

A Study on Influence of Group Characteristics on Empowerment of Women through Self Help Groups in A.P.

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ABSTRACT

Experiences from world over have shown that provision of credit, promotion of enterprise creation and income generating activities among women, especially in groups would transform them from 'being alive' to 'living with dignity'. Micro-Finance as a tool of poverty alleviation and women empowerment has gained acceptance in development for both consumption and production purposes. It is also an accepted fact that the success of SHGs as a development tool depends on the availability of micro finance. Hence, the present study was designed to study the Empowerment of women through micro finance activities, and influence of group characteristics on the empowerment in three regions of Andhra Pradesh having highest number of SHGs in operation. 10 women from each village making a total of 240 women were selected by simple random sampling method. Results revealed that the half of the respondents (50.00%) were in medium category of overall empowerment in three districts revealed that followed by 44.58 per cent in high category and only 5.42 per cent in low category The computed 'F' value is 46.64. Hence, it can be concluded that all the variables taken for the study together explained a significant amount of variation in the empowerment of SHG women.

Key words: *Self Help Groups; Empowerment; Rural women; Microfinance; Profile characteristics; Influence;*

Women empowerment is always considered as key aspect of development throughout the world. The empowerment of women, improvement of their status and economic roles need to be integrated into economic development programmes, as the development of any country is inseparably linked with the status and development of women. Experiences from world over have shown that provision of credit, promotion of enterprise creation and income generating activities among women, especially in groups would transform them from 'being alive' to 'living with dignity'. In the context of empowering rural women in India and facilitating their development process, we find the role of Self-Help Groups (SHGs) to be extremely relevant. It is interesting to find that SHGs are popular not only because they are a tool adopted by Non-Governmental Organisations in their programmes, but also because they blend with the social fabric of India (Bindal, 1997). A self help group is formed when a small group of economically homogenous people join together to

achieve a self decided objective typically oriented towards economic welfare. Hence current study was designed to trace out then impact of Self Help Groups in women empowerment and influence of group characteristics on the empowerment.

METHODOLOGY

Ex-post facto research design was used for conducting the study. The three regions of Andhra Pradesh namely Telangana, Rayalaseema and Andhra have been selected for the study. One district from each region namely Nalgonda, Chittoor and East Godavari were selected purposively for having highest number of SHGs in operation. Four mandals from each district with highest longevity and two villages from each mandal were selected randomly. 10 women from each village making a total of 240 women were selected by simple random sampling method. Personal interview method was applied to collect data with the help of index. Range, frequency and percentages were employed to

measure the profile characteristics of rural women.

In the present study, Empowerment of SHG women was operationally defined as “continuing process of gain in power or control” in terms of their critical consciousness, transformation in attitudes, role perception, attitude towards collectivism, self perception and a desire for control at psychological or process level. It also includes their actual or real increase or change in their collective managerial competencies, decision making power, reduction in house hold drudgery, and their ability to access resources in terms of activities concerning the group as a whole and their critical awareness at the product level of empowerment”.

Thus empowerment was conceived as a composite measure of the process and product empowerment at the individual and at the group level.

RESULTS AND DISCUSSION

The data on different dimensions i.e., Process and Product empowerment was processed and interpreted through frequencies and percentages.

Dimensions of Process empowerment : Analysis of individual dimensions of empowerment was made and presented in Table 1

Critical consciousness: Perusal of Table 1 indicated that a majority (68.34%) of respondents had medium critical consciousness followed by low (21.66%) and high (10.00%) of critical consciousness.

District wise categorisation showed that as many as 76.25 per cent in Chittoor district had medium level of critical consciousness followed by low (20.00%) and high (3.75%) of critical consciousness levels. East Godavari district showed that a majority (81.25%) had medium level of critical consciousness followed by high (15.00%) and low (3.75%) of critical consciousness levels. Nalgonda district revealed that as many as 47.50 per cent of respondents had medium level of critical consciousness followed by low (41.25%) and high (11.25%) levels of critical consciousness.

District wise categorisation of process empowerment in table 1 revealed that majority of SHG women in all three districts had medium levels of ‘Critical Consciousness’. The probable reason was that though these women were intellectually sound about group activities, loan processes, the rights and privileges women are provided through constitution, the latest legal amendments are not much known to these women.

Hence awareness programmes encompassing these aspects if given to SHG women could trigger their critical consciousness levels to high levels.

The findings show a little improvement when compared to the findings of *Mangasri (1999)* who in a similar study, with the same dimension, found low levels of critical consciousness among DWCRA women.

