

## Empowerment and Self-Help Groups of Women (A Case Study of Tribal Mandal and non-Tribal Mandal in Visakhapatnam District, Andhra Pradesh)

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### Abstract

Empowerment implies equipping "Women Power" by conscientising women of their huge potential and enabling them to pursue a predominant, more fair and satisfying way of life through assurance and competence. Empowerment is the surest approach to making women as "Accomplices in Development". In any case, empowerment isn't just a mechanical course of sharing dissemination or reallocation of force. Rather, it includes far more extensive changes in friendly and financial institutional arrangements. Currently, Self Help Groups are by and large used as an instrument to empower women socially and monetarily. When monetary reinforcing is achieved, it would showcase the overall headway the women made. The monetary responsibility of women has been associated with her work and status in the overall population. Money-related independence for women helps them advance or accomplish their goals which otherwise are difficult because they are women and development in women's financial status helps the family to flourish. Thus, improving the status of women, both economic and social through the advancement of Self Help Groups (SHGs) is a sensible pathway for fortifying women. Hence in this context present paper focuses on how the Self –Help Groups are help of Empowerment of Women in two selected Mandals.

**Keywords:** Women Power, Empowerment, Self –Help Groups,

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### Introduction

The power inspires the idea of reinforcing. It's vesting in places where it doesn't exist or only exists insufficiently. Reinforcing women would include arranging for them to be financially independent, yes, have good respect to enable them to face any challenge, and they should have the option to share the fruits of their labour. Empowered women should be able to choose what they want to do with their time spent in direction.

The term "empowerment" refers to a broad concept. Its methodology is multi-layered and encompasses numerous aspects of life. The four subordinate elements of empowerment identified by Stromquist (1993)<sup>1</sup> are mental, financial, and political. Mental fortification refers to learning about and comprehending the conditions and causes of subjection. Mental fortification is linked to an increase in self-assurance and confidence, allowing feeble persons or groups to recognize their own power and energizing those who are actively involved in it. The ability to secure and control monetary resources is referred to as money related reinforcing. Political reinforcement entails the ability to examine one's own existence as well as the ability to assist and enact social change.

The issues of empowerment of women is exceptionally intricate as the issues connected with women are fluctuated and multi-dimensional. It is a value that empowers women to get sufficiently close to and control of material just as data assets (Avasthi and Shrivastava, 2001)<sup>2</sup>.

### Objectives of the Study:

1. To examine the impact of SHGs on the Empowerment of women in the study area.(i.e, Tribal and non-Tribal Mandals )

2. To analyze the Indices of Empowerment of women in the sample respondents of both mandals regarding various economic, social and political aspects.

### **Methodology:**

The paper is a contextual investigation of SHGs in Anakapali and Alluri sita rama raju Districts of Andhra Pradesh. Among all the states in India, Andhra Pradesh was singled out to record how the state was a pioneer in SHG improvement. Paderu and Kasimkota mandals were purposively chosen for the review considering the bigger number of SHGs working in the Andhra Pradesh as of 2023.

In the underlying stage, all the SHGs working for over five years were taken into account. In the next stage, using random sampling method, a sample of 400 SHG members i.e. 200 from tribal mandal and 200 from non-tribal mandal were selected for the collection of essential information. While 200 sample families from the ancestral mandal of Paderu were spread in five towns viz. Nakkalput,Chinthalavedhi,Gowada,Old Paderu and Thalarsing, the remaining 200 sample households were from non-tribal mandal namely,Kasimkota. They were spread across five villages of Addam, Atcherla,Gobburu, Kothapalle and Narasingibilly.

In final stage, a designed scheduled was organized to solicit among the SHG members and meeting procedure was scheduled to record their responses on the impact of the SHGs on pay, independent direction and on different types of women empowerment. The essential data was collected during 2023. The data gathered was dissected utilizing straightforward measurable devices like mid-points, rates, etc. For the sake of convenience of data interpretation, the size of annual income of the households has been classified into quintiles from lowest quintile to highest income quintile that is the fifth or highest income level in the group. All the sample size is divided into five parts

### **Hypotheses**

There is a little variation in the degree of empowerment of the SHG individuals in the selected mandals of the district in Tribal and non-Tribal Mandals.

