CHAPTER 1
INTRODUCTION
Women are a vital part of the Indian economy, constituting one-third of the national labour force and a major contributor to the survival of the family. The poorer the family the greater is its dependence on women's income. Despite progress in several key indicators, a gender analysis of most social and economic data demonstrates that women in India continue to be relatively disadvantaged in matters of survival health, nutrition, literacy, and productivity. More than 90 per cent of rural women India are unskilled, restricting them to low paid occupations. Women generally have no control over hand and other productive assets, which largely excludes them from access to institutional credit and renders them dependent on high-cost informal source of credit to secure capital for consumption and/or productive purposes.

Women form the backbone of agriculture, compressing the majority of agricultural laborers in India. General divisions in agriculture are stark, with all activities involving manual labour assigned to women, while all operations involving machinery and drought animals are generally performed by men. Female agricultural laborers are among the poorest sections of Indian society. Agricultural wages for women are on average 30–50 per cent less than those for men. Rural women mostly (84.70 Per cent) are engaged in nine unorganized sector namely agriculture, dairy, small animal husbandry, fisheries, social, and agro-forestry, Khadi and village industry, sericulture, handlooms and
handicrafts. In the absence of details of 2001 census, we can refer 1991 census which reported 44.24 per cent women are engaged as agricultural laborers – more than their male counterpart (20.83 %). However, less female (34.57%) were engaged as cultivators than male cultivators (39.92%).

**Feminization of Poverty**

The Human Development Report quoted that out of 1.3 billion poor people living in developing countries, 70 per cent are women. Poverty among rural women is growing faster than among rural men. Over the past 20 years, for example, the number of women in absolute poverty rose by 50 per cent as against some 30 per cent for rural men. Women in India form 89 per cent of the informed and unrecognized sector. Women’s work participation rate is higher in rural areas and 90 per cent of the rural and 10 per cent of the urban women workers are unskilled.

In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses. They have also proven that they can be better
entrepreneurs and development managers in any kind of human
development activities. Therefore, it is important and utmost necessary
to make rural women empowered in taking decisions to enable them to
be in the central part of any human development process. The
empowerment of women also considered as an active process enabling
women to realize their full identity and power in all spheres of life.¹

Against the background of the patriarchal system of society, the
women need special attention to ensure their development and
participation in the decision making process at home, in the community
and governance. Hence what is needed is a conducive environment to
maximize their potentials. This conducive environment should include
basic amenities such as better health and nutrition, education and
sensitization to their rights and protection under the law and
employment opportunities, etc. over the decades, various strategies
have been adopted to empower rural women with some mixed results.
One of the viable strategies, quite often talked about, is the role of
enterprise to empower rural women.

Development experience shows that gender inequalities are a
major factor impeding progress towards the Millennium Development
Goals of poverty reduction. This is particularly true in rural areas, where
women are generally very involved in productive work but lack of
access to assets they need to play that role effectively. As a result of
this imbalance, rural women are often more vulnerable to poverty than men, and their limited ability to secure assets independently makes them more likely to be negatively affected by ongoing changes in rural markets and institutions.

**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. The five year plans have been paying special attention to women's welfare, emphasizing female education, access to resources and their political empowerment. Women's empowerment received a fresh impetus in the 1980s when women were recognized as a separate target group in the Sixth Five Year Plan. Efforts since then have been directed towards mainstreaming women into the national development process by raising their overall status-social, economic, legal and political-at par with that of men.

