



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

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WOMEN ECONOMIC EMPOWERMENT THROUGH SELF HELP GROUPS: A STUDY IN ANDHRA PRADESH

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ABSTRACT

There is an emerging need to promote women empowerment among the rural women. Towards this end, delivery of micro finance to the micro enterprises plays a significant role. Rural women with low income and lack of knowledge of available banking facilities can do little facilities can do little for the growth of banking habits on their own. For this, a concrete effort is needed to be taken up by the society, the government and by bankers themselves to enhance the standard of women with regard to banking habits. The Government has emerged as a major catalyst by way providing training incentives and other facilities to succeed particularly in rural areas to empower the women. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. Self-employment, which is the best employment in the wake of paucity of employment opportunities is emerging to be a very important source of livelihood for women in Asia and South East Asia. The SHG movement in India in general and Andhra Pradesh in particular has metamorphosis the rural economic scenario perceptibly.

KEYWORDS

SHG, WOMEN, EMPOWERMENT, POVERTY, RURAL.

INTRODUCTION

The present world population is 7.1 billions, which is growing at the rate of 97 million people per year will touch 8.5 billion by the year 2025. About 95 per cent of the population growth will be in the developing countries. The Asian population is 3.55 billions, which may reaches 4.54 billion by 2025 and women constitute around half-of the total world population (V.K. Singh, 2007). The Bureau of Labour Statistics also shares that only 9% of female professionals were employed in the high-paying computer and engineering fields, compared with 45% of male professionals. As world economic profile of women shows, women represent 50 per cent of the world population make up 30 per cent of the official labour force, perform 60 per cent of all working hours, receive 10 per cent of world income and own even less than one per cent of the world's property (M.A. Sudhir et. al, 2007).

There is an emerging need to improve women status should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women, it is the idea of sharing power, of truly giving it away. Empowerment is the process through which individuals gain efficiency, defined as the degree to which an individual perceives that they controls their environment. In the words of Karl (1995) opines that empowerment of women involves four interrelated and mutually reinforcing components: (1) collective awareness and capacity building and skills development, (2) participation and greater control, (3) decision making power and (4) action to bring about gender equality.

International Conference on Population and Development (ICPD) held in Cairo stressed on women empowerment and opined that country's overall development and quality of people's life is more depended on women empowerment (ICPD Report, 1994). In the words of former President of India APJ Abdul Kalam, "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation" (Sharma Sheetal, 2006).

According to Asis Kumar Pain (2007) describes in his study that women comprise almost 50 per cent of the world population, live in abject poverty and utter distress. It is evident that in Pakistan and Maldives women are still found to be a disempowered a lot. But in case of Bhutan, empowerment of women has been found to be more or less equitable. Biswas (1999) developed eleven indicators of women's empowerment viz., 1. Mobility, 2. Decision making power, 3. Autonomy, 4. Economic security, 5. Freedom from domination by the family, 6. political and legal

awareness, 7. participation in public protests and political campaign, 8. contribution to family expenditure or income, 9. reproductive right, 10. exposure to information, and 11. participation in development programmes.

When a woman is empowered it does not mean another individual becomes powerless or is having less power. On the contrary, if a woman is empowered her competencies towards decision-making will surely influence her family's and neighbor's behaviour. The presence of these spillover effects will thus create a 'social multiplier', where aggregate power will be greater than individual power. This indicates that 'woman is a person and women are a power'. Based on this Micro-Finance or Self-Help Groups are successful to develop the entrepreneurship among the women.

In advanced countries, there is a phenomenon of increase in the number of self-employed women after the World War II. In USA, women own 25 per cent of all business, even though their sales on an average are less than two-fifths of those of other small business. In Canada, one-third of small business is owned by women and in France, it is one-fifth (Kumar, 2004). 90 per cent of the rural women are unskilled and 88 per cent are illiterate which makes them vulnerable to exploit and economically dependent on men. No serious efforts have been made to improve the condition of women. There is a need to promote as entrepreneurship through which women of rural areas are empowered (Minakshi Sudarshan Mehta, 2006).

