

SOCIAL AND ECONOMIC STATUS OF WOMEN WITH REFERENCE TO SELF-HELP GROUPS

(A study in Urban, Rural and Tribal villages in Visakhapatnam district)



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CHAPTER – VI

SUMMARY, SUGGESIONS AND CONCLUSION

6.1 Introduction

Women constitute around fifty percent of the total human resources in our economy. Yet women are the more poor and under privileged than men as they are subject to many socio-economic and cultural constraints. The situation is more severe not only in the rural and backward areas, but also it found in urban locations. Thus, women development activities must be given importance to eradicate poverty, increase the economic growth and for better social and cultural standard of living among the groups. In this juncture Self Help Group (SHGs) is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the poor women but also strengthen collective self help capacities of the poor communities, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country along with tool of development in social, economical and cultural standards of poor women in urban, rural and tribal areas. In this context the current investigation on women and their social and cultural status with reference to Self-Help Groups in urban, rural and tribal areas is very much important and brings about a multiple facet.

The success stories of women denote that who not only are better off socially and culturally as a result of more access to financial services but also who are empowered as well economically. Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, self-

confidence, self-decision, self-control and empowerment by helping them achieve greater economic independence and social security, which in turn gives them the chance to contribute financially to their households and communities because women tend to keep nothing back for themselves they contribute decisively to the well-being of their families (Susy Cheston and Lisa Kuhn, 2002). SHG by mobilizing women around thrift and credit activities have resulted in economic self reliance there by changing their social attitude and cultural status in the family and society.

SHG has emerged as a key programming strategy for most of the women development activities. In this case the members of SHG pool their small savings regularly at a prefixed amount on daily or weekly basis and SHGs provide loan to members for a period fixed. SHGs are essentially formal and voluntary association of 15 to 20 people formed to attain common objectives. People from homogenous groups and common social back ground and occupation voluntarily form the group and pool their savings for the benefit of all of members of the groups. External financial assistance by Micro Finance Institutions (MFIs) or banks augments the resources available to the group operated revolving fund. Saving thus precede borrowing by the members. NABARD has facilitated and extensively supported a program which entails commercial banks lending directly to SHGs rather than via bulk loan to MFIs. If SHGs are observed to be successful for at least a period of six months, the bank gives credit usually amounting 4 times more than their savings.

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning. **Rekha Goankar** (2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and the social change. **Naila kabeer** (2005) in a study apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not “automatically” empower women – any more than do education, political quotas, access to waged work or any of the other interventions. It has been observed by **M. Anjugam** (2007) that socially backward, landless and marginal farm house holds participate more in the self help group programme. Possession of livestock and consumer goods by the member households has been found to deter the joining of group. **Gladis Mary John** (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups.

On the other hand SHGs are started by non-governmental organizations (NGOs) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments, and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals,

rather than as a primary objective (Stuart Rutherford, 1999). This can hinder their development as sources of village capital, as well as their efforts to aggregate locally controlled pools of capital through federation, as was historically accomplished by credit unions. Many self-help groups, especially in India, under NABARD's 'SHG Bank Linkage' program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. With all the above said activities the growth of SHGs in India has also to be seen in the light of growth and development of social and cultural status of women in India.

6.2 Problem of the study

Several studies indicate that self help group programmes often in the form of credit or micro finance schemes and savings have succeeded in changing the lives of poor women by making way for enhanced income and increased self-esteem. This is evident from the mushrooming growth of self-help groups in the state. In this context this present study is undertaken to analyse the social and economic status of SHG women in urban, rural and tribal area with reference to Self Help Groups in Visakhapatnam district in Andhra Pradesh state.

6.3 Objectives of the study

- 7) To study the socio-economic profile of the sample SHG members in study area.
- 8) To study the basic welfare amenities possessed by the households of SHG members in study area.
- 9) To examine the financial practices followed by the SHG members in study area.
- 10) To understand the social awareness of SHG members in study area.
- 11) To investigate the impact of SHGs on women with reference to their social and economic status in study area.
- 12) To suggest some development measures for improvement of social and economic status of women in the present scenario.