'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 the way it is used in relation to development, true empowerment is achieved by people themselves, through their own efforts. Karl says, empowerment is a process and is
not, therefore, something that can be given to people'. She further says that 'the process empowerment is both Individual and collective, since it is through involvement in groups that people most often begin to develop their aware-and the ability to organize, to take action and bring about change, he also explains: 'empowerment is a multifaceted process, involving the pooling of resources to achieve collective strength and countervailing power, and entailing the improvement of mutual and technical skills; administrative, managerial, and planning capacities, and analytical reflective abilities of local people'. Empowerment is not simply a mechanical process of sharing, distribution or redistribution of power. On contrary it involves changes in social and economic institutional arrangements, political ideologies, traditional practice and the mindset of marginalized sections through common agreement. Empowerment is the process of enabling or authorizing an individual to think, behave, take action and control in an autonomous manner. It is the state of feeling self-empowerment taking control of one's own destiny. It is the process by which the powerless gain greater control over the circumstances their lives. It includes both controls over resources (physical, human, intellectual and financial) and over ideology (beliefs, values and attitudes). It is not merely a feel of greater extrinsic control, but also grows intrinsic capacity-greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external barriers to accessing resources or
changing traditional ideology Empowerment involves a participatory approach and transforms the basic structure of subordination. It, therefore, is a social proc aims at changing the nature and direction of the systematic forces.

The concept of empowerment has been the subject of much intellectual discourse and analysis. The conceptual framework expounded by United Nations is a useful starting point (United Nations 2001). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

The concept of empowerment has been defined from varying stand points. It has been defined as 'the process of challenging existing power relations, and of gaining greater control over the sources of power'. The importance of collective approaches for sustained changes
has also been emphasized. Empowerment lies also been seen as a ‘range of activities from individual self assertion to collective resistance, protest and mobilization that challenge basic power relations.

Empowerment is generally described as a process which enables individuals or groups to change balance of power in social, economic and political relations in society. It has been more specifically described in the context of empowerment of women in Bangladesh as, 'Freedom of choice for self fulfillment and self development as well as equal access to domestic and community resources, opportunities and power,' in most definitions of empowerment, there runs a thread of commonality. Empowerment implies 'greater control', 'more freedom' and 'self fulfillment'. Indeed, 'more freedom' leads to' greater control and 'self-fulfilment'.

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fact political empowerment will not succeed in the absence of economic empowerment. The Scheme of Micro-financing through SHGs create empowerment promoting conditions for women to move from positions of marginalization within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice.
During the past 50 years, the strategy for women's economic uplift has kept on changing from time to time based upon the experiences gained. In the 1990s, the strategy shifted to 'empowerment of women' and 'giving them a voice', from the earlier welfare and developmental approaches. The programme for Development of Women and Children in Rural Areas (DWACRA) launched in 1982-83 received a boost by the addition of two new components—Communities Based Convergent Services (CBCS) and Information, Education and Communication (IEC). The government also encouraged the formation of Thrift and Credit: Groups of women for self-help and economic self-reliance. A Rastriya Mahila Kosh was set up in 1993 for extending credit with low transaction costs to land needy women. The Indira Mahila Yojana launched in 1995 aims at, *inter alia*, increasing women's awareness and income through activities. Another scheme named Mahila Samriddhi Yojana for upliftment of rural women has been operating since 1 October 1993).

**Women's Empowerment**

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources-material, human an intellectual like knowledge, information, ideas and financial resources like money-and access to money and control over decision-making in the home, community, society and nation. Many studies revealed that
women Self-Help Groups are the best instruments for women empowerment.

The systematic analysis of the status women in agriculture and rural development strategies started in mid seventies following the submission of the Rural of Committee on the Status of Women in India (CSWI) set up in 1970 by the then Ministry of social Welfare.

It was also supported by the declaration of the International Women's year (1975) which initiated a global debate on the women vis-a-vis the development strategy. Knowledge and information available from the studies and research commissioned to analyze the situation of women, identified gaps in the development policies indicated the necessary for changing the focus for women's development with a clear policy frame.

Within the country the Committee on the Status of Women in India (CSWI) urged the government in its Report (1974) to adopt a policy for the fulfillment of the constitutional guarantee of equality and social justice and the long term objective of the government to involve women fully in the process of national development. The committee observed that instead of equalizing, the development process has been actually more dis-equalizing contribution to farther the polarization in the rural society. The process has been particularly negative in case of
women leading to a deplorable situation in respect of their health, education, employment and working status.

