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**EMPOWERMENT OF WOMEN THROUGH MICROFINANCE: A STUDY IN CHITTOOR DISTRICT**

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**ABSTRACT**

*Micro finance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. Micro finance includes basic financial services including small loans, savings accounts, funds transfers and insurance.. One such form of microfinance has been the development of the self-help movement. Based on the concept of "self-help," small groups of women have formed into groups of ten to twenty and operate a savings-first business model where by the member's savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is providing to be an effective method of poverty reduction. The present study is an attempt to analyse the role and performance of SHGs in promoting empowerment of women in Chittoor District of Andhra Pradesh. The study includes broad objectives are to analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. There are 57,277 SHGs working in Chittoor district. Here the researcher has chosen 15 SHGs from each sample mandal of the district. In total the study covers 80SHGs with 1092members the study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the formation of SHGs, credits are demanded for various purposes (domestic, health, festivals, repayment of old debts, investment, etc.). Similarly different economic activities (collection, processing and marketing of minor forest products, individual business, goatery, dairy etc.) are undertaken by the SHG members after joining the group. Habits of savings, economic independence, self confidence, social cohesion, asset ownership, freedom from debt, additional employment, etc. benefits are derived by the SHG members and evaluation of the banking linking programme. Thus SHGs are playing a more important economic role. SHGs meet the immediate needs of the women through linking with banks.*

**KEYWORDS**

women empowerment, microfinance, Chittoor district.

**INTRODUCTION**

The origin of microfinance could be traced back to 1904 in the field of co-operative based credit system by the German Raiffeisen societies as well as Rochdale Pioneers in England similarly the enactment of the co-operative credit society's act, 1904 could be considered as the beginning of micro finance in India. Micro finance define as efforts to improve poor people's access to loans and saving services may be the fastest growing and most widely recognized anti poverty too. Micro finance includes basic financial services including small loans, savings accounts, funds transfers and insurance. A long side non-financial service such as business training Micro finance assists people living in poverty who wouldn't usually qualify for regular banking services because they have no form of collateral or formal identification.

**ORIGIN AND CONCEPT OF SELF HELP GROUPS**

The origin of SHGs is from the brain child of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD is initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with banks. A Self Help groups (SHGs) are small group of individual members not exceeding 20, voluntarily formed among homogeneous and affinity groups of rural poor, to save and mutually agree to contribute to a common fund to be lent to its members as per group norms and decisions.

**DEFINITION OF SHG**

As stated by NABARD (1995) SHG is a homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lend to members for productive and emergent credit needs. Singh (1995) conceptualized an SHG as an informal association of individuals which comes together voluntarily for promotion of economic and social objective.

**BRIEF PROFILE OF THE STUDY AREA**

Chittoor district was constituted on 1<sup>st</sup> April 1911. It is the southern –most district of Andhra Pradesh (AP) bounded on the north by Ananthapur and Kadapa districts, on the east by Nell ore and Chengalpat districts of Tamilnadu on the west by Dharmapuri and Kolar districts of Tamilnadu and Karnataka and on the south by north Ark cot district of Tamilnadu. It is divided in to three revenue divisions viz., Chittoor, Tirupati and Madanapalli. It is situated between 12° – 37" to 14° – 8" of northern latitude and 78° – 33" to 79° – 55" eastern longitude. The area of district is 15152, sq.kms consisting 1540 revenue villages of which 1500 are inhabited. The population of the district as per 2011 census is 41.70 lakhs (male- 20.83 lakhs and female -20.86lakhs). Density of population is 275 per sq k.m. Out of 34787lakhs are rural areas and rest 8788areurban and semi urban areas. Literacy rate in chittoor district is 72.66. male literacy rate is 81.15 female rate is 63.65.the woman population per thousand men is 1002. The climate of the district is dry and healthy. The up land mandals are comparatively cooler than the eastern mandals except Chittoor revenue division where the climate is moderate i.e. westerns mountains plateau is comparatively cooler than eastern natural zone.

TABLE – 1: POPULATION BY SEX IN SAMPLE MANDALS OF CHITTOOR DISTRICT

S.No.	Mandal	House holds	Male	Female	Total	Sex Ratio
1	Kalakada	2377	5331	5035	10366	944
2	Pileru	14686	30941	30883	61824	998
3	Chittoor	15595	34505	33367	67871	967
4	Puthalapattu	11331	23581	23329	46910	989
5	Chandragiri	12481	26807	26244	53051	978
6	Renigunta	10084	21814	20887	43673	957

Source: District statistical hand book.

