An empirical study on rural women empowerment through self-help Groups and providing various earning opportunities in rural Villages in Prakasam District, Andhra Pradesh

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Abstract: Nowadays women play an important role in all sectors and influence economic, social and cultural opportunities. Women Empowerment is a multilevel development concept. Rural women empowerment means in all round development of rural women in socio and economical development of well being especially in education, income level and other factors. Women interactions, duties and responsibilities are increases in day by day in all sectors. The title of the study focused on rural women empowerment in rural areas for making or creating of self help groups and providing various earning opportunities in rural villages i.e. MGNREGS scheme, skill development programmes, livelihood programmes implemented in rural villages in prakasam dist, Andhra Pradesh state. The main objective of the study is empowerment of rural women through SHG’s and earning opportunities in rural areas. We analyzed various data (web-based research) related to women empowerment in rural villages for doing this research study. Finally, we can understand how to empower rural women through self help groups and providing various earning opportunities in rural villages. The study concluded that it economically empowering women and give independence and self esteem. Therefore it might be caused for substantial development of rural women in living & economic conditions.

Key words: Rural women Empowerment, Self Help Groups, Earning opportunities in rural villages.

INTRODUCTION:

Rural women empowerment means all round development of rural women in all sectors or fields especially in education, employment, socio and economic opportunities. The study improving women economically sound and strengthen women economic security. Our aim is to change woman individually as well as institutionally for all round development of women in all fields in socio &economic way. Our government of India implemented so many acts and schemes for women for securing of their rights. Most of the people live in rural villages; villages are back bone of the country. Without having the villages in the world we don’t imagine the world. In rural villages so many community people are lives in for doing agricultural works. Agriculture is the most important source of rural people. But most of the rural women living in this situation, they don’t have education knowledge, poverty, low income level, lack of other resources etc. Behind this reason the study focused on rural women empowerment in rural areas in prakasam district, Andhra Pradesh in such a way If we can provide and empower the rural women in all fields forexample (education, employment, economic conditions and other factors), they can develop all sectors then automatically we get economic development of the country. Women empowerment is an important criterion for the development of rural
villages. For achievement of rural women empowerment the study emphasized through creating various SHG’s and providing various earning opportunities in rural villages in Prakasam district, Andhra Pradesh.

**BASIC NEEDS OF RURAL FAMILY:**

It is observed that average rural family faces following problems in their day to day life.

1. Availability of clean drinking water.

2. Clean and Healthy Toilet facility.

3. Assured supply of fuel for cooking.

4. Availability of Electricity.

5. Skill based education and entrepreneurship development:

**RURAL WOMEN-EMPOWERMENT:**

Empowerment of rural women is a multi level development concept. Women's empowerment is a process in which women gain greater control over resources i.e. material, information, ideas and financial
resources, human and intellectual like knowledge, like money and control over decision-making in the home, society and community and nation, and to gain ‘power’.

According to my opinion, women empowerment means all round development of rural women in all fields like education, money, status and employment opportunities, decision-making etc. One more definition of rural women empowerment means transfer from powerlessness women to one of power women in the society. Behind this reason I mean development of women, women can improve the following things:

- Learning of education and training programmes
- Learning of skill development programmes
- Learning and aware of the livelihood programmes and skills
- Support of the empowerment of others in the community
- Improvement of creative thinking power and decision making process etc.

**OBJECTIVES:**

- To strengthen the economic development of rural women and create a conducive environment for social change.
- To create self confidence in rural women by providing and involving them in income generating activities.
- To provide opportunities to the members of the groups to ensure women's access to credit financing.

**THE FOLLOWING POINTS ALSO CONSIDER FOR EMPOWERING OF WOMEN IN RURAL AREAS:**

**EDUCATION:**

Education is the most important weapon for development of the women in rural areas as well as society in the country. Women empower can be defined, “One family, One woman, One community and it may be causes for towards development of the villages and the nation. So totally I told that one woman education will be changed entire family, society, community and world also. Even though education can increase the women status within the family as well as outside world. Our government of India has taken precautions gender bias in the universities, colleges and schools. That is the reason our government of India eliminates the variations related to gender or sex (male, female) in the country. Behind that reason our government established co-education universities, colleges, schools as well as separate women institutions also. Most important thing is our government of India has been providing packages of concessions in the form of free supply of books, midday meals, scholarships, free by cycle and so on.