### **Measurement of Empowerment of Women**

Women' empowerment extremely basic issue in regard of its estimation. Albeit a few effect evaluation studies have been done a to quantify empowerment of women, there is no steady insightful system on the best way to gauge empowerment in various settings. Not with standing, World Bank (2004)<sup>3</sup> has fostered a logical structure for the estimation of women' empowerment. There are numerous potential markers to get to empowerment. Anyway certain markers like power , independence and confidence , qualification, investment and cycle of building mindfulness and limit are as often as possible utilized considering its activity capacity and capacity to catch the level and interaction of women empowerment (Sahay, 2005)<sup>4</sup>. Moreover, financial status, social versatility and navigation are boundaries which can change considerably throughout brief period time because of expanding income creating limit of women. This part would zeroed in on job in decision making obviously , through meeting by her better half , independence and authority perspectives to quantify empowerment of the example SHG individuals under the review region.

### **Decision Making**

Choice signifies "say in real life". Regarding dynamic what is truly significant is the activity that outcomes, or impact on that activity. Cooperation in direction is the main part of empowerment. Indeed, enabling women is necessary evil, the end being to work on their lives and ensure their privileges to take part in choice that influence them. This element of women' empowerment is connected to improving women' capacity to settle on decisions over the region in their lives that make a difference to them like marriage , kids, home, companions , decision connected with day to day existence.

The estimation of choice - making part of empowerment accomplished by the sample families under the current review is finished with the assistance of entomb - life partner counsel list, embraced by Ruhul(1997)<sup>5</sup> in his review on the effect of NGO in rustic Bangladesh.

### **Autonomy and Authority**

Independence is a multi-layered idea and is undeniably challenging to be estimated. Dyson and Moore (1983)<sup>6</sup> have characterized independence as the ability to control one's very own current circumstance. It is expressed that independence ought to fuse individual convictions, wants and decisions yet in addition the social setting in which they are made. In India, female independence at times adjusts over the direction of a lady's life time. They get more independence as they age and produce more children and afterward free independence when they are old or widow.

Independence has been sorted into three aspects monetary, social and political which are between connected. At last independence in various parts of life enables women to foster their position both inside and outside families. A portion of the prior investigations (Hashemi et.al 1996)<sup>7</sup>, have utilized the independence list and authority file to quantify empowerment concept.

The three records i.e., Inter - companion discussion list , Autonomy file and Authority list are applied in the current review to look at as the number of the sample households are empowered after joining.

### **Inter-spouse Consultation Index**

Inter-spouse Consultation Index depends on frequency of the respondent (SHG member) consulted by her husband on the matters.

- 1) Purchasing of assets,
- 2) Education of children and related expenditure and
- 3) Health care of family members and related expenditure.

Each of the above said aspects is given with some weights. If the responds 's answer 'yes' value 1 given and negative answer gets zero value.

### **Autonomy Index**

Autonomy index is estimated on the frequency of husband restrictions on the following matters.

- 1) Improvement in personal financial position
- 2) Improvement in dealing with bank/government officials
- 3) Improvement of confidence while facing financial crisis and
- 4) Improvement of self-confidence.

Here also weight to each of the above aspects is assigned. If the answer is 'yes' value 1 given and 'no' gets zero value.

### **Authority Index**

Authority index depends on whether she has freedom with regard to the following aspects.

- 1) Interest and freedom in Political participation
- 2) Awareness and freedom regarding family planning
- 3) Improvement in the habit of attending public meetings
- 4) Improvement in mobility
- 5) Improvement in banking habit
- 6) Getting better treatment from family members and
- 7) Improvement in the share of member to family income.

Weight to each of the above issue is assigned. If the respondents answer positively, value 1 is given and negative answer zero value is given.

### **Construction of Composite Value of Empowerment Index**

The construction of overall index is based on total of three aspects considered in the above three indices comprising a total of 14 characteristics. The total score of each member is the sum of the score of the 14 aspects. If a sample respondent answer 'yes' to all 14 aspects, she will get maximum score i.e. 14. Generally the score varies from 0 to 14. Depending upon the total score estimated for each SHG member, they are classified into three groups using a cut off principle.