Transformation in attitude : An over view of Table 1 revealed that a majority (92.08%) of respondents had medium level of attitude transformation followed by low (3.75%) and high (4.17%) of attitude transformation levels.

District wise categorisation revealed that in Chittoor district as many as 88.75 per cent of respondents had medium levels of attitude transformation followed by low (7.50%) and high (3.75%) levels. East Godavari district showed that a majority (91.25%) of respondents had medium level of attitude transformation followed by high (6.25%) and low (2.5%) levels. In Nalgonda district a majority (96.25%) had medium level of attitude transformation followed by high (2.5%) and low (1.25%) level of transformation of attitude.

The district wise grouping of ‘Transformation in attitude’ revealed that majority of SHG women in all three districts had medium levels of the said variable. In any given situation complete change from previous situation cannot be manifested but the degree of the attitude transformation can be pushed higher through beneficial intervention programmes both by government and non-government sectors.

The findings of the study are in tune with *Tripathy, (2007)* whose study on attitude of rural women towards gender equity revealed similar findings.

Role perception : It is apparent from the table 1 that a majority (70.83%) had medium role perception levels followed by high (25.83%) and low (3.34%) levels of role perception.

District wise categorisation showed that in Chittoor district as many as (70.00%) had medium role perception followed by low (27.5%) and high (2.5%) levels of role perception. East Godavari district revealed that as many as 66.25 per cent had medium level role perception followed by high (30.00%) and low (3.75%) role perception. Nalgonda district revealed that as many as 76.25 per cent had medium role perception followed by high (20.00%) and low (3.75%) of role perception.

Regarding role perception of SHG women, it was

observed that majority had moderate to high perception of their roles. Women are central and critical agents of household work in any Indian family. The study revealed that the women's work and home based production is a mirror reflection for the multiple roles they play in a family. A peep into the back ground of these women revealed that hundred per cent of them were propelled to join groups due to growing family needs, landlessness and incidence of female headed households. Since women have taken the path of earning a livelihood, they have a clear perception of their roles and those of their counter parts in the families.

Sen (1993) argued that 'perceived contribution' of women, as perceived by both men and women was often lower than their 'actual contribution' on account of social norms, the form and nature of work and the perception of legitimacy. Majority of women in the study agreed that "men should share household work equally with women". This is a clear indication of the fact that women are in a stage where they can draw a line regarding roles and responsibilities.

The district wise categorisation of the variable 'role perception' was in medium levels for SHG women of all the three districts. This indicated that all these women had a clear cut idea about their roles, responsibilities and status in the families.

Attitude towards collectivism : Attitude towards collectivism showed that majority (69.16%) of respondents were in medium category followed by (23.34%) belonging to high and (7.5%) belonging to low category.

District wise categorisation showed that in Chittoor district majority (77.50%) belonged to medium category followed by high (18.75%) and low (3.75%) attitude towards collectivism. East Godavari district revealed that as many as 61.25 per cent of respondents were in medium category followed by high (36.25%) and low (2.5%) of attitude towards collectivism. Nalgonda district revealed that majority (68.75%) were in medium category followed by low (16.25%) and high (15.00%) attitude towards collectivism.

The district wise grouping of SHG women towards the variable 'attitude towards collectivism' revealed that majority of SHG women in all three districts fell in medium level, vowing to the fact that they were aware of the benefits of group approach and collective

activities. Hence if the government sector provides more incentives on group enterprises, it would trigger the attitudes of SHG women to high levels.

Self-perception : With respect to self-perception of respondents majority (69.58%) had medium level self-perception followed by low (24.17%) and high (6.25%) self-perception.

District wise categorisation revealed that in Chittoor district as many as 48.75 per cent were in medium category followed by 40.00 per cent in low and 11.25 per cent in high categories of self-perception. East Godavari district revealed that majority (87.5%) of respondents were in medium category followed by low (7.5%) and high (5.0%) in self-perception categories. Nalgonda district revealed that as many as 72.50 per cent of respondents had medium self-perception followed by 25.00 per cent in low and 2.5 per cent in high categories of self-perception.

The district wise categorisation of 'self-perception' variable of majority of SHG women fell in the 'medium level' category because of the reason that enough awareness about 'self' is already instilled in them. This is a positive trend as *Mangasri (1999)* reported low perception' in her study. As the benefits of empowerment sustenance through micro finance become more prominent in the years to come the level might rise to high category.

Desire for control : Perusal of Table 1 revealed that majority (84.16%) of respondents were in high category for the dimension, desire for control followed by 10.84 per cent in medium and 5.00 per cent in low categories for desire for control.