As a result women literacy rate increases day by day in the country form past decade. The government of India for women education related implemented so many schemes and programmes in the country. For example: Ajeevika skills, night schools etc.

**HEALTH AND WELL-BEING:**
It is a concept, under this women & men having substantial differences in their access to sufficient nutrition, health care & reproductive facilities etc. In some rural villages still don’t have health facilities because of non availability of facilities and non awareness of government schemes also.

**WOMEN EMPOWERMENT SCHEMES:**

- BetiBachaoBetiPadhao Scheme
- One Stop Centre Scheme
- Women Helpline Scheme
- UJJAWALA SCHEME
- Working women Hostel
- Nari Shakti Puraskar
- Awardees of Street Shakti Puruskar 2014 & Awardees of Nari Shakti Puruskar
- STEP Programme
- Maternity Benefit Programme
- Mahila E- Haat
- Maternity police volunteers etc.

**MAJOR PROBLEMS IN OVERALL DEVELOPMENT OF RURAL WOMEN:**

1. **Access to resources (Land) Limitedly:**

   Resources (land) are the most important resource for the upliftment of women in all fields. Though the legislation of India permits equal right of man & women in property yet but rural women still do not have ownership on land and the pattas are allotted in the name of their husband. Due to this reason women can’t take independent decision on various aspects.

2. **Access to input & credit limitedly:** Rural women make contributors’ to agricultural their access input credit is limited. For promoting women’s access to farm input & credit following points to be taken;

   1. Provide credit facility to rural women for agricultural land.
   2. To conduct credit camps in villages especially for rural women.
   3. Provide awareness & full knowledge about existing loaning policies of NABARD etc.

3. **Inadequate technical competency:**

   women are involved in all agricultural operations, yet, they have inadequate technical competency due to their limited exposure to outside world.

   - Renewable energy sources
   - Seed production technology
   - Use of fertilizer
   - Post-harvest management

4. **Poor participation in decision making:**
Generally, decision will be taken by the head of the family called karta. Women participation in decision making is limited. In rural women are not taken decision making because of lack of knowledge & economic independence.

5. Limited exposure to mass media:

The technology approach mainly includes mass media are not paying adequate and timely Agricultural information to the farm women.

WOMEN DEVELOPMENT PROGRAMMES:

Rural women have been enabled to actively involve all activities of the household. If you empower rural women economically to use as a tool of Self Help Groups (SHGs). With these SHGs, tries to ensure the awareness about the role of savings, credit and alternative sources of finance. By organizing women form one group called Self Help Groups, women can start saving as a group, and create their own savings reservoir. The savings are provided as loan for each individual in the SHG.

Money is deposited in the beginning as savings each week or month by each member of SHG depending on the regulations. The SHG has become more organized and operative, that increase in their collective savings. Most groups are linked to the block level, and undertake income-generating activities. The Government provides loans to recognized SHG federations though a government established revolving fund. This extends their economic empowerment significantly the individual members of the SHG groups.

SHGs have assumed responsibility for development activities such as ensuring regular immunization from government health services, growth monitoring, proper functioning of the village education centre and regular attendance of children, management of community toilets, and village cleanliness.

The following are the main development programmes:

- Dairy Development: Dairy development programme it is a well income generation programme in rural areas. Under this scheme in rural areas dairy firms are incorporated and develop the buffalos in rural areas. It is the most important income generation source of women development as well as rural development.

- Livelihood Activities: In this handloom programmes, tailoring and beauty parlour etc.

- Goat Rearing: the rearing of goats is another secondary source of income generation of rural poor families.

- Agricultural activities: It is the main important source of livelihood in many villages. Rural villages’ main cultivations are cotton, mirchi and pulses etc.