**Table-1.1**  
**Cut-off Principle for Classification of Sample Households**

Score	Remark
Up to 5	Not empowered
6-to 10	Partially empowered
11-14	Fully empowered

On the basis of the individual score attained by the sample households regarding the above said 14 aspects, further classification is done to identify whether they are empowered or not. This is done according to the Table 1.1. If the total scores of a respondent regarding the 14 characteristics of the three indices is equal to or less than 5, then it falls in the category of “not empowered”. If an individual respondent scores from 6-10 it is classified as “partially empowered” while those scoring from 11-14 are identified as “fully empowered”.

**Empowerment Index –Kasimkota Mandal**

The details of empowerment of the sample households on the basis of composite value of Empowerment Index pertaining to Kasimkota mandal is displayed in **Table 1.2(a)**. It is observed from the table that among the lowest income group 13 per cent of the sample household’s members are found to have obtained individual score of up to 5 and hence they are classified as not empowered.

Further it is observed that around 78.3 per cent are found to be fully empowered. Regarding the lower middle income group with Rs.30,001 to Rs.60,000 annual household’s incomes, around 95.2 per cent of the sample household members are found to be fully empowered while the remaining sample households partially empowered and not empowered are spread in equal proportion i.e. 2.4 per cent each. In case of the sample respondents belonging to upper middle income and the highest income groups taken into consideration, all the 100 per cent in are found to be fully empowered.

On the whole, it is heartening to note that there are 96.5 per cent of the sample households in Kasimkota Mandal who are found to be fully empowered, while only 1.5 per cent are partially empowered and 2.0 per cent are not empowered. It infers that the SHGs have created a very successful base for economic and social empowerment of the sample households in this mandal.

**Table- 1.2(a)**  
**Distribution of Sample households by on the basis of Composite Value of Empowerment Index- Kasimkota Mandal in %**

Size of Annual Household income	Not empowered	Partially empowered	Fully empowered	Total
Below ₹30,000	3(13.0) {75.0}	2(8.7) {66.7}	18(78.3) {9.3}	23(100.0) {11.5}
₹30,001 -₹60,000	1(2.4) {25.0}	1(2.4) {33.3}	40(95.2) {20.7}	42(100.0) {21.0}
₹60,001- ₹90,000	0(0.0) {0.0}	0(0.0) {0.0}	43(100.0) {22.3}	43(100.0) {21.5}
₹90,001- ₹1,20,000	0(0.0) {0.0}	0(0.0) {0.0}	59(100.0) {36.6}	59(100.0) {29.5}
Above ₹1,20,001	0(0.0) {0.0}	0(0.0) {0.0}	33(100.0) {17.1}	33(100.0) {16.5}
<b>Total</b>	<b>4(2.0)</b> <b>{100.0}</b>	<b>3(1.5)</b> <b>{100.0}</b>	<b>193(96.5)</b> <b>{100.0}</b>	<b>200(100.0)</b> <b>{100.0}</b>

Source: Sample Household Data

**Empowerment Index –Paderu Mandal**

The data relating to the empowerment of the sample respondents of Paderu Mandal on the basis of Empowerment Index with respect to their annual households pay is displayed in Table 1.2(b).It is seen from the table that among those whose family salaries are below ₹.30, 000 per annum, around 31.2 per cent of the respondents are viewed as not empowered while 62.5 per cent are fully empowered and 6.2 per cent are partially empowered. Regarding those who fall in the income group of ₹.30,001to ₹ 60,000 per annum, around 80.8 percent of the respondents are viewed as completely engaged, while the leftover 13.5 per cent are not enabled and 5.8 percent are somewhat engaged. On account of upper center and the most elevated income chunk respondents, all the 100 percent in every one of the pay pieces are viewed as completely enabled. Thus, it is finished up 86.0 percent of the complete sample families of the Paderu mandal are found to be fully empowered,while only 6.5 per cent are not partially empowered and 7.5 per cent are found to be not empowered. From this it is inferred that a successful base for the socio-economic empowerment of the households is created by SHGs also in Tribal mandal i.e. Paderu.