6.4 Methodology

The study is analytical based on collection of data from both primary and secondary sources. Primary data is collected through well structured questionnaire and the Secondary data was obtained from various published and unpublished records, books, journals and information given by the NABARD unit. Multi stage purposive and stratified random sampling method has been adopted for collection of data. At the first stage one mandals each from urban rural and tribal areas in Visakhapatnam district have been selected for the study. In urban area Zone-VI, in rural area Chodavaram mandal and in tribal area Ananthagiri are selected as study mandals. In the second stage not every seventh Gram Panchayat has taken in rural and tribal mandals and in Visakhapatnam all the seven wards are selected as study

area. In third stage a random sampling method was used in selection of Self Help Groups in each study. According to the Krejcie and Morgan sampling method the sample size for the population around 50,000 is 381. Out of which 179 samples in urban area, 137 samples in rural area and 65 samples in tribal area are considered as sample of the study.

6.5 Analysis of Data

The collected data through questionnaires was computed and processed with the help of Statistical Package for Social Sciences (SPSS). After processing of data tables were drawn where averages and percentages were shown to analyse meaningful interpretation of the results. ANOVA tests were carried out to analyse the comparative study on the social and cultural status of women SHG members in urban, rural and tribal areas with reference to Self-Help Groups. Hence, the findings of the results from the data are presented in the following.

6.6 Major findings

I. Personal Profile:

1. **Age:** The data reveals that most of the SHG women are in the age group of between 25-45 years as the average age is 37 years, because most of the engaged women in urban busy with their education and more than 45 years the average age is 52 years women in rural area engaged in their household works. So they never take interest in joining as SGH members

2. **Educational qualification:** Out of the total urban respondents 29.6 percent are illiterates, 29.1 percent of each group studied up to primary level and secondary level. While most of the SHG members in rural and tribal areas are literates, a significant number of correspondents in urban area studied up to primary and secondary level.
3. **Professional or technical qualification:** Due to lack of infrastructure and encouragement most of the women in urban area (96.1%), rural area (93.4%) and tribal area (89.2%) could not get training in professional or technical courses.
4. **Religion:** According to the data it is clear that as many as respondents in urban area (89.9%) and rural area (87.6%) are belonging to Hindu religion, where as the dominated group respondents in tribal area (72.3%) belongs to Christians.
5. **Caste:** It is found that in urban and rural area BC's are dominating with 62.6 percent and 65.0 percent respectively, where as in tribal area ST's are dominating with 93.8 percent. It indicates that majority of SHG women in urban and rural areas belong to BC's and in tribal area belongs to ST's. Still significant number of SHG women in urban area belongs to other communities.
6. **Employment Status:** Out of the total urban area respondents, dominated group (45.8%) is labor, in addition to that in rural 62.8 percent of them are labor and in tribal also the dominated members (80.0%) are labor. This can be inferred that majority group of the SHG women in all the three study areas are labor. Still in rural and urban areas a significant number of women are self employed. This is

because these women established small business after they joined in SHG's.

7. **Subsidiary Employment:** According to this data it shows that while 88.2 percent of the total respondents in urban area are doing their petty business, 97.8 percent in rural area and 87.7 percent in tribal area are engaged in agriculture. This can be inferred that a dominated group of SHG women in urban area doing petty business as their subsidiary employment where as the rural and tribal area majority of SHG women selected agriculture as their subsidiary employment.
8. **Type of the family:** This found that among the total urban respondents 71.5 percent are living in nuclear families, In rural area a dominated group of 60.6 percent respondents are living in nuclear families, Like that in tribal area also 87.7 percent are living in nuclear families. This can be inferred that majority group of respondents in the three study areas are living in nuclear families.
9. **Occupational status of household members:** It is found that in all the selected three areas the dominated group of 72.6 percent is in urban area, 93.4 percent are in rural area. 84.6 percent in tribal area are workers. Thus it can be inferred that majority group families of SHG members in the selected three areas are workers in their families.
10. **Marital Status:** According to the table, among the total respondents of urban area 88.8 percent are married, 94.2 percent and 93.8 percent are married in rural and tribal area respectively. Hence the analysis inferred that in all the selected three areas most of the respondents are married group.