The working group on employment of women (Planning Commission 1973) suggested for exemption of opportunities for employment of women through diversification and expansion of education and training, ensuring a reasonable share of credit and other inputs or self employment and higher rate of investment in Women preferred industries and occupation. In view of the fact that the agricultural sector employs the largest number of rural women, the working group suggested for ensuring proper training facilities for them to improve skills and enable them to demand a better wage as well as to improve their productive capacities.

The working group appointed earlier by the Ministry of Agriculture and Rural Development, Government of India, on the promotion of village organization for Rural Women (1976) examined in detail the situation of women in the rural development sector and remained the existing programmes of the Ministry, particularly, the programmes of Mahila Mandals and Youth Clubs which were con – capitalized as an instrument for promoting peoples participation in the development process. The working Group observed inadequacies in conceptualization of the women's programmes which was based on the assumption of the women’s role outside the production system and the
priority sectors of food production, fuel, fodder, water housing, employment which were main concern. Observing the lack of clarity in objectives, appreciation and attention to women’s multiple roles within and outside the home, failure to identify and reach the poorer section of women, the working group recommended for a new strategy in the rural development commensurate with the actual situation of women in the rural society, particularly those in the poverty sector with the basic objective of the drawing rural women into the mainstream of development and to enable them to function as instruments of social change. The working group particularly stressed for the promotion of self reliance and collective action by rural women for the betterment of the home and family, village and community.

Behind making all these recommendations and the challenge introduced into the policy debates on the rural development strategies were also the experience and inspiration drawn from a number of collective organizations of working women like the self-employed Women’s Association and Tamilnadu working women’s Forum. They demonstrated the validity of the suggested approach and their potentials of women’s organization for the development of their innate capacities for self-development. Support to this challenge was also lent by the National Commission Agriculture (1976). The Commission criticized the governments failure to understand the significant role played by women in the rural economy in the harnessing their active support in the task
of rural development which ought to have been done in the interest of achieving the full impact of agricultural development strategies.

All those recommendations made by various expert committees set the guidelines for introducing anew focus in to the future programmes for development of women. The chapter on Women’s Development in the Sixth Plan Document was on the basis of these recommendations which accepted the suggested strategy. The expert groups expressed a special concern about the rural women as they comprise the large majority of the entire female population of which nearly 50 per cent live below poverty line. Specific problems identified about the rural poor women were:

- Marginality of attention and services to them in rural development and agriculture;
- Lack of access to the availability assistance, services such as lack of training, information, credit, legal provision, education etc.
- Low productivity and low occupational choice.
- Inadequate investment and expert guidance for promoting socio-economic activities.
- Inadequate application of source and technology to remove drudgery and
- Low health and nutritional status etc.
This finding have rejected totally the “Trickle down” theory that the benefits of development will automatically reach to all sections of the population and made a strong plea for a clear cut policy on women’s development.

**Poverty Alleviation and Development Strategy for Rural women:**

There are two major approaches to women’s development, governmental and Non Governmental Organization (NGO). The government programme for women development began as early as 1954 in India. But the actual participation began only in 1974. Poverty alleviation and development strategy should address women’s practical as well as strategic needs. In fact both the needs are interlinked. In general five different modes exist for the upliftment of women in rural areas viz – welfare mode, equality mode, anti – poverty mode, efficiently mode and empowerment mode.

1. **Welfare Mode:** is one that benefits the most vulnerable group as passive recipients and is suitable at the initial stage of development.

2. **Equity Mode:** The gender needs and redistributing powers can be taken up by this mode.

3. **Anti-Poverty Mode:** It recognizes that a majority of women fall in the category of deprivation and reflect on the necessity of providing women with better access to resources.
4. Efficiency Mode: It takes care by improving the skills by training, importing education etc.

5. Empowerment Mode: It believes that once economic empowerment is achieved, it would lead to overall development of women at large.