**Table -1.2(b)**

**Distribution of Sample households by on the basis of Composite Value of Empowerment Index- Paderu Mandal in %**

Size of Annual Household income	Not empowered	Partially empowered	Fully empowered	Total
Below ₹30,000	5(31.2) {33.3}	1(6.2) {7.7}	10(62.5) {5.8}	16(100.0) {8.0}
₹30,001 -₹60,000	7(13.5) {46.7}	3(5.8) {23.1}	42(80.8) {24.4}	52(100.0) {26.0}
₹60,001- ₹90,000	3(4.9) {20.0}	9(14.8) {69.2}	49(80.3) {28.5}	61(100.0) {30.5}
₹90,001- ₹1,20,000	0(0.0) {0.0}	0(0.0) {0.0}	45(100.0) {26.2}	45(100.0) {22.5}
Above ₹1,20,001	0(0.0) {0.0}	0(0.0) {0.0}	26(100.0) {15.1}	26(100.0) {13.0}
<b>Total</b>	<b>15(7.5)</b> <b>{100.0}</b>	<b>13(6.5)</b> <b>{100.0}</b>	<b>172(86.0)</b> <b>{100.0}</b>	<b>200(100.0)</b> <b>{100.0}</b>

**Source:** Sample Household Data

**Empowerment Index –Combined**

The Empowerment category of the total sample households, mandal-wise , is shown in Table-1.2(c). It is clear from the table that there are 96.5 percent individuals from Kasimkota mandal and 86 percent from Paderu mandal are viewed as completely enabled from the whole review region. About 2.7 per cent from Kasimkota mandal ad around 6.5 per cent from Paderu mandal are found to be partially empowered and 8.8 per cent of the total sample respondents to be classified as partially empowered. Regarding 'not empowered category, it is found that a 2.0 per cent belongs to Kasimkota mandal and 7.5 per cent to Paderu mandal accounting for 6.2 per cent of the total sample SHG members. To conclude, the percentage of fully empowered is slightly higher in Kasimkota mandal than that of Paderu mandal, while the case of partially empowered and those of not empowered ones are found to be slightly higher in paderu mandal as compared to kasimkota mandal. On the, whole there are small variations in these percentages between the two mandals. Hence, the proposed hypothesis that there is a small variation regarding the extent of empowerment of SHG members in the selected mandals of the district is identified.

**Table -1.2(c)**

**Distribution of Total Sample Households on the basis of Composite Value of Empowerment Index - Paderu & Kasimkota Mandals**

Sl.No	Category	% of sample households in Kasimkota Mandal	% of sample households in Paderu Mandal	% of sample households
1	Not empowered	2.0	7.5	6.2
2	Partially empowered	2.7	6.5	8.8
3	Fully empowered	96.5	86.0	85.0
	<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Source:** Sample Household Data

**Impact of Indices of Empowerment-I**

Empowerment of women is frequently alluded to as an objective for some, human improvement projects. It can likewise be considered as an interaction that individuals go through, which in the end prompts helpful changes. In this unique situation, it is important to examine the progressions that have occurred among the social and monetary state of the sample families during the pre and post-joining SHG periods. It is apparent from table – 1.3(a) that the rates of sample families with financial balances are 8.3 percent and 6.3 percent in Kasimkota mandal and Paderu mandals separately before joining SHG. This is raised to 100 per cent each in both the mandals after joining the SHG. The sample respondents who have taken insurance policy is found to be 4.3 per cent in Kasimkota mandal and 9.7 per cent in Paderu mandal during the period which is increased to 63.3 per cent and 61.7 per cent respectively after joining the group. Majority of those who have not taken the insurance policy in the post -group period in both the mandals have expressed the reason being high cost premium. In case of those who have interest and freedom in political participation, the percentages of 14.7 per cent in Kasimkota mandal in pre-group period increased to 49.3 per cent in post -group period, while that in Paderu mandal it is increased from 4.7 per cent in pre-group period to 44.0 per cent in post -group period. From the above analysis, it is conclude that there is cent percent coverage of total sample SHG members with bank accounts and more than 60 per cent with insurance coverage during post-group period is a forward step towards the inclusive growth. The increase in the percentage of respondents showing interest and freedom in political participation, in both the mandals after joining the SHGs augurs well for political empowerment process in the study area.