Entrepreneurship Development is a very crucial factor for the acceleration of economic growth of any country and women entrepreneurship development is an essential part of human resource development. Women entrepreneurs have started show in more interest because it provides them an opportunity to be one's own boss, the challenges they want to face and the chances of making more money, which outweigh their family duties. Moreover, technological development empowers women to acquire more relevant qualifications and values to meet the demands of entrepreneurship. To fill the gap in the implementation of this erstwhile self-employment must be designed to development of entrepreneurship among the women, through which possible to develop the women empowerment.

India has made tremendous progress in various spheres of life during the last five and half decades. Its economy has expanded and diversified, society has become cohesive and polity democratized. It has also been facing many problems, some of which have successfully been solved, but many others still remain unsolved. Poverty is one such challenge India has been facing today.

To fill these gaps the Government of India announced a holistic programme called Swarna Jayanti, Gram Swarozgar Yojana, which is based on group approach to rural poor were organized into Self-Help Groups (SHGs) provided micro-credit and look up viable economic activities on their own.

While most of the development programmes address themselves to alleviating the condition of poor who live below subsistence levels. Women, who from the single largest disadvantaged section of gender oppression to the already existing caste and class oppression are seldom given priority in such programmes. Majority of these women come from the lowest strata of the caste/class hierarchy. Their caste affiliation restricts their mobility; their class membership limits their access to productive resource, while their gender role minimizes their economic participation, it being limited only extensions of domestic order. As such, they are marginalized as workers, are found in situations of immense exploitation and victimization and are therefore forced to a status of invisibility and powerlessness. Despite their invisibility in the labour force and their powerlessness in the family, it is their meager but substantial income that sustain and meets the needs of the family. This is particularly, the case, when unemployment among men is high and where the major item of expenditure is alcohol and gambling.

EMPOWERMENT OF WOMEN IN INDIA

Women constitute about 48 per cent of total population of the country as per the 2001 census in India; they suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. In order to address issues relating to social and economic advancement of women, the Department of Women and Child Development (DWCD) under the Ministry of Human Resource Development has been implementing various schemes. The National Policy of Employment of women was adopted in the country in 2001 with the ultimate objective of ensuring women their rightful.

The major strategies of women empowerment include – social empowerment, economic empowerment and gender justice i.e. to eliminate all types of discrimination against women and the girl child. Social empowerment of women is designed to create an enabling environment by adopting various affirmative policies and programmes for development women, besides providing them easy and equal access to all the basic minimum services to enable them to realize their full potential. Education being an important tool for social empowerment of women, specific schemes to provide incentives to promote education, especially amongst girl children and reduce the school dropout rates is being implemented. Two important schemes viz. 'Sarva Shiksha Abhiyan' and 'Mahila Samakhya' is being implemented by department of education is a special effort to stretch the reach of education especially to the girl child. In addition, the Department of Women Child Development implements the schemes of 'Condensed courses for educated and vocational training' and 'Distance Education Programme for Women' supplementing the efforts of Department of Education.

WOMEN ENTREPRENEURSHIP IN INDIA

Women have a unique position in the society. Real Development cannot take place if it bypasses women, who not only represent one half of a country's population but also the kernels around which societal revolution take place. Entrepreneurship enhances financial independence and self esteem of women. Around 50 per cent of India's population is women, yet business spheres such as trade, commerce and industry is still considered a male preserve. Entrepreneurial work has also been predominantly a man's world in India, are women. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs.

Indian women are in no way inferior to men in all walks of life and they can be good entrepreneurs as men in the country. Therefore, it is essential to exploit the potential of Indian women. Women's participation in trade, industry and commerce, requiring entrepreneurship is still poor, mainly because of the problems associated with their gender roles. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people on the limitations faced by the women and to plan supporting systems to enhance the women entrepreneurship in India.

WOMEN ENTREPRENEURSHIP IN ANDHRA PRADESH

The scheme, Development of Women and Children in Rural Areas (DWCRA) launched in 1982-83, inaugurated an era for systematically organizing women in groups for providing them opportunities of self-employment on a sustained basis. Several thousands of rural women from the length and breadth of the country participate in this programme and they have taken up a number of trades under DWCRA banner.