District wise categorisation showed that as many as 88.75 per cent of respondents in Chittoor district were in high category followed by 8.75 per cent in medium and 2.5 per cent in low categories for the dimension desire for control.

East Godavari district showed that majority (73.75%) of respondents were in high category followed by 22.50 per cent in medium and 3.75 per cent in low categories for desire for control. Nalgonda district revealed that a high majority (90.00%) of respondents were in high category followed by 8.75 per cent in low and 1.25 per cent in medium categories for desire for control. The district wise categorisation of SHG women for the variable 'Desire for Control' revealed that

Table 1. Distribution of SHG women based on the dimensions of process empowerment

Category	Chittoor		East Godavari		Nalgonda		Total	
	No.	%	No.	%	No.	%	No.	%
<i>Critical Consciousness</i>								
Low (8 – 11)	16	20.00	3	3.75	33	41.25	52	21.66
Medium (12 – 14)	61	76.25	65	81.25	38	47.50	164	68.34
High (15 – 18)	3	3.75	12	15.00	9	11.25	24	10.00
Total	80	100	80	100	80	100	240	100
<i>Transformation in Attitude</i>								
Low (5 – 8)	6	7.50	2	2.50	1	1.25	9	3.75
Medium (9 – 12)	71	88.75	73	91.25	77	96.25	221	92.08
High (13 – 15)	3	3.75	5	6.25	2	2.5	10	4.17
Total	80	100	80	100	80	100	240	100
<i>Role Perception</i>								
Low (4 – 6)	22	27.50	3	3.75	3	3.75	8	3.34
Medium (7 – 9)	56	70.00	53	66.25	61	76.25	170	70.83
High (10 – 12)	2	2.50	24	30.00	16	20.00	62	25.83
Total	80	100	80	100	80	100	240	100
<i>Attitude towards Collectivism</i>								
Low (4 – 6)	3	3.75	2	2.50	13	16.25	18	7.50
Medium (7 – 9)	62	77.50	49	61.25	55	68.75	166	69.16
High (10 – 12)	15	18.75	29	36.25	12	15.00	56	23.34
Total	80	100	80	100	80	100	240	100
<i>Self Perception</i>								
Low (8 – 11)	32	40.00	6	7.50	20	25.00	58	24.17
Medium (12 – 15)	39	48.75	70	87.5	58	72.50	167	69.58
High (16 – 18)	9	11.25	4	5.0	2	2.50	15	6.25
Total	80	100	80	100	80	100	240	100
<i>Desire for Control</i>								
Low (5 – 8)	2	2.50	3	3.75	7	8.75	12	5.00
Medium (9 – 12)	7	8.75	18	22.50	1	1.25	26	10.84
High (13 – 15)	71	88.75	59	73.75	72	90.00	202	84.16
Total	80	100	80	100	80	100	240	100

majority of the SHG women in all the three districts showed high levels, clearly indicating that all these women exhibit the urge to have control over their resources.

Dimensions of Product empowerment : Analysis of individual dimensions of product empowerment was made and presented in Table 1.

Managerial competencies : Perusal of Table 2 revealed that majority (63.34%) of respondents were in medium category followed by 29.16 per cent in high and 7.5 per cent in low categories of managerial competencies.

District wise categorisation of respondents revealed that in Chittoor district as many as 85.00 per cent of respondents were in medium category followed by 12.50

per cent respondents in high and 2.5 per cent respondents in low category for the dimension managerial competencies. East Godavari district revealed that majority (71.25%) of respondents were in high category followed by 22.50 per cent in medium and 6.25 per cent in low categories of managerial competencies. Nalgonda district showed 82.50 per cent of respondents in medium category followed by 13.75 per cent in low and 3.75 per cent in high categories for the same dimension.

An overall picture of medium to high managerial competencies may also be due to the fact that economic activities taken up through group operating processes have created a forum for individuals to come together, share and transfer their ideas and skills with each other. However, adequate skill trainings on managerial aspects

are still required to these SHG women to sustain and energise their motivation levels and march ahead with success in their economic enterprises.

The district wise grouping of SHG women for their 'managerial competencies' revealed that majority of SHG women in Chittoor and Nalgonda districts fell in medium category whereas women in East Godavari district fell in the high level owing to the fact that 'perception of roles and power' made the women differ between the districts. Though all women exhibited good decision making abilities in all districts, women in East Godavari district pronounced more 'power' in making decisions within the group.

Decision making power of group : An over view of Table 2 revealed that a majority (57.5%) of respondents were in medium category followed by 34.58 per cent in high and 7.92 per cent in low categories for the 'decision making power of group' dimension.