11. **Age at marriage of married women:** It is found that the dominated group of married respondents in urban area (53.4%) got marriage at the age of 20-25 years as the average members are 23 years, in rural 75.2% of the respondents married at the age of 26-30 years the average age is 28 years members, in tribal most of women married at the age of 20-25 years as the average age is 23 years.
12. **Type of marriage:** The data shows that in urban, rural and tribal area 77.1 percent, 97.8 percent and 83.1 percent SHG women got arranged marriages respectively. This can be inferred that in all the selected 3 areas a predominant group of respondents have got arranged marriages.
13. **No of children:** According to the data 45.3 percent in urban area 43.1 percent in rural area and 60 percent in tribal area respondents are having boy child. Whereas 18.4 percent in urban area 6.2 percent in tribal area the respondents are having either boy or girl child in their families.
14. **Status of children:** A dominated group of the children i.e. 59.0 percent in urban area 86.1 percent in rural area and 66.1 percent in tribal area the respondents that the children are going to schools.
15. **Agricultural land holdings:** According to the data it reveals that while 78.8 percent rural respondents and 62.9 percent tribal respondents are having land holdings, whereas only less than 1% urban respondents (0.6%) having lands.

16. **Extent of land holdings:** As per data it shows that the land holders who are in rural and tribal areas majority are having less than 1 acre of land.
17. **Motivated persons to join in SHG:** It is observed that out of the urban respondents as many as 50.9 percent are motivated by their friends. Among the rural respondents a dominated group of 46 percent is motivated by NGO's and most of the tribal respondents (46.8%) are motivated by others. This can be inferred that in urban areas the influence of friends and neighbour is more in joining SGH's whereas in rural and tribal areas the influence of NGO's and others is found more.
18. **Expectations from SHG:** As per the data 80.3 percent of urban respondents and 57.7 percent of rural respondents and 20.6 percent among tribal members found that their expectations are to find self employment through expectation is to improve self confidence through SHG's. Hence the analysis indicates that majority group of urban and rural respondents joined in SHG's to find self employment. Whereas dominated group of tribal respondents joined in SHG's for the improvement of their self confidence.
19. **Present position in the SHG:** The data reveals that 84.3 percent in urban area, 62.0 percent in rural area and 83.1 percent in tribal area respondents are ordinary numbers in self help groups. This can be inferred that majority group of respondents in the selected three areas are members in self help groups.

II) Basic Welfare Amenities

20. Living status of the respondents: It is found that out of total respondents in urban area as many as 93.9 percent are living in pucca houses, rural respondents 46.0 percent are living in semi pucca houses and also in the tribal area also out of the total respondents 58.5 percent are living in semi pucca houses. Hence the analysis indicate that while most of the urban respondents are living in pucca houses, majority group of rural and tribal respondents are living in semi pucca followed by pucca houses

21. Construction of Semi-Pucca and Pucca houses: It is found that dominated group of the respondents before they joined in SHG's, 88.3 percent are living in pucca houses, After they joined in SHG's, while 80.2 percent of rural respondents living in pucca houses and while 50.8 percent of tribal respondents living in pucca houses before they joined in SHG's. Hence the analysis indicates that the living standards are changed among the urban and rural respondents due to their SHG's membership whereas in tribal area it shows a minor change..

22. Electrification of house: It is showed in the data that 97.8 percent of the household in urban areas 99.3 percent of households in rural area and 86.2 percent of the household in tribal area are electrified, this can be inferred that even though majority group of houses are electrified in tribal area in significant number of households still not been electrified.

23. When was electrified: The data shows that in urban area 89.9 percent are not electrified before joining SHG's. Whereas in rural area 91.2 percent households and in tribal area 58.5 percent of households have

been electrified after joining SHG's. This can be inferred that most of the houses have been electrified after the members joined in SHG's.