- Small Business Development: to promoting individual and group enterprises for strengthening women’s groups in rural villages. Example of entrepreneurial activities in the rural areas of coir making, shoe making, prawn and fish selling, mushroom cultivation, feed shops, saree sales etc.
Micro finance and Micro Credit: Micro finance plays an important role in the development of the poorest of the poor and marginalized. The goal is to reduce and eradicate poverty and empower women in rural areas. The poor people joined in the community–based institutions but the capacity of the credit did not raise them to the level of self-reliance.

SHG’s members took loans from the groups, but the loans did not fulfill their needs. The main objective of micro credit federation is to federating the SHG’s has to promote a financially viable member managed mutual benefit micro credit delivery institution at the grassroots level. The following are the basic objectives of federation:

* To have better access to development information.
* To help in achieving sustainability of SHG’S and federation
* To support and strengthen self help groups and its leaders through training, information dissemination, on–site support etc.

VARIOUS EARNING OPPORTUNITIES IN RURAL AREAS:

- Formation and Training of Self Help Groups
- Capacity Building –
- Income Generation Activities
- Credit and Savings Mobilization
- Group Development
- Establishment of linkages
- Livelihood programmes

SELF HELP GROUPS (SHG’S):

The study did on Prakasam dist, Andhra Pradesh, India, where used as a tool of poverty alleviation and rural women empowerment is Self Help Group(s). A SHG is a small group of persons who come together with the intention of finding a solution to a common problem with a degree of self-sufficiency. The federation of women SHGs called 'Sangamon' was formed by the members themselves. It decided to start a supermarket and a building was constructed. As a share of Rs.10, 000 was collected from each SHG. The federation has assumed maximum responsibilities.

Self Help Groups (SHGs) means the organized forum of people and which is planned, shaped and structured by the people themselves to attain present/pre-identified goals and purposes. Many SHGs come together on one platform at local, regional, and district levels, which enables the groups to gather strength not only to influence the legislature but also to mobilize public opinion & gaining adequate space and opportunities for the community members to respond to various complex issues concerning their livelihoods.

Functions of SHGs:
SHGs being the facilitators of social development, they have undertaken multidimensional activities including:

- Development of perspectives at local level;
- Identification and organization of developmental activities;
- Ensuring effective participation in the development activities;
- Documentation and dissemination of success and failure in development;
- Engaging in networking/collaboration and linkage with developmental institutes;
- Promoting people’s organizations; not only as a ‘project’ but also as a process
- Capacity building; • Leadership development, participatory research and analysis;
- Participatory monitoring and evaluation;
- Access to information;
- Improving livelihood;
- Advocacy.

One major form of SHG that is popular in India is the savings and credit group model.

2. Need for SHG Formation:

Main formation of SHG’s is changing the lives of poor women in enhancing their incomes and increasing their self-esteem. Another reason is women are an important part of the community, it is necessary to build and enhance their capabilities to manage community projects. Empowering women by enabling them to work together as a collective agency.

Objectives: The following are the objectives of SHG’s.

- To save money on regular basis.
- To mutually agree to contribute a common fund in order to meet their emergency needs.
- Takes decisions collectively.
- To solve conflicts through mutual discussion.
- To provide collateral free loan at the market driven rates based on the terms and conditions decided by the group.

Features of SHGs:

SHGs consists not less than five persons and a maximum of twenty with similar economic outlook and social status. SHGs promote objectives like economic empowerment. It helps in raising resources for development and freedom from exploitation. The nature of SHGs is mostly informal (unregistered). Sources of funds for the SHGs accrue from member’s savings, entrance fee, interest from loans, and income from investments and so on. Funds accrued may be used for extending loans, carrying out social services etc. The savings of members are deposited in a bank with the name of group.

Significant impacts of SHGs on empowerment of women: The member of SHGs shows the following outputs:

- Improvements in literacy and numerical skills;
- Increase in awareness of basic legal rights;
- Awareness of development activities of government;
- Increase in self-confidence and enhanced social status;
- Economic empowerment and freedom from manipulate of money lenders, landlords etc.
- Enhanced decision making powers in the household affairs etc.