REASONS FOR WOMEN TO BECOME ENTREPRENEURS:

Technological developments provide a new method of establishing the enterprise. Several surveys conducted in different parts of the world regarding women entrepreneurship management show that women have provided to be good entrepreneurs for the following reasons (Rajendran.N, 2003).

1. Economic independence.
2. Establishing own credit idea.
3. Establishing own identity.
4. Achievement of excellence.
5. Building confidence.
6. Developing risk-taking ability.
7. Motivation.
8. Equal status in society.
9. Greater freedom and mobility.

Therefore there is ample evidence to suggest that if more women are motivated and are given the necessary encouragement and help for becoming entrepreneurs, they would contribute effectively in running viable commercial enterprises.

In 1999-2000, the Government of India launched "Swarna Jayanthi Grama Swarozgar Yojana" programme for promoting poverty alleviation through self-employment and the organization of poor into Self-Help Groups (SHG). Loans sanctioned under this scheme are treated as medium-term loans. The SHGs have given a new lease of life to the women in villages for their social and economic empowerment.

SELF-HELP GROUPS

The SHG is an association of people belonging to similar socio-economic characteristic, residing in same locality. The SHGs are voluntary associations of people formed to attain some common goals. These are groups, which have similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. The SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a common fund. The member of the group agree to use this common fund and such other funds that they may receive as a group through a common management. SHGs are presently promoted by governments, development banks and voluntary agencies, with focus on social and economic issues, mainly thrift and credit programmes. They are also taking up issues relating to rural industries and modernization of agriculture.

SIGNIFICANCE OF THE STUDY

To understand the rationale of the study, it is necessary to look into the past rural development strategies and how women figured therein. An analysis shows that in spite of women's contribution to production and other economic activities, particularly in the primary sector, women were not viewed as being within the production system and being economic contributors to their families. Hence their work was invisible to the development planners and policy makers. This is due to the inherent gender biases of a patriarchal society, in which only men are perceived as workers and as earners having the responsibility of maintaining the family. This bias is also reflected in the official documents. According to the 1981 census, the work participation rate for women is only 14 per cent compared to 52 per cent for men. Using a broader definition of work the 38th round of the National Sample Survey (NSS) data show that the Work Participation Rate of women as 35 per cent and with the inclusion of domestic chores, collection of fuel, fodder and food, as 50 per cent.

Rural development and agricultural development strategies have utterly neglected women. Their role in the agricultural and rural economy has been marginalized. Though it has been physically more exacting, women being involved in more labour intensive work. As a result, women's potentials in development have remained underutilized, and due to this unequal treatment they again been pushed further back into the social hierarchical system.

Entrepreneurship is considered as one of the most important factors contributing to the industrial growth and thereby to the economic development of a society. While women comprise 50 per cent of Indian's population, only five per cent of them are operating in business. Average women's earnings in most countries are lower than those of men. In USA, the share of women enterprises has raised from 7.1 per cent in 1977 to 32.1 percent in 1990. Further it rose to 38 per cent in 1996. In India, the share of women owned enterprises grew from 1.58 per cent in 1979-80 to 9.65 per cent in 1995-96.

In India, entrepreneurship among women is of recent origin. Family background is an important factor that influences the woman to start their business. Money is not the sole objective among woman entrepreneurs to enter into the business. The studies relating to woman entrepreneurs in rural areas further reveal that training and awareness regarding different agencies have proved beneficial for women entrepreneurs in building confidence.

Self-employment is emerging to be a very important source of livelihood for women in Asia and South East Asia. This is due to paucity of employment opportunities. There is an additional factor that many types of paid employment are felt to be more suitable to male than females. India lives in villages and the country is not well developed industrially to provide employment to each and every citizen. It is also not possible to any government in any country to provide employment to all the people both males and females. There is an imperative need for adoption of programmes for the betterment of people based on self-help, self-supporting and replicable low cost employment generation models on a sustainable basis. In a country like India the earnings of the head of a family i.e. husband are generally inadequate to sustain the needs of the family. Added to this it is found in major parts of rural India, that the male member is addicted to various vices such as drinking, gambling etc. Under these circumstances, the meager earnings of the male member are not sufficient to provide hygienic food and better education to the children. As such there is an imperative need on the earnings of the female members by undertaking income generating self-employment activities.