24. Type of toilet facility in the house: It shows that while 97.2 percent of the households in urban area are using sanitary latrines. 81.8 percent of the rural area respondents and 62.1 percent of tribal area respondents still follow open defecation for their toilet purpose. This indicates that even though the government creating awareness to use closed toilets still in rural and tribal area majority group of households still depending on open space for this purpose.

25. Status of sanitary latrine: While in urban 95.0 percent of the households are using own sanitary latrines before joined as SHG members, 7.2 percent of rural respondents and 57.9 percent of the tribal respondents are using own sanitary latrines before they joined SHG's. This can be indicated the awareness of using an own sanitary latrines found more in rural and tribal areas than urban areas.

26. Reason for not construct latrine: It is found that as many as 94.9 percent of the rural households and 85 percent of the tribal respondents do not have sanitary latrines due to lack of money and 90.8 percent of the urban don't have because of other reason.

III) Access and utilization of financial resources

27. Having saving bank/ post office account before joining the SHG:

The data reveals that before joining of SHG's 92.2 percent of urban respondents 3.6 percent of rural respondents and 29.2 percent of tribal respondents are having saving banks /post office accounts before they

joined SHG's. This indicates that most of the rural and tribal respondents don't have accounts either in bank/post office accounts.

28. Having monthly saving habit: According to the data it is found that 83.7 percent of the urban respondents, 96.4 percent of the rural respondents and 90.6 percent of tribal respondent are having monthly saving habits like chits, daily collection association funds and group funds etc.

29. Account holder: According to that table it shows that out of the total urban respondents who are having saving accounts as many as 86.4 percent are having account in their husband or father's name. Whereas in rural area among the account holders 99.3 percent are having in individual name. Among the tribal respondents who are having saving accounts 89.1 percent are having individual account.

30. Family taken loan from moneylenders before joining: This can be inferred that majority group of respondents (28.7% and 86.2%) especially in urban and tribal areas have taken loan from the money lenders before they joined in SHG's due to lack of knowledge in availing loan facilities from the bank.

31. Amount of loan taken during the year just prior to joining the SHG: That data shows that among the urban respondents who have taken loan from the money lenders 7.8 percent taken loan more than Rs. 10000, Whereas from the rural area respondents 57.5 percent have taken RS.5001-10000 and Among the tribal respondents 48.4 percent have taken Rs. 2000-5000. This can be inferred that majority

group of respondents have taken loan from the money lenders between Rs.2000-10000.

32. Annual interest rate of loan taken from money lenders: While 28.1 percent of the respondents in urban area taken loan from money lenders for 120% rate of interest, 45.3 percent of the rural area respondents have taken loan less than 36% rate of interest, 50.4 percent have taken loan for 120% of rate of interest in the case of tribal area respondents. This can be inferred that urban area respondents have paid higher rate of interest than rural and tribal area respondents against their loan from the money lenders.

33. Availing loan from money lenders even after joining SHG: In this regard the response of the respondents indicates that 57.0 percent of urban area that they are still availing loan from the money lenders even after they join in SHG. This may be due to easy and quick availability of loan from the money lenders. These people availing loan from the money lenders.

34. Amount taken during the last one year from money lenders: It is found that the dominated group of 29.6 percent respondents in urban area and 35.3 percent of rural area have taken between Rs.5000-10000/- from the money lenders and 3.6 percent have taken Rs.5000-10000/- from the money lenders. This can be inferred that majority group of respondents in urban and rural area have taken Rs.5000-10000/- from money lenders even after joined in SHG's.

35. Reasons for still depending on moneylenders: it is clear that 44.7% urban area respondents, 48.7 percent rural area respondents and 14.3

percent tribal area respondents said that they still depend on money lender for availing loan due to not repayment of loans taken from the SHG's. Hence this can be inferred that most of the SHG's members do not clear their loans taken from the SHG's so they are still depending on money lenders for their loan requirements.

