>
<tr>
<td>Non-Working Days</td>
<td>144</td>
<td>11981</td>
<td>0</td>
<td>75</td>
</tr>
</tbody>
</table>

Source: Field Survey
Constraints to Women Entrepreneurs:

Women entrepreneurs face additional hurdles over men. As Kamla Singh (1992) put it they face the constraints relating to self-sphere system including age, experience, education, knowledge etc., socio-psycho system, which consists of entrepreneurial motivation, job satisfaction, value orientation, decision-making ability, family occupation, caste, etc. Only when these hurdles are removed, they can become successful entrepreneurs.

The other hurdles which the women entrepreneurs face are related to cultural barriers such as female responsibility assuming the role of family caretaker, costs associated with women are higher than men for pregnancy and maternity and absenteeism, educational barriers such as lack of schooling and vocational training. Economic and political barriers such as unstable economic and political conditions, technological factors which are displace women and legal barriers, including lack of legislative protective
measures, to safeguard women and organizational barriers, which include the physical superiority of men and their dominance in decision-making.

Those who have undergone training have succeeded in starting enterprises. Others faced obstacles with lack of co-ordination among institutions, lack of speed with which the applications are processed, lack of credit facilities, bribing of officials, demanding securities to avail loan and above all the procedural difficulties of fulfilling the formalities. It is therefore suggested that:

1. Conduct of conferences to bring entrepreneurs and bankers together,
2. Developing political skill and awareness,
3. Support networks to give voice to women entrepreneurs,
4. Assistance from male experienced entrepreneurs, and
5. Assistance from academic institutions such as colleges, universities and research institutes to offer training and counseling.

Women entrepreneurs are taking up challenging entrepreneurial activities in urban areas. In rural areas, large amount of potential remains untapped due to lack of supportive means and management. The constraint they face is basically related to finance which must be removed by attending immediately by concerned authorities.

**Women Empowerment Index:**

One of the objectives of the research project is to construct Women Empowerment Index for the District. The methodology used in construction of the index is based on women’s perception with regard to the impact of participation in SHG activities. 39 variables (parameters) have been chosen, which are classified into five groups, viz., Social Empowerment Variables (10), Educational Empowerment Variables (4), Health Empowerment Variables (6), Economic Empowerment
Variables (12) and Political Empowerment Variables (7). The respondents were asked as to whether the specific impact was high, medium or higher as per their perception. The responses of ‘high’ here have been recorded as empowerment variables 6 have been reported high, we express that response as a percentage (60). Similarly, indices for Education, Health, Economic and political variables have been developed. Thus the total score for five sets of variables is 500.

Table 6.14 presents the results. It can be observed from the table that urban mandals got 447 points and rural mandals got 429 points. Thus, urban mandals achieved a greater degree of women empowerment when compared to the rural mandals in the District.

Table 6.14
Impact of SHG Membership on different Aspects of Empowerment

<table>
<thead>
<tr>
<th>Variables</th>
<th>(out of 100)</th>
<th>Urban Mandals (out of 100)</th>
<th>Rural Mandals (out of 100)</th>
<th>Total Score (out of 200)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Empowerment</td>
<td>100</td>
<td>90</td>
<td>80</td>
<td>170</td>
</tr>
<tr>
<td>Education Empowerment</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>200</td>
</tr>
<tr>
<td>Health Empowerment</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>200</td>
</tr>
<tr>
<td>Economic Empowerment</td>
<td>100</td>
<td>100</td>
<td>92</td>
<td>192</td>
</tr>
<tr>
<td>Political Empowerment</td>
<td>100</td>
<td>57</td>
<td>57</td>
<td>114</td>
</tr>
<tr>
<td>Total Score (out of 500)</td>
<td>500</td>
<td>447</td>
<td>429</td>
<td>-</td>
</tr>
</tbody>
</table>

Source: Field Survey
Findings:

- The rate of awareness is relatively better in urban mandals, which are nearer to urban center. There is an improvement at a moderate level in the status of the SHG members in the family as well as in the society, indicating that empowerment of the SHG members after enrolling themselves in the SHG’s study area. Mandals have helped their members to attain awareness on various socio-economic, and political issues thereby empowered them, and improved their status in the family as well as in the society.

- The awareness and perception of the SHG’s members on social issues is measured with the help of nine variables. On the whole, awareness index on social issues indicates that the SHG’s members got a moderate level of awareness on different social issues after joining the SHG’s. However awareness is better than the past. The awareness is relatively better in rural mandals.
• Hence, one can say that after joining the SHG’s there is an improvement though at a moderate level in the status of the SHG’s members in the family as well as in the society.

• One of the objectives of the SHG’s is to create awareness among the members on the importance of education in the family and especially girls. According to late Prime Minister Pandit Jawahar Lal Nehru, “If a woman is educated the whole family is educated and if man is educated he alone is educated”. So the level of awareness and perception of the members on the importance of education is measured with four variables.

• More SHG members belong to the lower income group and are illiterates. The literacy level of SHG members is measured with the help of the third variable and the index value is at a low level in all the mandals, indicating the low level of literacy among the SHG members in the study area.

• Some of the members of SHGs are trying to learn to sign their name for the sake of bank transactions. This aspect is verified with the index value of the second variable. The index value is at a low level at group level. But mandals-wise also the index value of the second variables is at low level both in urban and in rural mandals.

• The Government and Non-Government organizations are trying to educate these SHG members on the importance of the education of the children in general, and the girls in particular to reduce the dropout rates at school level.

• The effort of this activity on the SHG members is measured with the help of the fourth variable. The index value of fourth variable is at a low level in all the mandals. Mandal-wise, the index value is relatively low in two mandals of rural but is at low level in all urban mandals.

• Thus the index value of the level of education is relatively better in rural mandals over urban mandals.