PREFACE

Empowerment is an active multidimensional process that enables women to realize their full identity and powers in all spheres of life. It can be viewed as a means of creating a social environment in which one can take decisions either individually or collectively for social transformation. Empowerment intensifies the innate ability by way of acquiring knowledge, power and experience and promotes women’s inherent strength and positive image.

It is an established fact that poor women have the least access to basic needs, such as food, health, and education both within the family and outside. It was pointed out that there is continued inequality and vulnerability of women in all sectors of the economy calling for women empowerment. To awaken the people, it is women who must be awakened. The all-round development and harmonious growth of a nation would be possible only when women are given their desired place and position in the society and are treated as equal partners of progress with men.

Agriculture is the main occupation for 65 per cent of the Indian population who are engaged in this age old activity as farmers and agricultural labourers. Since it is a seasonal occupation, the wage earner could find work only for a part of the year rendering maintenance of the family a difficult proposition when there is no work. As the Indian woman is the custodian of family maintenance, she finds it very difficult to manage the affairs of the family in an orderly manner because she lacks financial freedom.

West Godavari district is basically agrarian in nature and is known as ‘The Rice Bowl’ of Andhra Pradesh. Majority of the population are engaged in agricultural activities. To combat the seasonal employment commonly witnessed in the agricultural sector, the Central and State governments have introduced various schemes to empower
Indian women financially. For evaluating the performance of these Government schemes, eight mandals comprising of one each from rural and urban areas from out of the forty six mandals spread over four revenue divisions of the district, were selected. As many as 3,264 members of the SHGs belonging to the selected mandals constituted the universe of sample and their opinions are elicited through canvassing a structured questionnaire. This study is presented in seven chapters.

The study revealed that although commercial banks are accounting for fifty five per cent of the credit requirements of SHGs, twenty four per cent of the credit needs are met by the members of the groups by way of loans from moneylenders. The role of micro financial institutions and moneylenders have to be minimized to relieve the members of the SHG from the burden of exorbitant rates of interest.

The whole SHG movement in Andhra Pradesh should be reoriented towards training women for starting micro-enterprises by providing prompt and needed amount of loans. In this era of globalization, there is a wide scope for encouraging micro-enterprises to manufacture machine tools, components of TV, radio, watches, cosmetics and even microchips of the computers and other electronic goods. Such cottage industries exist and flourish in China, Korea and Singapore. Indian women can create history if they are helped to rise to the occasion for more productive jobs and absorb surplus labour in the rural areas. This is the real women empowerment, which is not impossible.

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