With this objective in mind the Government of India has introduced DWCRA scheme with the assistance of UNICEF. An in-depth analysis of such a scheme is very essential to find out whether such a programme is contributing for women empowerment economically and socially. There is also a need to identify the loopholes in the scheme for making them operationally successful. In addition to the above, if a housewife becomes an earning member she can mould the family in a progressive manner, give proper education to children, and guide the husband in a smooth and pleasant way and also can take independent decisions for better prosperity. Not only that she can also establish a fame and exemplary character in the society and lit up the lazy souls with her strenuous efforts.

In India, it is a well-known fact that disguised unemployment in agriculture sector is more a rule rather than an exception. Therefore, there is an urgent need to provide alternative employment to the surplus labour particularly women working in the agriculture sector. The DWCRA scheme under these circumstances is a boon to the rural women.

OBJECTIVE OF THE STUDY

The specific objectives of the study are:

1. To study the socio-economic profile of the rural women entrepreneurs in Srikakulam District of Andhra Pradesh.
2. To study the profile and nature of enterprises carried by rural woman entrepreneurs in the District under study.
3. To evaluate the performance of business enterprises carried by rural woman entrepreneurs.

METHODOLOGY

Srikakulam District has been selected for the purpose of the present study. A list of DWCRA groups in all 38 mandals of the District has been collected from the official records of District Rural Development Agency (DRDA), Srikakulam. While selecting the DWCRA groups the following criteria have been followed:

1. The group must be in existence for more than five years.
2. The group must have undertaken income-generating activities.
3. The group must have bank linkage.

A sample of 130 DWCRA members has been selected randomly from among 95 DWCRA groups. Two members (president and secretary) from each group in 35 groups and one member either president or secretary from 60 groups were selected for the purpose of the present study. 2005-06 constituted the period of the study.

A schedule was designed and administered among the 130 respondents residing in 23 mandals of the District. The analysis of the findings is based on statistical tools such as average and percentages. Secondary data has been collected from official records of Ministry of Rural Development, Government of Andhra Pradesh, Hyderabad and NISIET, Ministry of Small Scale Industries, Government of India, Yosufguda, Hyderabad.

SELF-HELP GROUPS MOVEMENTS IN ANDHRA PRADESH

As can be seen from Table-1 the growth of Self-Help Groups in Andhra Pradesh is remarkable. There are as many as 4,75,646 groups with 65.40 lakhs members across the State. The total corpus fund of these groups is Rs. 1624.95 crores consisting of Rs. 904.421 crores as thrift and 720.53 crores as Government support to these groups. In addition to this, the banks in the State under NABARD-Bank Linkage Scheme disbursed an amount of Rs. 1716.81 crores. On an average, the total savings of each group in the State is Rs. 19,015. Thus it can be concluded that the progress of the SHGs in the State is laudable.

In Andhra Pradesh more than 51 per cent of the DWCRA banks under bank linkage financed groups. This number is more than the all-India figure excluding that of Andhra Pradesh. Further 44 per cent of SHGs were disbursed Rs 1095 crores as bank loan as against the total amount of Rs. 2,438 crores at all- India level. 33,000 SHGs were provided reports to the bankers, that the recovery of loans is around 95 per cent as against 87 per cent when compared to other states. The comparative statement showing all-India Vs. Andhra Pradesh is shown in Table-2.

SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS

The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and securing them a place in the society, which they have all along deserved. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work situations. Today, women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation. Among the reasons for women to run organized enterprises are their skill and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive. What makes their arrival as well as achievements even more significant and commendable are the struggles they have to put up, frustrations they have to experience and the multiple handicaps they have to overcome to emerge as entrepreneurs at the early stage of managing their enterprises. It is hoped that the participation of women in economic activities would usher in an era of clean business ethics. The discussions, which follow, depict the profile of sample women entrepreneurs and their entrepreneurial performance.