The population of the selected mandals are shown in Table1' The number of population in kalakada mandal is very low at 10366 while the number of population in chittoor mandal is very high at 67871. The sex ratio is high in pileru mandal low in kalakada mandal. Literacy rate of chittoor district recorded as 72.66 percent as per 2011 census, out of which 81.15 males and females are 63.65 percent

## REVIEW OF LITERATURE

Mohammed Yunus, in paper on "Grameen bank, micro credit and millennium Goals" traced the evolution of the idea and practice of micro-credit as pioneered by the Grameen Bank of Bangladesh. He pointed out that over the years the micro-credit programmes have providing a wide range of services to meet the economic and social needs of citizen mostly poor women. He made suggestions for tackling emerging issues of financial self-reliance and institutional sustainability of micro-credit programmes. In Das, in her article "Micro-finance through SHGs, A Boon for the Rural poor", points out that easy access of the poor to credit is the biggest need of the hour rather than cheaper rate of interest. Micro-finance provides opportunity to the poor for getting sufficient amount of credit easily to start any income-generating activity. She pointed out that micro finance not only deals with the credit part, but also deals with the savings and insurance part. It ensures the right to save and is one of the most powerful weapons, which works for bringing the rural poor into the mainstream. B Malleswari (2009) in her thesis entitled "Microfinance programmes and women empowerment" assess the impact of micro finance on respondents, evaluated the repayment behaviour and participation of women beneficiaries in decision-making. For the purpose of study 36SHGs and 360 SHG members and a control group consisting of 90 members were taken as sample. Major observations of the thesis being, improvement in savings, employment and participation in decision making among SHG members. YjanaBhavanand Sansad Marg (2008) for their study on "A report on the success and failure of SHGs in India –impediments and paradigm of success" took a sample of 2064 SHGs from five states on random basis. Based on the observations made in the study, they recommended that a lot more publicity to be given among the potential beneficiaries about the scheme and its contents as well as the authorities in charge and responsibilities so that the targeted population can seek help and question authorities if they fail to deliver and economic activities have to undertaken after feasibility report based on market studies and local resources.

## IMPORTANCE OF THE STUDY

Micro-finance through SHGs programmes are well recognized world over as an effective tool for poverty alleviation and improving socio-economic status of rural poor in India too. Micro-finance is making head way in its effort for reducing poverty and empowering rural women.

## OBJECTIVES OF THE STUDY

The objectives of the study are to examine the role and performance of SHGs in promoting women's empowerment in the study area. However, the study has some specific objectives. They are:

- i. To analyse the economic gains derived by the members after joining the SHGs.
- ii. To examine the social benefits derived by the members.
- iii. To assess the impact of micro finance on respondents in terms of income generation, Employment creation, expenditure patterns, savings and asset holdings.
- vi. To evaluate the Banking Linking programme

## DATA COLLECTION SOURCES

The study is based on both the secondary and primary sources of data. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local NGOs and government's grass roots level workers. Secondary data gathered from the records of SHGs and Society for Elimination of Rural Poverty (SERP), district rural development agency, District Statistical Hand Book, director census operation, Govt. of AP Hyderabad and websites.

## SAMPLE DESIGN

Multi-stage stratified random sampling technique used in the study. Mandal is the sampling unit in the first stage, SHG bank branch in the second stage, and SHG in the final stage. Chittoor district is broadly divided in to three revenue divisions, namely Tirupati, Chittoor and Madanapalli. Two mandals from each revenue division are purposely selected. There are nearly 2000 groups promoted by SGB (Saptagiri Grameena Bank) from six branches. The researcher has chosen 3SHGs from each 6bank branches are selected; giving a sample of 18 SHGs. 10SHG members from each of 18 SHGs are drawn as member sampling units, resulting on SHG member sample of 180. .

TABLE 2: SAMPLING FRAME OF THE STUDY

Mandals	Universe SHGs	Sample SHGs	Universe SHG members	Sample SHG members
Kalakada	300	3	3015	30
Pileru	600	3	6000	30
Chittoor	600	3	6000	30
Puthalapattu	200	3	2250	30
Chandragiri	220	3	2535	30
Renigunta	100	3	1015	30
Total	2020	18	20815	180

Source: Field survey

## PROFILE OF SHG MEMBERS

The average age of SHG members in the study area is presented in Table 3. it is observed that the average age of SHG members was 37 years, minimum is 24years and maximum is 55years. Regarding the caste profile of SHG members, the table shows that majority of members belong to backward castes. The occupation of the members are concerned, majority of them are engaged in agricultural activities.