**Review of Literature**

There is abundant literature on empowerment of women and role SHG groups impact on empowerment. The literature can be broadly divided into two categories. As such firstly the literature on empowerment was discussed. Secondly the literature on SHGs and their role on women empowerment were discussed.

Siva Subrahamanian M.N. (1999)³ in his scholarly article entitled "Credit Based Poverty Alleviation programme" expressed that rural self-employment schemes need to be centered around the concept of Self-Help Groups (SHGs). He recommended that the concepts of village banking and mobile banking should be introduced in order to promote the habit of savings and improve the rate of loan recovery. He also expressed that no minimum loan size should be fixed. The borrowers should be at liberty to decide the quantum of credit required based on their own ability, skill and nature of activities.

Gurumurthy (2000)⁴ in his article entitled "Self-Help Groups Empower Rural Women" stated that women's empowerment cannot be ignored while,
devising various policies for rural economic development. Women participation, according to him is a significant one in rural employment activities such as agricultural operations, poultry, sheep-rearing, dairy, firewood getting and selling, sole of agriculture produce etc.

Dr. Jaya Anand, (2000)\(^5\) in his article “Micro – Finance in Kerala” analyzed the outcome of an in-depth survey conducted in Kerala on micro-finance and self-Help Groups. The study highlights the strengths and weaknesses of the micro-finance programme in the state. He argues that micro-finance, should be viewed as complementary to the provision of basic services like education, housing, health and nutrition, the latter are indispensable in the fight against poverty.

Dr. Jayasheela and Birdar R.R. (2000)\(^6\) in their essay entitled “Rural Finance’ A village Study” made an attempt to study the problem of overdues, in Polenahalli Village of Kodegenahalli Hobli taluk of Tumkur district of Karnataka. Through their study they observed that borrower do get credit in time. This hassled to misuse or inefficient use of the credit. The study reveals that about 65 per cent of the beneficiaries have deliberately postponed the repayment of loans with the expectation that the government would waive their loans in future. They suggested that delay tactics and indifferent attitude of the officials should be avoided by properly counseling them.
Dr. Laxmi. R. Kulashrestha (2000)\textsuperscript{7} in his article "Micro – Finance; The New Development paradigm for poor Rural Women" considered that lack of capital is a serious constraint to the development of rural women. He opined the major constraints into effective and beneficial credit programming for women on a larger scale are the lack of banking data disaggregated by gender and lack of any women into credit analysis. He concluded that unless the people, particularly the woman living in rural areas, come up with socio – economic development, the uplift of our economy will be a day dream.

Dr. Nagayya D. (2000)\textsuperscript{8} in his scholarly essay entitled "Micro Finance for self help groups" expressed the need to enlarge the coverage of self help groups (SHGs) in the advances portfolio of banks as part of their corporate strategy to recognize perceived benefits of SHG financing in terms of reduced default risk and transaction costs. The suggested that the banks need to divide suitable policy guidelines for appraisal, monitoring and supervision of SHG advances together with necessary documentation.

Vijayanthi (2000)\textsuperscript{9} in her paper "Women's Empowerment through self-Help Groups A participated Approach" attempted to explain the process of women empowerment in terms of levels of awareness creation, decision making, self and group empowerment among women from self – Help Groups in five slum areas of Chennai. In order to take up self development programmes, she stressed, on the measures such as building confidence
and strength through brain storming sessions, and group activities and inculcated group discipline by entrusting group responsibility.

Dr. Barik B.B. & Dr. Vannan P.P. (2001)\textsuperscript{10} in an article entitled “Promoting Self-Help Groups as Sub-system of Credit Cooperatives” discussed the wide gamut of issues embedded in the concept of Self-Help Groups (SHGs). They put forth the arguments to enforce the view that ultimately SHGs can be developed as sub –system to primary, agricultural cooperative societies at village level. In their study they identified that by and large SHGs have been mostly linked with commercial banks in the rural areas. The linkage with the cooperative credit system is proverbially poor. As such need of the hour is to make an earnest effort to bring about effective linkage with the cooperatives.