36. Continue regular savings in bank/post office even after exit from

SHG: In this regard 98.9 percent respondent in urban area and 82.5 percent respondents in rural area said that they will continue the regular saving in banks or post offices whereas a dominated group of 72.6 percent respondents in tribal area said that they will discontinue their saving in banks or post offices.

37. Taken any loan from/through the SHG: In this regard a dominated group of respondent in urban (99.4%) in rural (83.7%) and in tribal (90.5%) areas said that they have taken loan from SHG's for their domestic purposes.

38. Type of loan taken from SHG: Out of the total respondents in urban area 7.3 percent have taken loan for education purpose, 6.8 percent have taken loan for health purpose, 4 percent have taken loan for marriage purpose and 81.9 percent have taken loan for other purposes like purchasing of house hold goods, Clearing of old loans etc. Among total respondents of rural area 39.4 percent have taken loan for education purpose, 1.5 percent have taken loan for health purpose and 57.7 percent have taken loan for other purposes. Whereas out of the total tribal respondents 7.8 percent have taken loan for education, 7.8 percent have taken loan for health purposes 21.9 percent have taken

loan for marriage purpose and 51.6 percent have taken loan for other purpose. This can be inferred that majority group of respondents in all 3 areas have taken loans from SHG's for the purpose of purchasing of house hold goods, purchasing of properties and clearing of old loans.

39. Number of times taken Education loan: According to the data 22.2 percent of urban respondents, 13.3 percent of rural respondents and 60.0 percent of tribal respondents have taken the loan once. Hence, this indicates that most of the urban people had taken the loan twice times from SHG for education purpose.

40. Total amount of loan taken for education: Out of the total respondents 41.2 percent each person of urban and tribal had taken the loan in the range of Rs. 3001-4000 as the average loan is 3700/-, and 14.3 percent of tribal had the loan in the range of Rs. 4001-5000 as the average loan is 4300/-. 47.1 percent of urban and 96.6 percent of rural and 28.6 percent of tribal had taken the loan above Rs 5000/-. Therefore from the analysis it is obtained that from all the areas majority of the rural area members had taken the above 5000 rupees of amount for the education purpose.

41. Repayment education loan: it is found that 58.8 percent of urban people, 8.5 percent of rural people and 57.1 percent tribal people are still paying the loan. 86.4 percent of rural, 41.2 percent of urban and only 14.3 percent of tribal completely repaid the loan. Hence a maximum amount repaid the last loan by rural followed by urban and tribal people.

42. **Number of times health loan taken by the respondents:** Majority group of respondents i.e. 66.7 percent of urban, 100 percent of rural and 45.52 percent of tribal had taken health loans twice. From which maximum health checkups done by tribal people followed by urban and rural people.
43. **Total amount of loan taken for health purpose:** From the total sample, 33.3 percent of urban people and 18.2 percent tribal people spent between Rs.1001-2000/- as the average value is Rs.1650/-. 33.3 percent of urban people and 18.2 percent of tribal people spent between Rs.4001 and 5000 i.e. the average value is 4600/-. 22.2 percent of urban and 54.5 percent of tribal spent an amount above Rs.5000/-.
44. **Repayment of health loan:** In that 44.4 percent of urban people, 66.7 percent of tribal people are still paying the loan. 55.6 percent of urban and 22.2 percent of tribal people successfully repaid the loan. Hence from the above analysis the maximum amount repaid the last loan by urban and tribal people.
45. **Loan taken for marriage purpose:** It is found that out of total number of marriages done by 42.9% urban people, 57.1% tribal people. In which 75 percent of tribal people only done their marriages only once. 33.3 percent of urban and 25 percent of tribal people done their marriages twice.
46. **Total amount of loan taken for marriage purpose:** It is clearly noticed that 83.3 percent of urban and 42.9 percent of tribal had taken a loan of greater amount which is above Rs.5000. Hence from the

above analysis the maximum amount spent was by tribal people followed by urban people.

47. Repayment of marriage loan: It is found that 33.3 percent of urban and all the tribal are still paying the loan. 66.7 percent of urban have successfully repaid the loan.