TABLE 3: PROFILE OF SHG MEMBERS

s.no	dimension	Kalakada		Pileru		Chittoor		Puthalapattu		Chandragiri		Renigunta	
		survey results	%ge	survey results	%ge	survey results	%ge	survey results	%ge	survey results	%ge	survey results	%ge
1.	Age group(in years)												
	a.upto30	11	37	5	16	7	21	5	16	6	20	10	33
	b.30to40	10	33	9	30	11	37	16	54	10	33	07	23
	c.40to50	6	20	12	40	8	27	8	27	11	37	08	27
	d.above50	3	10	4	14	4	14	1	3	3	10	05	17
	Subtotal(atod)	30	100	30	100	30	100	30	100	30	100	30	100
2.	community												
	a.ST	3	10	3	10	3	10	3	10	3	10	3	10
	b.SC	5	17	5	17	5	17	5	17	5	17	5	17
	c.OC	9	30	9	30	9	30	9	30	9	30	9	30
	d.BC	11	37	11	37	11	37	11	37	11	37	11	37
	e.Minority	2	06	2	06	2	06	2	06	2	06	2	06
	Subtotal (a toe)	30	100	30	100	30	100	30	100	30	100	30	100
3.	occupation												
	a. Farmers	11	37	6	20	8	27	13	43	11	37	10	33
	b.Agriculture labour	7	23	5	17	7	23	7	23	8	27	7	23
	c.NonAgriculture labour	6	20	6	20	7	23	5	17	6	20	9	30
	d.Others	6	20	13	43	8	27	5	17	5	16	4	14
	Subtotal (atod)	30	100	30	100	30	100	30	100	30	100	30	100

**LOAN SUPPORT BY BANKS TO SHGs**

There is a bank linkage programme established to SHGs. The SHG members opened their accounts in various nationalised banks such as State Bank of India, Indian Bank, Bank of Baroda, Union Bank of India, Andhra Bank, etc. and also some local banks like Saptagiri Grameena Bank and Cooperative Banks.

SHG members are getting both internal loans and external loans under the security of NGO. They are also maintaining cashbook, membership register, loan register, individual passbook register, etc. They are taking loans for both production and consumption purposes. Saptagiri Grameena Bank has advanced loans of Rs. 27.5lakhs to Chittoor mandal followed by Rs. 20lakhs to Pileru mandal (Table 6). So far as loan repayment is concerned, the SHG members of all mandals is more than 90percent, there fore loan repayment is very good.

TABLE 4: LOAN SUPPORT TO SHGS FROM SAPTAGIRI GRAMEENA BANK (in percentages)

Name of the mandal	Total SHGs	Loan availed(lakhs)	Loan Repayment
Kalakada	15	75	96%
Pileru	15	63	97%
Chittoor	20	80	98%
Puthalapattu	10	56	91%
Chandragiri	15	67	92%
Renigunta	05	16	96%

Source: Field survey

**PURPOSES OF RAISING LOANS**

Generally, after six months operation of savings account, the saving is pooled and used for internal lending among the members. The amount of loan and number of loans are decided by the members themselves depending on their need and urgency.

TABLE 5: PURPOSES OF RAISING LOANS BY SHG MEMBERS (in percentages)

Purpose	Kalakada	Pileru	Chittoor	Puthalapattu	Chandragiri	Renigunta	Over all
Domestic consumption	47.69	36.45	36.38	44.69	36.58	48.12	41.65
Health	05.14	06.32	08.12	06.25	04.56	06.02	06.06
Education	09.35	08.26	10.65	09.65	07.36	09.25	09.08
Repayment of old debts	13.89	10.66	11.52	09.58	11.25	10.32	11.20
Investment	10.89	12.57	11.66	14.05	11.56	08.56	11.54
Others	13.04	25.74	21.67	15.78	28.69	17.73	20.47
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Field survey

The purpose-wise credit demanded by the SHG members is given in Table 4. It is observed that most of the members have demanded credit for domestic consumption purposes. It is highest in Renigunta mandal (48.12) followed by kalakada mandal (47.69). Reasonable proportions of SHG members have demanded credit for other purposes. This percentage is highest in Chandragiri mandal (28.69) and lowest in kalakada mandal (13.04). About 11.54 percentage of credit is demanded for investment purposes. A proportion of credit was demanded by the SHG members for payment of old debts. A less proportion of loan is availed for education and health purposes. It is clear that a larger share of credit demanded by SHG members is being utilised for domestic consumption purposes, more than the repayment of debts and others.

**ECONOMIC ACTIVITIES COVERED BY SHG MEMBERS**

Table 6 reveals that most of the SHG members are engaged in dairy goatery, and poultry business. Some of the members are engaged in individual businesses like preparing pickle, bodi, papad, haldi powder, wax, making bags, vegetable business, tailoring, pan shop etc.. Some are engaged in other activities. As there is a good demand for milk products, they are preparing sweets with milk, ghee, etc. and are getting good price. They earn about Rs. 1500 to Rs.1800per month through these activities.