Dr. Sarkar A.N (2001)\textsuperscript{11} in his article entitled “Innovations in Micro Finance linked Development Programmes” expressed that the micro – finance could be referred to as an institutional mechanism of providing credit support in small amount and usually linked with small groups along with other complementary support such as training and other related services to the people with poor resources and skills for enabling them to take up economic activities. He also pointed out that in order to give boost to the micro – finance initiatives, region specific strategies in consultation with stake holders need to be evolved such strategies will have to focus on
building sustained demand for micro finance services and simultaneously equip its providers to deliver sustainable micro – finance services.

Kumaran K.P. (2002)\textsuperscript{12} conducted a study in the Pune district of Maharashtra, to document the experiences in SHGs in promoting micro-enterprises through micro-credit intervention. The study revealed that the main source of money for savings for majority of the members was the wage earned by them. Some of them also get a share from their husbands wage towards saving while others depend on income received from livestock. The study also revealed that the most common micro-enterprises set up by SHG members were tailoring and dairy set up.

Ranjit Karnakar and Bholanath Ghosh (2002)\textsuperscript{13} conducted a survey in the Midnapore district of West Bengal on “The Role of Women in the Self Help Group”:An Emerging Possibility to co-operation at Gross Root”. The study revealed that Self –Help Groups (SHGs) enhanced the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic and socio - cultural life. It also revealed that the SHGs encouraging women to take active part in the socio – economic progress in the nation. They concluded that the emancipation of women is an essential pre – requisite for economic development and socio progress of the nation.

Archana Sinha (2004)\textsuperscript{14} in her scholarly article entitled “Micro – Finance for Women’s Empowerment” put forward a debate on micro – credit
for discerning policy-makers, researchers and development practitioners. She pointed out that one of the major limitation of women self-help groups (SHGs) is the time consuming meetings, particularly in programmes based on group lending and time consuming income generating activities. Coupled with no reduction in traditional responsibilities, they only increase their work and time burden.

She discarded the assumption that access to credit automatically leads to empowerment as women face wide disadvantages and inequalities, in order to be successful in business and life. In addition the assumption that providing women with access to credit guarantees that women maintain control and their loans and over the benefits of the investment cannot be taken for granted.

RimJhim Mousumi Das (2004)\textsuperscript{15} in his scholarly article "Micro-Finance Through SHGs" rightly said that easy access of poor to credit is the biggest need of the hour rather than cheaper rates of interest. He opines that micro finance provides opportunity to the poor for getting sufficient amount of easily to start any income generating activity. He further says that micro-finance not only deals with the credit part but also deals with savings and insurance part. It ensures the right to solve and it is one of the most powerful weapons which work for bringing the poor rural people into the mainstream.
Manoharan Naik K. and Girija B (2005)\textsuperscript{16} in their article entitled “Microfinance: the New Development paradigm for Poverty Eradication and Women’s Empowerment” identified the major hurdles which inhabit the poor women from forming groups, which includes their powerlessness, lack of unity and leadership qualities which act from outside and include caste, class, and ethnic stratification. They concluded that the activities undertaken by SHGs cover almost the whole gamut of socio-economic development of the poor. This definitely improves the condition of poor especially women and is a part of employment of women’s.

Madhura Swaminathan (2007)\textsuperscript{17} in his essay on “The Micro credit Alternative” made an evaluation of NGO controlled Micro credit. He reported that a record of near 100 per cent repayment is a major success of NGO – controlled micro credit. The essay showed that NGO-controlled micro credit organizations do not incur lower translation costs than banks but they are able to transfer these costs to others – donors and borrowers.

Prabhu Ghate (2007)\textsuperscript{18} in his paper entitled “Consumer protection in Indian Micro-Finance: Lessons from Andhra Pradesh and the Micro – Finance Bill” outlines a case study of the episode in 2006 in Krishna District of Andhra Pradesh when the state Government temporarily closed down all the branches of microfinance institutions there. He pointed out that state Government action come as a rude shock to the sector. It led to widespread negative publicity in the press, and did much to reverse the
showly growing awareness of the good work being done by Micro – Finance Institutions (MFIs) in extending financial inclusion and reaching out to the poor. The case study provided an in sight into the kind of consumer protection issues relevance to Indian micro – finance.