Types of Self Help Groups/Community Based Organizations:

The community based organizations try to involve all the people in various exercises. The Government nourishes mobilization and organization of the poor women and empowers them to address various issues concerning poverty. The formation and development of the Self Help Groups through ongoing efforts are made, especially DWCRA groups in the rural areas, DWCUA groups in the urban areas. The following are the main types of Self Help Groups.

- Mothers Committees,
- School Education Committees,
- Watershed Committees,
- Vanasamrakshan Smithies and
- CMEY groups.

Through these Self Help Groups, the women are able to apply their potential, prioritize their needs, and design and implement developmental initiatives. The government has to support the SHG for empowerment of rural women through formation of policies and programmes.

Andhra Pradesh Community Self Help Model Centre for Good Governance:

This Centre acts as controller, because it provides the poor with the space and support necessary to take steps towards control of their lives in private and in society. This Centre community based groups improves managerial skills, confidence among SHG members to get involved in issues & programmes in the public & private sectors.

SHGs organized for employment generation:

In rural areas, rural people especially suffer from low incomes and high unemployment but also low levels of literacy and poor health conditions as well as poverty. Behind this reason government planned to form SHG’s in rural areas because it had taken advantage of rural women to set up viable self – employment ventures, to earn additional income. There are more than 20 lakh women from poor families who have become members of these groups. The majority of them save one rupee a day.

DISCUSSION & RESULT OF THE STUDY:

The empirical study done by prakasam dist Andhra Pradesh state for empower of rural women. The empirical study explains rural women can be improved through formation of self help groups and providing various earning opportunities in rural villages. For rural empowerment related so many schemes, programmes
are implemented in the state like Beti Bachao Beti Padhao, skill development programme, handloom programmes etc. Andhra Pradesh government has been following economic reforms to step up rural growth and rural empowerment. Behind that reason AP government recognized the value of forming small groups of poor people who have a common desire to generate livelihood options.

**SHG’s:** SHGs consists not less than five persons and a maximum of twenty with similar economic outlook and social status. SHGs promote objectives like economic empowerment. It helps in raising resources for development and freedom from exploitation. The nature of SHGs is mostly informal (unregistered). Sources of funds for the SHGs accrue from member’s savings, entrance fee, interest from loans, and income from investments and so on. The State Government is consciously making an effort to assist these SHGs by providing Revolving Fund under DWCRA. The DWCRA scheme has helped women earn additional monthly incomes, in addition to the economic betterment of their families.

For this study, I observed that one of the village i.e. podili, SHG’s formation and functionaries in prakasam dist. In this SHG’s total ten members are there. In these ten members to deposit or saving every month for each member Rs.2500/-. After savings the total amount is 15000/-. If in this group any person facing any emergency financial problem, she will be take this amount with other member’s permission and utilize this amount for her own purpose without paid any interest amount.

![DWCUA group photo - podili village in Prakasam dist, AP - SHG’S members](image)

**One of the earning opportunity source for women –MGNREGS:**

With the help of MGNREGS most of the people in rural villages earn incomes for doing the work. It is most important weapon and source for rural villages in present days. This scheme government of india implemented for the purpose of providing 150days work nature for rural poor people.
Women earning of money though MGNREGS work in indlcheruvu village in prakasam dist,AP

In prakasam dist, some rural village women participated women empowerment programmes for their all round development. The below images shows women participation at women empowerment programmes in prakasam dist, Andhra pradesh state.

Now a day’s women are entering in all sectors for their economic & social development of the family. Especially in rural areas, a rural woman faces lot of problems like agricultural, family, societal & education etc. Behind this reason the study focused to empower rural women and to face their own problems as well as socio-economic problems and strengthening their lives.

Other Income Generating Activities in Prakasam dist:

In prakasam dist, so many rural women actively participated other income generating activities like plantation of flowers, cool drink shops, fancy shops, dairy forms, poultry forms, selling of fruits and vegetables etc.
Agricultural activities: It is the main important source of livelihood in many villages. Rural villages’ main cultivations are cotton, mirchi and pulses etc. For example under this image shows cultivation of crop in the field at cumbum village, prakasam dist, ap.