District wise categorisation revealed that in Chittoor district as many as 88.75 per cent of respondents were in medium category followed by 7.50 per cent in high and 3.75 per cent in low categories for the dimension decision making power in group. In East Godavari district as many as 81.25 per cent of respondents were in high category followed by 15.00 per cent in medium and 3.75 per cent in low categories for the same dimension. Nalgonda district showed majority (68.75%) of respondents in medium category followed by 16.25 per cent in low and 15.00 per cent in high categories for the decision making power of group.

The district wise categorisation of SHG women revealed that majority of women in Chittoor and Nalgonda districts had medium levels of decision making power in group while women of East Godavari district feel in the high level owing to the fact that 'perception of roles and power' made the women differ between the districts. Though all women exhibited good decision making abilities in all districts, women in east Godavari district pronounced more 'power' in making decisions within the group.

Accessing information : Perusal of Table 2 revealed that majority (53.33%) of respondents was in high category followed by 40.83 per cent in medium and 5.84 per cent in low categories of accessing information.

District wise classification showed that as many as 73.75 per cent respondents of Chittoor district were

in medium category followed by 22.50 per cent in high and 3.75 per cent in low categories of accessing information. East Godavari district revealed that majority (60.00%) of respondents were in high category followed by 33.75 per cent in medium and 6.25 per cent respondents in low category of accessing information. Nalgonda district revealed that as many as 77.50 per cent of respondents were in high category followed by 15.00 per cent in medium category and 7.5 per cent in low category of accessing information.

The district wise categorisation of SHG women revealed that majority of women in Chittoor district had medium levels of information access while majority women in East Godavari and Nalgonda districts had high levels of information access. The reason was that women in Chittoor district relayed more on secondary information and hence fell in the medium category while women in other two districts relayed more on primary/ first-hand information and hence fell in the high category.

Critical awareness : An over view of the Table 2 revealed that majority (51.67%) of respondents were in high category followed by 36.25 per cent in medium and 12.08 per cent in low categories of critical awareness.

District wise categorisation revealed that in Chittoor district as many as 86.25 per cent respondents were in medium category followed by 7.50 per cent in high category and 6.25 per cent in low category of critical awareness. East Godavari district revealed that as many as 75.00 per cent of respondents were in high category followed by 12.50 per cent each in medium and low categories of critical awareness. Nalgonda district revealed that majority (72.5%) of respondents were in high category followed by 17.5 per cent in low and 10.00 per cent in medium categories of critical awareness.

The district wise grouping of SHG women for the variable 'critical awareness revealed that majority SHG women in Chittoor district were in medium level, while majority of women in East Godavari and Nalgonda districts exhibited high levels of critical awareness. This is because women in Chittoor district showed medium access to information and managerial competence, their level of awareness also fell in medium category, while majority of SHG women in other two districts showed inclination to more information access hence fell in high category.

Table 2. Distribution of SHG women based on the dimensions of product empowerment

Category	Chittoor		East Godavari		Nalgonda		Total	
	No.	%	No.	%	No.	%	No.	%
<i>Managerial Competencies</i>								
Low (15 - 24)	2	2.5	5	6.25	11	13.75	18	7.5
Medium (25 - 34)	68	85.0	18	22.50	66	82.50	152	63.34
High (35 - 45)	10	12.50	57	71.25	3	3.75	70	29.16
Total	80	100	80	100	80	100	240	100
<i>Decision making Power of Group</i>								
Low (8 - 11)	3	3.75	3	3.75	13	16.25	19	7.92
Medium (12 - 15)	71	88.75	12	15.00	55	68.75	138	57.5
High (16 - 18)	6	7.50	65	81.25	12	15.00	83	34.58
Total	80	100	80	100	80	100	240	100
<i>Accessing Information</i>								
Low (8 - 13)	3	3.75	5	6.25	6	7.50	14	5.84
Medium (14 - 19)	59	73.75	27	33.75	12	15.00	98	40.83
High (20 - 24)	18	22.50	48	60.00	62	77.50	128	53.33
Total	80	100	80	100	80	100	240	100
<i>Critical Awareness</i>								
Low (8 - 11)	5	6.25	10	12.50	14	17.50	29	12.08
Medium (12 - 15)	69	86.25	10	12.50	8	10.00	87	36.25
High (16 - 18)	6	7.50	60	75.00	58	72.50	124	51.67
Total	80	100	80	100	80	100	240	100

Table 3. Distribution of SHG women based on Empowerment

Empowerment	Chittoor		East Godavari		Nalgonda		Total	
	No.	%	No.	%	No.	%	No.	%
Low (65 – 74)	6	7.50	4	5.00	3	3.75	13	5.42
Medium (75 – 84)	46	57.5	27	33.75	47	58.75	120	50.00
High (85 – 93)	28	35.00	49	61.25	30	37.50	107	44.58
Total	80	100	80	100	80	100	240	100

Overall Empowerment of women SHGs associated with Micro Finance activities: The respondents were categorised as low, medium and high based on the total scores obtained by them on empowerment. The results are presented in Table 3.