While collecting the data with regards to the age of the respondents the researchers faced some difficulty in getting the exact age of the respondents. None of the respondents have her date of birth certificate. Under these circumstances, the researcher has depended on the oral information revealed by the respondents. This in turn was adjusted based on the physical appearance of the respondents.

Table-3 reveals that majority of the women respondents in the sample are illiterates and those who have formal education are studied primary and secondary education only. However their poor education did not act as a barrier to their entrepreneurial carrier. The monthly income of the majority of the husbands of the women respondents is on the lower side. The women members have no other option except to carry some income generating activity.

Table-4 revealed that there is an increase in the income levels in the case of 77.69 per cent of the respondents, while 23.31 per cent are able to provide education to their children with their savings. As regards to the personal hobbies of the women respondents it is found that 98.46 per cent of the respondents have the habit of seeing pictures, while 96.92 per cent of the respondents have the habit of visiting the bank premises. The phenomenon of watching television is found among 88.46 per cent of the respondents. It is surprising to note that 11.54 per cent of the respondents has the habit of reading Telugu newspaper, while a little over 19 per cent of the respondents have the habit of visiting government

offices, whenever the need arises without much depending on others. From the foregoing analysis, it can be concluded that there is sea change in the life styles of women after becoming member of SHGs.

As regards the standard of living of the women respondents it is found that 84.15 per cent are having ceiling fan, 64.62 per cent have possessed radio, 63.08 per cent have possessed LPG, and 39.23 per cent have possessed T.V. Thus, it can be concluded that the standard of living of the respondents measured in terms of ownership of consumer durables is satisfactory. The possession of these durables depends much upon the smooth and healthy growth of the business carried by these respondents.

The number of earning members in the family influences the income of the family which in turn refits the purchasing power of the family. The maximum number of earning members in the family apart from the respondents is only two. There are as many as 86.15 per cent of the respondents who are having only one earning member in the families in addition to the respondents, while the remaining respondents are having two earning members each.

PERFORMANCE EVALUATION

The concept of gender has been central to debates on how to empower women to improve quality of their life. Poverty is an overarching factor and a reality of life for a vast majority of women in India. A corrective to such a situation is women's right to gainful employment. Apart from being a question of survival, this would increase their self-image and provide for greater anatomy within the household.

What were the main motives that led the entrepreneurs in our sample into petty business ventures? Were they forced to become entrepreneurs because of pull or push factors? Pull factors refer to opportunities being too attractive while push factors denote a response born out of extraneous compulsions. While glaring cases of pull or push factors are hard to come by in real life situations, there is almost always a mixture of the two. The respondents to be more specific about why they decided to venture into a career fraught with risks and uncertainties. Table-5 shows distribution of respondents by type of business carried. It is clear from the table that 96 respondents accounting for 73.84 per cent are doing dairy business, while 16 respondents accounting for 12.31 per cent are doing sheep rearing business. The other respondents are doing business activities such as selling of forest products (2.31 per cent), cashew plantation (1.54 per cent), fish vending (2.31 per cent), milk collection and selling (3.07 per cent), pig rearing (2.31 per cent), and bullocks trading (2.31 per cent). Existence of demand for the finished goods is the main reason for selecting the present business in the case of 37.69 per cent of the respondents. The demand for milk from local and nearby hotel owners is the major reason for selecting dairy business by these respondents. Easy availability of raw materials locally such as grass, tree leaves etc., is the main reason for selecting the present business in the case of 35.39 per cent of their respondents. Respondents who are carrying dairy and sheep rearing business activities belong to this category. Hereditary nature of the business is the main reason in the case of 14.62 per cent of the respondents. Such respondents are found in the case of dairy, sale of forest products, fish vending, cashew plantation, pig rearing and sheep rearing.

The funds required for starting any business consist of own funds and borrowed funds. It is clear from the table-5 that as many as 76.90 per cent of the respondents started their business with both their own funds and borrowed funds and the remaining 23.10 per cent have started the business exclusively with borrowed funds; As regards loan repayment performance of the respondents, it is surprising to note that almost all the respondents are punctual in respect of repayment of group loan as well as bank loans. Thus it can be concluded that the loan repayment performance of the respondents of sample is laudable, and they should continue the same practice in future also.

