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## **Rural Women Entrepreneurship and Economic Development in Prakasam District**

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### **Abstract:**

*In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society is the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated. Rural women in India constitute 77 per cent of the female population. They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the house hold activities like rearing, feeding, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. The primary objective of the paper is to study the extent of rural women empowerment through various income generating activities Prakasam district is one of the pioneering districts for the implementation of the DWACRA as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Presently, there are 3 Revenue divisions in Prakasam district consists of 35338 SHGs. Of these, Veligandla Mandal has been selected for this study, because of these SHGs are very successfully running their business in this Mandal.*

### **1. Introduction**

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society is the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economical or political progress of a country will be stagnated. The hands that rock the cradle, may though, as the myth goes have not yet ruled the world. The fact is that most of the women's domestic role is combined with economic activities and utilization of their skill and labour to earn the extra income for the family, which makes the difference between a reasonably decent survival and humiliating poverty. Women constitute half of the humanity, even contributing two-thirds of world's work hours. She earns only one-third of the total income and owns less than one-tenth of the world's resources. This shows that the economic status of women is in pathetic condition and this is more so in a country like India. Among total Indian population of 1027.10 million, women constitute 495.73 million. Therefore, "women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country". Women are regarded as the "better half" of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact they are treated as weak and dependent on men. As such Indian women enjoy an unfavourable status in society.

A major development in the empowerment of women is the 73<sup>rd</sup> constitutional amendment to Panchayat Raj Act which specifies one-third of the posts of 'Sarpanch' and Chairman of the block level assemblies (Samithi) and the district assembly (Zila Parishad) to be women. This is expected to bring radical change in women's status and will generally increase their political participation. The government is putting lot of efforts to empower the women, hence there is need to know the extent of empowerment of rural women.

"Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources". Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals.

### **2. Self-Help Groups**

Self Help Groups have emerged as one of the major strategies for women's empowerment and various schemes of the Government of India have shown that strong women's groups could contribute substantially to the development and convergence of services and activities. Experience with various programmes and projects have highlighted the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focussed on skill development and awareness generation, promoting economic

development through income generating activities, inculcating thrift and credit management activities among poor women. A self help group (SHG) is a voluntary association of persons with common interest, formed and managed democratically without any political affiliation (Ramesh, 1996).

### 3. Objectives of the Study

The present paper is mainly focusing the rural women entrepreneurship and economic development in Prakasam district.

- To study the extent of rural women empowerment through various income generating activities
- To study the socio-economic profiles of rural women involved in income generating activities
- To study the relationship between empowerment and personal characteristics of rural women.
- To identify the constraints in empowerment of rural women.

### 4. Significance of the Study

Very few studies are available related to measurement of level of empowerment of women and contributing factors for it. This study has been designed mainly to focus on extent of empowerment of rural women through income generating activities and constraints that are experienced by rural women in their empowerment. The earlier studies have concentrated on development of rural women, of late there is a shift from development to empowerment of women, through income generating activities. The present study is likely to provide valuable information to the government and non-government agencies about the extent of empowerment of the rural women through income generating activities and the factors influencing the empowerment.

### 5. Research Methodology

The Government implemented the "Development of Women and Children in Rural Areas (DWACRA) for empowering the rural women into viable self-reliant groups evolving strategies during 1982-83. Prakasam district is one of the pioneering districts for the implementation of the DWACRA as pilot project in the Andhra Pradesh state along with Srikakulam and Adilabad. Formation of SHG is not the criteria but nurturing them into self managed grass roots organisations of the poor to manage their affairs. Presently, there are 3 Revenue divisions in Prakasam district consists of 35338 SHGs. Of these, Veligandla Mandal has been selected for this study, because of these SHGs are very successfully running their business in this Mandal. There are 5589 SHG members from 662 SHG groups in Veligandla Mandal. Among them 120 members were selected as sample respondents for the study based on convenient sampling technique. The study is compiled with the help of the primary data and was collected with the help of questionnaire. This is purely descriptive study. Therefore, no complicated models and tools were used. Only simple average is used for the analysis.

### 6. Socio-Economic Characteristics of the Respondents

#### 6.1. Age of the Sample Respondents

Age and socio-economic activities are inter-related. The young and middle age group people can actively participate in the socio-economic activities, which is true in the activities of SHGs in the study area. Table 1.0 shows the age-group of sample respondents of the study.

S.No.	Age (in Years)	SHG MEMBERS	% OF RESPONDENTS
1	18-30 (Young age)	42	35.0
2	31-50 (middle age)	76	63.3
3	Above 50 (Old age)	2	1.7
<b>Total</b>		<b>120</b>	<b>100</b>

Table 1: Age Of The Sample Respondents

As seen in Table 1.0, majority of the respondents (63.3%) were between 31-50 years of members, while 35.0 per cent were young and remaining were old aged.

#### 6.2. Education

Education is one of the inputs for empowerment. It enables the women to gather information from different sources and helps them to analyse properly and think innovatively to start the business. The education levels of the selected women SHGs for the study are represented in the Table 2.0.

S.No.	EDUCATION	SHG MEMBERS	% OF RESPONDENTS
1	Illiterate	10	8.3
2	Functionally Literate	46	38.4
3	Primary school	19	15.8
4	High School	36	30
5	College Education	9	7.5
<b>Total</b>		<b>120</b>	<b>100</b>

Table 2: Education Level Of The Sample Respondents

The education level of the respondents showed that 38.4 per cent of them were functionally literate, 30 per cent of the respondents had education up to SSC, 15.8 per cent received primary school education, 8.3 per cent were illiterate and only 7.5 per cent were college level education.