TABLE 6: ECONOMIC ACTIVITIES COVERED BY THE SHG MEMBERS (in percentages)

Item	Kalakada	Pileru	Chittoor	Puthalapattu	Chandragiri	Renigunta	Over all
dairy	55.25	34.21	30.36	55.25	46.23	45.26	44.42
goatery	24.26	16.35	19.20	21.04	11.65	12.36	17.47
Individual Business	10.49	38.42	42.38	13.39	24.12	33.26	27.00
Others	10.00	11.02	08.06	10.32	18.00	09.12	11.11
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Field survey

**BENEFITS DERIVED BY SHG MEMBERS**

Variety of benefits is derived by the members of SHGs as presented

**TABLE 7: BENEFITS DERIVED BY SHG MEMBERS (MULTIPLE RESPONSES) (in percentages)**

Benefits	Kalakada	Pileru	Chittoor	Puthalapattu	Chandragiri	Renigunta	Over all
savings	75.44	79.11	68.22	76.66	80.66	76.00	76.01
Income generation	72.00	69.00	65.23	58.00	86.52	65.00	69.34
Confidence levels	80.00	80.65	82.35	78.69	79.26	81.54	80.41
Awareness of better health	70.00	80.52	71.25	68.88	85.00	74.12	74.94
Assets acquire	48.25	52.34	24.25	51.22	54.63	52.14	47.13
Clear off old debt	65.32	54.26	48.21	58.26	49.65	50.21	54.31
Additional employment	21.36	23.25	32.12	14.26	29.23	30.15	25.06

Source: Field survey

One of the outstanding benefits reported by all the members is the development of self-confidence (80.41%) ranked first, followed by savings habit (76.01%), economic independence (69.34%), social cohesion (74.94%), freedom from debt (54.31%), asset ownership (47.13%), additional employment (25.06%).

**EVALUATION OF THE LINKAGE PROGRAM**

- Dependency on money lenders reduced
- Savings habit enhanced / increased
- Self sufficiency for consumption requirements attained.
- 80% of the total SHGs have accessed financial assistance from banks.
- Repayment of SHG loans is above 95%.
- Diversification and value addition to the existing activities.
- SHG women are engaged in 450 varieties of income generating activities.
- SHG women are producing qualitative products with high standards in packing, etc.
- SHG women earning additional monthly incomes ranges from Rs.2000/- to 3000/-
- SHG women actively participating in several government welfare programs such as family welfare, literacy etc.,
- SHG women under taking government works such as stitching & supply of Uniforms, bags, Caps etc.
- SHG women are able to supply SHG products to national and international markets.
- Has developed self confidence and leadership qualities

The issue of extending loans to SHGs under SHG Bank-Linkage program since 1998-99 created a path for their economic empowerment. The income generating activities taken up by the SHGs and access to the banks and financial institutions attracted the attention of not only other States but at international level also. Many dignitaries from other states and other countries visited Andhra Pradesh and praised the SHG movement and implementation of SHG-Bank Linkage program in Andhra Pradesh. The other State governments are also taking the practice as a model and are sending teams to study the implementation of the program with an aim to implement in the same way in their states.

**CONCLUSION**

Based on the interviews and discussions with the group members, field workers of the local NGO and group questionnaire survey results, it is found that the operational efficiency and group dynamics of the SHG is not same in all branches. This could be attributed to several factors like background of SHG formation, internal problem, support provided by the promoters, effective leadership. The members opined that they have joined the group in order to earn more income, promote savings habits and to develop collective economic and social activities. The SHG disbursed loans both for consumption and production purposes. Purpose-wise disbursement of credit by SHG indicates that, domestic consumption received maximum share. The members have invested the loan in different economic activities like broom making, khalli stitching (leaf-plates), preparing eatables like bodi, papad, etc. They are also engaged in poultry, dairy and goatery business. In chittoor mandal, the members are preparing milk products like sweets, ghee, khoa, etc. and getting good price. Members perceived several benefits through their membership in SHGs such as economic independence and self-confidence, promotion of savings habits, social cohesion and freedom from debt. The study also reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. It has infused dynamism among its members to climb up socio-economic ladder in the development process. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. Linkage programme reduces dependency on money lenders is and also increase savings habit. Repayment of SHG loans is above 95 %. SHG women are producing qualitative products with high standards in packing, etc. SHG women earning additional monthly incomes ranges from Rs.2000/- to 3000/- . SHG women actively participating in several government welfare programs such as family welfare, literacy etc. SHG women under taking government works such as stitching & supply of Uniforms, bags, Caps etc. SHG women are able to supply SHG products to national and international markets.

**SUGGESTIONS**

Considering the findings of the study, the following suggestions are offered:

1. Bank needs to insist on micro-credit plans for the SHGs for proper appraisal of the SHG Loans.
2. The bankers should ensure that the loans that they provide should be put to right use.
3. Care should be taken to see that the credit is used for the purposes mentions in the actual plan submitted in bank.

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