Sooryamurthy. R. (2007)\textsuperscript{19} in his paper entitled “Micro credit for Micro enterprises or for Immediate consumption Needs”, presented the loan-use pattern of 1,1116 women meeting of self help groups who participated in microfinance programmes in two districts (Alappuzha and Ernakulam) of Kerala. In his study he found that a large majority of them have used loans for their immediate needs, rather than for Self – Employment Micro – Enterprise (SEM). So, the suggested that in order to make the women members economically independent and to assist them in earnings a stable income, they need to be encouraged to use the loans for SEM through sustained financial and managerial support.

Narayana. N. (2008)\textsuperscript{20} in his article entitled “Towards Achieving Women’s Empowerment through Micro – finance programme; A fresh look at the Issues, Challenges and Strategies” recommended that the government has to widen the network of credit programme for the rural poor women to increase their economic solvency and enhance their empowerment. He concluded that micro finance will contribute in solving problems of inadequate housing and urban services as an integral part of poverty alleviation programmes. Microfinance must also be re – assessed in
the light of evidence that the poorest families and the poorest women are not able to access credit. A range of micro – finance package is required to meet the needs of the poorest women.

Tanmoyee Banerjee (2009)\textsuperscript{21} in his scholarly article on “Economic Impact of Self-Help Groups: A Case Study” makes an effort to estimate the impact of Self-Help Groups created under SGSY programme of Government of India on the basis of primary survey undertaken in the district of North 24 paraganas of West Bengal during September 2005 to March 2006. He made a comparative analysis of group (300) and non-group members (143). In his study he observed that there is a large impact of SHGs on group members than non-group members. It has been found that income generation through group activities has improved the average income of group members than that of the non-group members. The study further revealed that there has been a significant decline in the medical expenditure and school dropouts in the families of group members than that of non-group members.

D.Nagayya and D.Koteswara Rao (2009)\textsuperscript{22} in his article entitled “Micro Finance and support organizations in the Southern States of India” reviewed the recent trends in the SHG Banks linkage programme at national and state level, with special reference to Andhra Pradesh in detail and certain aspects of the other southern states Tamil Nadu, Karnataka and Kerala. In Andhra Pradesh they covered the aspects
like, state initiatives, federation structure, services beyond credit performed by SHGs, linkages with various programmes and Andhra Pradesh Mahila Abhivruddhi Society (APMAS). In respect of he other states they covered the aspects like, Kudumabashree Projects of Kerala, DHAN Foundation’s work with base in Tamil Nadu, MYRADA and Sanghamitra Rural Financial Services with base in Karnataka and ICICI Bank’s linkages with SHGs in the partnership model. They conclude that there is a need to explore ways to utilize local knowledge and information for effective loan monitoring and risk mitigation.

**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, organization and communities 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 Group 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 strategy for simultaneously addressing both poverty alleviation and women's empowerment.

Objectives of the study

The main objective of the present study is to analyze and evaluate the impact of the Self-Help Group on empowerment of rural women with special reference to Anantapur district. However, the specific objectives of the study are to:

1. Understand the concept of empowerment, possible goals, dimensions and target groups especially at the grass-root level of the country.

2. Trace out the origin, growth and development of SHGs in India, Andhra Pradesh and Anantapur district.

3. Study the socio-economic profile of the district and selected sample beneficiaries of the SHG programme.

4. Analyse and assess the impact of SHGs on selected beneficiaries on various facets of empowerment.

5. Finally, to identify the problems and offer suggestions for effective functioning of the SHGs.
Hypothesis

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

1. The formation of Self-Help Groups, especially in rural areas contributed a lot for the socio-economic empowerment of women.
2. The members of Self-Help Groups were actively participating in the implementation of various rural development programmes.
3. SHG movement has great impact on the alleviation rural poverty.