### 6.3. Marital Status

S.No.	MARITAL STATUS	SHG MEMBERS	% OF RESPONDENTS
1	Unmarried	15	12.5
2	Married	80	66.7
3	Widow	25	20.8
<b>Total</b>		<b>120</b>	<b>100</b>

Table 3: Marital Status Of The Sample Respondents

Marital status of respondents indicated that majority (80 per cent) of them were married, 20.8 per cent were separated, and rest of (12.5%) the respondents were unmarried and widows.

### 6.4. Land holding

S.No.	LAND	SHG MEMBERS	% OF RESPONDENTS
1	Land less	<b>67</b>	<b>55.8</b>
2	Land owners	<b>53</b>	<b>44.2</b>
a.	Marginal Farmers	14	11.7
b.	Small farmers	16	13.3
c.	Semi-medium Farmers	6	5.0
d.	Medium Farmers	14	11.7
e.	Big Farmers	3	2.5
<b>Total</b>		<b>120</b>	<b>100</b>

Table 4: Land Holding Of Sample Respondents

More than half of the respondents' families were land less (55.8%) and remaining 44.2 per cent were landowners. Among the land owners, 13.3 per cent were small farmers followed by equal per cent [11.7%] were belonging to marginal and medium farmers, and only 5 and 2.5 per cent of land owners belonged to the semi-medium and big farmers category, respectively.

### 6.5. Income Generating Activities

S.No.	ACTIVITY	SHG MEMBERS	% OF RESPONDENTS
1	Agriculture	19	15.8
2	Manufacturing	46	38.4
3	Trading	19	15.8
4	Service Sector	36	30
<b>Total</b>		<b>120</b>	<b>100</b>

Table 5: Income Generating Activities Of The Sample Respondents

It is clear from the table, among the total respondents, 38.4 per cent have stated “manufacturing” as their income generating activity followed by 15.8 per cent each have stated “agriculture” and trading and rest of (30 per cent) them have stated service sector as their income generating activities. Thus, the study revealed that majority of the respondents belongs to manufacturing of home foods and handicrafts.

### 6.6. Reasons for Joining SHGs

The main aim of the SHGs is to promote savings, family support and to get credit for the productive and consumption purposes.

S.No.	REASON	SHG MEMBERS	% OF RESPONDENTS
1	Lack of job to family head	30	25
2	Habit of Savings	10	8.3
3	Improve Economic Status	35	29.2
4	Motivation from the Family	15	12.5
5	Encouragement of NGOs	20	16.7
6	To be Independent	10	8.3
<b>Total</b>		<b>120</b>	<b>100</b>

Table 6: Reasons For Joining Shgs

It is observed from the table that 29.2 per cent of the respondents are joined for improve economic status, 25 per cent of the sample respondents are joined for the lack of job to family head, 16.7 per cent of the sample respondents are joined because of encouragement of NGOs, 8.3 per cent of sample members were joined as a saving habit and to be independent.

### 6.7. Income of the Sample Respondents

Income is the major determinant of the standard of living of the people in the society. Table 9.0 depicts the income level of the SHG members before joined and after joining in the SHGs.

S.No.	Monthly Income Rs.	Before Joined SHGs		After Joined SHGs	
		No.of Respondents	% of Respondents	No.of Respondents	% of Respondents
1	Less than 1500	64	53	12	10
2	1501-3000	22	19	32	27
3	3001-4000	12	10	28	23
4	4001-5000	3	2	6	5
5	5001-6000	1	1	14	12
6	6001-7000	14	12	16	13
7	Above 7000	4	3	12	10
<b>Total</b>		<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

Table 7: Income Level Of The Sample Respondents

It is observed from table, most of the sample respondents (53 per cent) were earned less than 1500 rupees when they before joined Self Help Groups but after joined SHGs, they earned from Rs.1500-4000. After joining SHGs, more sample members earned income in between Rs. 6001-Above 7000.

### 7. Findings of the Study

The major findings of the study are as follows:

- Majority of the respondents (63.3%) were between 31-50 years of members.
- The education level of the respondents showed that 38.4 per cent of them were functionally literate, 30 per cent of the respondents had education up to SSC, 15.8 per cent received primary school education, 8.3 per cent were illiterate and only 7.5 per cent were college level education.
- Most of the (85.8%) of the women had nuclear family and remaining 14.2 per cent of women belonged to joint family.
- More than half of the respondents' families were land less (55.8%) and remaining 44.2 per cent were landowners.
- The study revealed that majority of the respondents belongs to manufacturing of home foods and handicrafts.
- 29.2 per cent of the respondents are joined for improve economic status, 25 per cent of the sample respondents are joined for the lack of job to family head.
- After joining SHGs, more sample members earned income in between Rs. 6001-Above 7000.
- The sample members facing different problems like mutual understanding, more competitors, language problem, and geographical constraints.

### 8. Recommendations for the Study

- The Government should come forward to provide minimum entrepreneurship program through District Industrial Centre. This may pave the way for practical and technical training in new areas.
- Income generating activity should be based on available local resources and reasonably assured market with profits. Goods to be produced should be either for local needs or to facilitate traditional manufacture.
- The process of SHGs formation has to be systematic, whether it is formed by a bank or an NGO. Due to their closeness to the people and flexibility of operations, the NGOs seem to be better equipped to undertake SHGs formation.
- Voluntary organisation operating in the rural areas should be encouraged to participate in the effective implementation of the programme.
- Banks should encourage the self-help groups who have higher savings among the group for getting the loans and subsidy.
- Government should make the rural people to realise that SHGs are the main medium for rural employment generation, encouragement and support by the government will solve the problem of rural unemployment. The entrepreneurial abilities are realised by everyone and India needs rural entrepreneurs to solve the employment problems. This paves a way for women empowerment in India.

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