An over view of the Table 3 revealed that half (50.00%) of respondents were in medium category followed by 44.58 per cent in high category and only 5.42 per cent in low category of empowerment.

District wise distribution revealed that in Chittoor district majority (57.50%) were in medium category followed by 35.00 per cent in high and 7.5 per cent in low category of empowerment. East Godavari district showed that as many as 61.25 per cent of respondents had high empowerment followed by 33.75 having medium and 5.00 per cent having low empowerment levels. Nalgonda district showed that majority (58.75%) had

medium empowerment while 37.50 per cent had high and 3.75 per cent had low levels of empowerment.

Regarding over all empowerment of SHG women, it was revealed in Table 3 that half the percentage (50.00%) of respondents showed medium levels of empowerment followed by (44.58%) displayed high levels and (5.42%) of SHG women displayed low levels of empowerment. This finding indicated that SHG women seem to yield expected economic results, as a result of their entrepreneurial ventures. This is the strong reason for the majority of women to attain empowerment, for economic benefit is a crucial dimension, which contributes majorly for an activity or a group to sustain. Organisation of women into groups has offered the SHG women a platform to meet people, participate in different activities, earn an income and establish an identity for themselves. When a woman

earns independent income, she is not only empowered, but the entire family stands to benefit, in terms of improved quality of life and standard of living.

Group characteristics of rural women were studied and regression analysis was carried out to find out the influence of the independent variables on the empowerment of rural women.

Table 4. Multilinear regression analysis of group related characteristics of respondents with empowerment (N = 240)

Characteristic	r	SE	't' Value
Achievement Motivation	0.4429	0.1564	2.8315*
Risk Orientation	2.0392	0.5115	4.0450**
Working age of the Group	2.2225	0.3443	6.4543**
Financial Assistance obtained	(-)0.2401	0.0920	2.6078*
Supportive Environment	0.7057	0.1498	4.7092**
Team Spirit	1.5529	0.4840	3.2085*
Group Loafing	(-)1.9894	0.3679	5.4071**

r= Regression Coefficient, R²= 0.801124 ; F value = 46.643;

* Significant at 0.05 level; ** Significant 0.01 level

Influence of independent variables with empowerment of SHG women: Multiple regression analysis was carried out to determine the influence of the variable in predicting the empowerment of SHG women with the following hypothesis. Multiple regression analysis was carried out to determine the influence of independent variables in predicting the empowerment of SHG women.

An overview of Table 4 showed that the selected independent variables explained the variation in overall empowerment of three districts to the extent of 80.11 per cent. The unexplained variation to the extent of 19.89 per cent may be attributed to the variables not included in this study. All the group related Variables achievement motivation, risk orientation, working age of the group,

financial assistance obtained, supportive environment, team spirit and group loafing contributed significantly to the empowerment of SHG women. The computed 'F' value is 46.64. Hence, it can be concluded that all the variables taken for the study together explained a significant amount of variation in the empowerment of SHG women. Hence, the null hypothesis was rejected.

CONCLUSION

Self help Groups were proved as a best vehicle for women empowerment. The present study was endeavoured to find out the impact of SHG on building up the empowerment of women in all the three regions (Telangana, Rayalseema, Andhra Pradesh) of AP. Results revealed that majority of the respondents were in medium (57.50%) category followed by high (35.00%) category and low (7.5%) category in Chittoor district. In East Godavari district majority (61.25%) of respondents were in high category followed by medium (33.75%), low (5.0%) of empowerment. In Nalgonda district majority of the respondents were in medium (58.75%) category followed by high (37.50%) and low (3.75%) of empowerment. The overall empowerment in three districts revealed that half of the respondents (50.00%) were in medium category followed by 44.58 per cent in high category and only 5.42 per cent in low category. The computed 'F' value is 46.64. Hence, it can be concluded that all the variables taken for the study explained the variation in overall empowerment of three districts to the extent of 80.11 per cent. The unexplained variation to the extent of 19.89 per cent may be attributed to the variables not included in this study. In addition all the variables together explained a significant amount of variation in the empowerment of SHG women.

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