As regards the extent of involvement of family members and fellow group members in taking business decisions in the case of 42 respondents (32.31 per cent) the decision making lies with the women entrepreneurs themselves, while the business decisions are made by their respective husband in the case of 18 entrepreneurs (13.85 per cent). 23 respondents are making joint decision of husband and wife and 43 respondents (33.07 per cent) are taking decisions with the help of the group members. Thus it can be concluded from the above analysis that majority of the women entrepreneurs are taking the business decisions by themselves without much depending on their family members.

Table-5 reveals that the net profit from business earned by 40 per cent of the respondents is between Rs.500/- to Rs.600/- per month, while 27 respondents are earning between Rs.600/- and Rs700/-. On an average each respondent is earning Rs. 609/- per month. Thus the income accrued from the business is almost on the lower side and the respondents should think in terms of expanding the business so as to earn more revenue from the business.

The accumulated savings of each member in the group varied between Rs. 1050/- to Rs.4000/-. On an average savings of the respondents is worked out to be Rs. 2245/-. As can be seen from the table-5 the total savings in the group of 71 respondents accounting for 54.62 per cent are between Rs. 2000/- and Rs. 3000/-, while that of 12 respondents (9.23 per cent) are between Rs. 3000/- and Rs.4000/-. Thus it can be said that the savings of the respondents in the group are praiseworthy; and they should continue their savings as long as they remain as members of the group.

The activity-wise average income per month as can be seen from the table-5, reveals that the average monthly income is the highest in sheep rearing business (Rs. 709/-) followed by milk collection and selling (Rs. 675/-), fish vending (Rs. 667/-), cashew plantation and bullocks trading (Rs. 650/-), pig rearing (Rs. 633/-), dairy (Rs. 591/-), and sale of forest products (Rs. 433/-).

The respondents were asked to list out the major problems they have been facing in carrying their business. The discussion, which follows, depicts the type of problems being faced by them. It is surprising to note that 76 respondents accounting for 58.46 per cent expressed that they are not facing any problems in carrying their business, while 37 respondents representing 28.46 per cent who have been carrying dairy business expressed that they have been facing marketing problem i.e. they are not getting reasonable rate for their milk and 17 respondents (13.84 per cent) have been facing financial problem by way of inadequate capital. The inadequate credit from bank is the major reason for their finance problem.

CONCLUSION

Women empowerment is a prerequisite for creating a good nation. If a women is empowered her competencies towards decision-making will surely influence her family's and society behaviour. The presence of these spillover effects will thus create a 'social multiplier', where aggregate power is greater than individual power. There is an emerging need to promote women empowerment among the rural women. Towards this end, delivery of micro finance to the micro enterprises plays a significant role. Rural women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. For this, a concrete effort is needed to be taken up by the society, the government and by bankers themselves to enhance the standard of women with regard to banking habits.

Imparting training to women in the realm of marketing and production go a long way in ameliorating their socio-economic lot. The Government has emerged as a major catalyst by way providing training incentives and other facilities to succeed particularly in rural areas to empower the women.

Poverty alleviation is the ultimate goal of any nation. Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. Self-employment, which is the best employment in the wake of paucity of employment opportunities is emerging to be a very important source of livelihood for women in Asia and South East Asia. The SHG movement in India in general and Andhra Pradesh in particular has metamorphosis the rural economic scenario perceptibly. As a supplementary source of family income the SHGs proved to be a boom to the rural woman folk not only in enhancing their financial status but also promoting entrepreneurship among them.

TABLES

TABLE-1: STATUS OF SHGs IN ANDHRA PRADESH

Particulars	Figures
Total Self Help Groups	4,75,646
Number of women members (lakhs)	65.40
Thrift (Rs. in Crores)	904.42
Government Support (Rs. in crores)	720.53
Total corpus (Rs. in crores)	1624.95
Support under Bank Linkage (Rs. in crores)	1716.81
Average thrift of Groups	19,015

Source: The Hindu, 8.3.2008. p.6.