Dairy Development: Dairy development programme it is a well income generation programme in rural areas. For this study I directly observed in giddalur village, prakasam dist one of the rural family village formed dairy development plant in their place.
Under this study, I went to some rural villages, prakasam dist, AP, i.e., inlacheruuvu village, mungapadu, podili, aravallipadu, peddanapalem, cumbum, Giddalur etc. After completion of the empirical study I observed the following points.

**Important observed points:**

* In aravallipadu village, prakasam dist, some rural women mainly depended on agriculture works, cool drink shops etc. In this living village women people using these resources only.
* In giddalur village, most of the people especially women depend on own business like tailoring, beauty parlour, fancy shops, grossary shops, and chicken shops etc.
* In cumbum village, most of the women depend on agriculture and other income generating activities, like auto riskshaw, own business fancy, kiran stores etc no other sources are not there.
* In inlacheruuvu village, their income sources are agriculture and MGNREGS works etc. No other sources are not there in this village.
* Like this so many villages are there in prakasam dist, overall in this district women empowerment sources are Agriculture, MGNREGS works, other own business, bank loan, SHG’s and other income generating activities only except these other resources are not there.
* In these villages except MGNREGS scheme other income improvement schemes are not there like livelihood projects, skill development etc.

So, this study gives support to the rural women for their all-round development of in all sectors and wants to become develop in all sectors like education, employment, income status etc. This study expressed when we are forming the SHG’s in rural villages and it gives financial improvement as well as additional income generation support to rural women. Another reason for doing this study is to do supportive plan or strategy for empower of women for all round to provide various earning opportunities like group development, capacity building, credit and savings generation etc. These all reasons might be cause for women development, and economic development of the country. I conclude that rural women empowerment refers all round development of rural women especially socio-economic opportunities.

**FINDINGS:**

* In prakasam dist, AP State, I directly observed some villages like mungapadu, inlacheruuvu, Aravallipadu in these villages women earn money from based on MGNREGS works, agriculture only and no other income generation activities are not there.
* In inlacheruuvu village, women people have less earning opportunities and they don’t have enough money for putting new own business like cool drink shops, fancy shops, education for children etc.
* In giddalur and cumbum villages not haven that much of earning generation activities and not implemented government schemes in proper way.
* The prakasam dist is one of the backward areas of AP state. In this dist so many problems is there. When we are removing these problems in dist then only we get women empowerment in this dist as well as state development.
* After completion of this study, I conclude that women empowerment impacts the country’s Indian economy also because women are empower all the way their income level and financial status changes so automatically their percapita income, national income also changed. It may be caused for impact on Indian economy of the country.
RECOMMENDATIONS:

* I strongly recommended that in indlacheruve aravallipadu, munagapadu, cumbum and giddalur villages depends on agriculture, MGNREGS works related income sources only. So it has to be improved income generation activities in these villages and implement further more government schemes in these villages.
* For women empowerment, everyone should take responsibility for all round development of their lives.
* The rural women also proper utilize present resources and government implemented programmes/schemes for better development of women and country.

CONCLUSION:

As a result that rural women empowerment could be achieved through SHG’s & various earning opportunities in rural areas. Rural women play an important role in family not only family in the society, also. Women pursuing so many roles i.e. lady, wife, mother lives like a role model for their children, society and world. So women have faced lot of responsibility during her life. So it is not problem for empower of women in all sector with the help of government of ap and India. From this study we empower rural women through the mentioned ways. Anyhow rural women empowerment plays a pivotal role in these days.

Our empirical study observed that when you are empowered rural women in all aspects like; education, employment, culture, societal, health, skill development, livelihood programmes, business development etc they improve self and improve their family members also. These developments causes for all round development of the rural women families as well as villages.

After completion of this study, we conclude that (SHG’S AND VARIOUS EARNING OPPORTUNITIES) these are tool or techniques and way for women empowerment in all fields and sectors.

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