**Table- 1.3(a)**

**Impact of Indices of Empowerment-1**

S. No	Issue	Before joining		Total	After joining		Total
		Yes	No		Yes	No	
<b>1.</b>	<b>Having bank account</b>						
	a) % of sample households in Kasimkota mandal who are having a bank account	8.3	91.7	100.0	100.0	0.0	100.0
	b) % of sample households in Paderu mandal	6.3	93.7	100.0	100.0	0.0	100.0
	c) % of total sample households	7.0	93.0	100.0	100.0	0.0	100.0
<b>2</b>	<b>Having Insurance Policy</b>						
	a) % of sample households in kasimkota mandal who are having a bank account	4.3	95.7	100.0	63.3	36.7	100.0
	b) ) % of sample households in Paderu mandal who are having a bank account	9.7	90.3	100.0	61.7	38.3	100.0
	c) % of total sample households who are having a bank account	7.0	93.0	100.0	62.5	37.5	100.0

3.	Interest and freedom in Political Participation						
	a) % of sample households in kasimkota mandal	14.7	85.3	100.0	49.3	50.7	100.0
	b) % of sample households in Paderu mandal	4.7	95.3	100.0	44.0	56.0	100.0
	c) % of total sample	9.8	90.2	100.0	46.6	53.4	100.0

Source: Sample Household Data

### Impact of Indices of Empowerment -II

Empowerment concerns itself with some progressive changes in the attitudes related to social issues. The details given in Table-1.3(b). reveals that the regarding the issues of improvement of social status, immunization of kids, neatness and cleanliness of home, young lady youngster training and knowledge of income generating activities, the percentage of sample households who responded positively ranges between 91-98 per cent in Kasimkota mandal and between 88-94 per cent in Paderu mandal. On the whole, through there is higher rate of percentages registered in Kasimkota mandal as compare to Paderu mandal regarding several empowerment issues taken into consideration there are some small differences between these two mandals.

Hence, the proposed hypothesis, i.e., the SHG membership helps in social and political empowerment of the respondents of the respondents in both the mandals small differences is proved.

Table- 1.3(b)

### Impact of Indices of Empowerment-II

S.No	Issue	%of sample household in Paderu mandal	%of sample household inKasimkota mandal	% of total sample household
1	Improvement of social status a) yes b) no	88.0 12.0	91.0 9.0	89.5 10.5
2	Improvement of freedom about Vaccination of children a)Yes b)No	94.0 6.0	97.7 2.3	95.9 4.1
3	Improvement of freedom and awareness about cleanliness and hygiene of home a)Yes b)No	91.3 8.7	96.3 5.7	92.8 7.2
4	Improvement of freedom and knowledge about girl child education a)yes b)no	92.5 7.5	97.0 3.0	94.8 5.2
5	Improvement in the knowledge of income generating activities a)Yes b)No	92.3 7.7	98.3 1.7	95.3 4.7

Source: Sample Household Data

### Conclusion

This present paper focuses on the social empowerment of the sample respondents in particular. Based on the investigation, it is inferred that the SHG participation has helped most women to develop a habit of savings and to upgrade their financial status among the general public. Their choice-making in the family

has also improved. On the issues of social empowerment, the sample SHG members in Kasimkota mandal are found to be slightly better empowered than the sample SHG households in Paderu mandal. Further, on the economic empowerment front, the sample respondents of Kasimkota mandal are found to be more empowered than their counterparts in Paderu mandal. The overall conclusion is that the SHG participation helps women's empowerment in a positive way, both socially and financially.

The general trend is that the SHG participation has helped sample-size members get empowered both socially and financially in both the mandals. Consequently, the proposed hypothesis, i.e., SHG membership helps the respondents in their social, political and economic empowerment in both mandals with small differences has been observed.

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