Table-2 SHGs Linkage-All-India Vs Andhra Pradesh (Comparative Status up to 2007-08)

Component	All India	Andhra Pradesh
Cumulative number of SHGs financed by banks	7,17,360	3,68,000
Cumulative Bank loan disbursed to SHGs (Rs. in crores)	2,438	1,095
Number of SHGs proved repeat finance by Banks during 2007-08	1,02,391	33,000
Average loan per SHGs by banks (Rs.)	28,560	28,894
Increase in the credit flow to SHGs over the previous year	87%	182%
On time repayment reported by participating banks.	Over 87%	Over 95%

TABLE-3 DISTRIBUTION OF RESPONDENTS BY SOCIAL CATEGORY

Particulars	No. of Respondents	Percentage
BASED ON SOCIAL CATEGORY:		
Forward Caste	4	3.08
Backward Caste	96	73.85
Scheduled Caste	10	7.69
Scheduled Tribe	20	15.38
TOTAL	130	100

TABLE-4 SOCIO-ECONOMIC DISTRIBUTION OF THE RESPONDENTS

Particulars	No. of Respondents	Percentage
I. IMPACT OF BECOMING SHG MEMBERS		
Rise in income	101	77.69
Education to children	29	22.31
TOTAL	130	100.00
II. PERSONAL HOBBIES OF THE RESPONDENTS		
Reading news papers	15	11.54
Watching television	115	88.46
Seeing pictures	128	98.46
Visiting bank premises	126	96.92
Visiting government offices	25	19.23
III. OWNERSHIP OF CONSUMER DURABLES BY RESPONDENTS		
Television	51	39.23
Radio	84	64.62
LPG	77	59.23
Mixy	2	1.54
Ceiling fan	112	84.15
Gold ornaments	82	63.08

Table-5 PERFORMANCE EVALUATION OF MICRO ENTERPRISES

Particulars	No. of Respondents	Percentage
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I. TYPE OF BUSINESS		
Dairy	96	73.84
Sheep rearing	16	12.31
Forest products	3	2.31
Cashew plantation	2	1.54
Fishing vending	3	2.31
Milk collection & selling	4	3.07
Pig rearing	3	2.31
Bullocks trading	3	2.31
TOTAL	130	100.00
II. REASONS FOR CHOOSING THE PRESENT BUSINESS:		
Raw material availability	46	35.39
Demand for finished goods	49	37.69
Inspiration to old groups	1	0.77
Hereditary occupation	19	14.62
Suitability of land and environment	9	6.92
Others	6	4.61
TOTAL	130	100.00
III. SOURCE OF FUNDS FOR STARTING AND RUNNING THE BUSINESS:		
Own funds and borrowed funds	100	76.90
Borrowed funds	30	23.10
TOTAL	130	100.00
IV. LOAN REPAYMENT PERFORMANCE:		
GROUP LOAN:		
Regular	129	99.23
Irregular	1	0.77
TOTAL	130	100.00
BANK LOAN:		
Regular	129	99.23
Irregular	1	0.77
TOTAL	130	100.00
V. WHO TAKES BUSINESS DECISIONS?		
Self	42	32.31
Husband	18	13.85
Joint	23	17.69
Self and group members	43	33.07
Others	4	3.08
TOTAL	130	100.00
VI. PROFITS EARNED FROM BUSINESS (per month)		
Upto 300	2	1.54
300-400	8	6.15
400-500	21	16.15
500-600	52	40.00
600-700	27	20.77
700-800	19	14.62
800-900	1	0.77
TOTAL	130	100.00
VII. TOTAL ACCUMULATED SAVINGS IN THE GROUP:		
1000-1500	23	17.69
1500-2000	24	18.46
2000-2500	43	33.08
2500-3000	28	21.54
3000-3500	10	7.69
3500-4000	2	1.54
TOTAL	130	100.00
VIII. ACTIVITY WISE AVERAGE INCOME PER MONTH:		
Dairy	591	
Sheep rearing	709	
Forest products	433	
Cashew plantation	650	
Fish vending	667	
Milk collection and selling	675	
Pig rearing	633	

Bullocks trading	650	
IX. PROBLEMS FACING IN BUSINESS:		
Marketing problems	37	28.46
Inadequate capital	17	13.08
No problems	76	58.46
TOTAL	130	100.00

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