Study Area

The study was undertaken in the Anantapur district of Andhra Pradesh which is economically the most backward district of Andhra Pradesh. This region is typically a dry track and has been declared as a famine district in South India. Recurrent brought and famines have been stalking this district for the past ten decades. District is largely dominated by rural populace comprising of 74 per cent of the total district population. There exists a significant SC/STs population in the district which together forms nearly 17.5 per cent of the total district population. According to the 2001 census, Anantapur has nearly 7.8 lakh households with an average household size of five members.

Sampling

For a detailed study the entire district of Anantapur is selected for analysis. The district is divided into three revenue divisions viz;
Anantapur, Dharmavaram and Penukonda. In all these three divisions there are 63 Revenue Mandals. For an in-depth study of the impact of SHGs on beneficiaries, one rural Mandal from each Revenue Division was selected on the basis of highest percentage of rural population, from each selected Mandal 100 sample respondents were selected by simple random techniques, to collect the primary data. Thus the total universe for the study constitutes 300 respondents. The following table clearly depicts all such details.

Table 1.1
Total Sample Universe for the Study

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Revenue Division</th>
<th>Name of the Mandal</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Anantapur</td>
<td>Kuderu</td>
<td>100</td>
</tr>
<tr>
<td>2</td>
<td>Dharmavaram</td>
<td>C.K.Palli</td>
<td>100</td>
</tr>
<tr>
<td>3</td>
<td>Penukonda</td>
<td>Kothacheruvu</td>
<td>100</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>300</strong></td>
</tr>
</tbody>
</table>

Methodology

The study is basically descriptive and empirical in nature. Therefore, the data for the study were collected both from the primary and secondary data. Primary data were collected by administering a structured interview scheduled among the selected respondents. In order to collect detailed information the interview schedule was divided into six sections. Section one was intended to collect personal data of the respondents. Section two is intended to elicit the details regarding
economic aspects of respondents. Section three was intended to get the information from the respondents on various aspects of SHGs. The details of savings and number of Bank linkages of sample respondents were covered under section four. Section five was designed with an intention to evaluate the impact of SHGs on socio-economic and political empowerment of the respondents. Section six was framed to know the participation level of respondents in developmental programmes.

The secondary data was collected from the Government of India publications, State Government of A.P. Publications, unpublished Ph.D. Gazetteers, Magazines, Journals, Periodicals, Annual Reports, Half yearly reports, Quarterly reports, Daily Newspapers, apart from this the relevant literature was collected from the institutions like National Institute of Rural Development (NIRD), Centre for Economic and Social Studies (CESS), Society for Elimination of Rural Poverty (SERP) etc. Besides the information was collected from Libraries of various Universities.

**Analysis of Data**

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 percentages and averages.
Plan of the Study

The thesis has been divided into Six Chapters.

Chapter-I : Introduction

Presents the picture of rural women, explains the concept of empowerment, need for empowerment of women and also contains theoretical frame work of the study.

Chapter-II : Self-Help Group Movement in Andhra Pradesh

Traces the origin and evolution of SHG movement in India, Andhra Pradesh and Anantapur district.

Chapter-III : The Progress and Performance of SHGs in Anantapur District

Covers the profile of the district, implementation of other rural development programmes and DWCRA programme

Chapter-IV : Empirical analysis of SHGs Impact on Sample Beneficiaries

The performance and impact of SHGs programmes in Kuderu, C.K.Palli and Kothacheruvu Mandals and Kothacheruvu Mandals was ascertained.

Chapter-V : A Comparative Study of Sample Mandals

A Comparative picture of the performance and impact of SHGs on selected beneficiaries in the district is presented.

Chapter-VI : Summary and Conclusions

Summarises the study with a few suggestions to improve the functioning of SHG programme.
References


2. Dr. Suryanarayana M.V.A.N. and Nagalakshmi. R. "Role of Women in Rural Development", Kurukshetra, November, 2005, p.4