48. Number of times taken loan for other uses: It is found that 0.7 percent of urban, 6.1 percent of rural and 70.6 of tribal had taken loan only once. 21.3 percent of urban, 89.3 percent of rural and 14.7 percent of tribal people had taken the loan twice. 62.7 percent of urban, 4.6 percent of rural and 8.8 percent of tribal had taken the loan thrice.

49. Total amount loan taken for other uses: It is obtained that dominated group of members i.e. 66.7 percent of urban, none of the rural and 1% of tribal had taken the loan in the range of Rs.4001-5000 as the average amount is 4600/-. 26.0 percent of urban, 99.2 percent of rural and 76.5 percent of tribal had taken a loan of greater amount which is above Rs.5000 as the average loan is 8900/-. Hence from the above analysis the maximum amount spent was by urban people followed by rural people.

50. Repayment of other purpose loan: As per the data from the total sample 40.7 percent urban, 17.6 percent rural and 92.6 percent tribal people are still paying the loan. 80.2 percent of rural, 59.3 percent of urban and only 7.4 percent of tribal completely repaid the loan. 0.8 percent of rural people are not in the present study.

51. Loan taken for Income Generation Programmer: It is clearly noted in the data that loan for Income generation program 48.0 percent of urban

people, 92.2 of rural people and 45.0 percent of tribal people responded that they had taken the loan for Income generation program 52.0 percent of urban, 7.8 percent of rural and 55.0 percent tribal people didn't agree to this.

52.Total amount spent on agriculture: Out of the total 31.4 percent of rural and 18.2 percent of tribal people spent between Rs.5000 and 10000/-as the average amount spent on agriculture is 7600/-. 27 percent of rural and 54.5 percent of tribal people spent between Rs.10001 and 15000/- as the average amount is 11500/-. 40.9 percent of rural and 27.3 percent of tribal spent above Rs.15000/-.

53.Repayment of agriculture loan: From the total 135 of rural and 18 members of tribal are in the present study. Of which 0.7 percent of rural have not yet repaid. And 46.7 percent of rural and 94.4 percent of tribal are paying back the loan. 52.6 percent of rural and 5.6 percent of tribal completely repaid the loan amount.

54.Present status of agriculture: It is found that 25.4 percent of rural and none of the tribal are progressing with profitability. 70.5 percent of rural and all members of tribal are going without earning any profit. 4.1 percent of rural and none of the tribal people are cultivating with losses.

55.Total amount of loan taken for petty trade: From the total it shows that 1.9% each of rural and tribal invested an amount less than Rs.5000/- as the average value is 3600/- , 7.5% of rural invested an amount between Rs.5000 and 10000/- i.e. the average amount is 7500/-. 45.3% of rural invested an amount between Rs.10001 and

15000/- the average amount is 12500/- and 43.4% of rural invested a greater amount of above Rs.15000/- in their petty trade.

56. Repayment of petty trade: It can be inferred that 49 members of rural and one member from tribal are in the present study of repayment of loan taken for their petty trade. Of which 2% of rural have not yet repaid and 6% of rural and 2% of tribal are still paying back the loan. It is interesting to note that 91.8 percent of rural respondents completely repaid the loan amount.

57. Present status of their petty trade: The data shows that 44.9% of rural respondents are progress with profits in small business, but 49% are going on without profit and 6.1% daunt in their business activity.

58. Total amount of loan on poultry: It is evident that urban people alone invested their money in poultry. The loan was sanctioned for investing in poultry which is the range of Rs.5000-10000/- as the average amount is 6700/- .

59. Repayment of loan related to poultry: The repayment of loan taken for poultry. From the data it is clear that urban people have successfully repaid the loan amount which means 100%.

60. Total amount spent on animal husbandry: It is found that out of total animal husbandry amount one member from urban people, 47 members from rural and 12 people are tribal. The maximum amount spent for animal husbandry was 47 members from rural followed by 41.7 percent by tribal people.

61. Repayment of animal husbandry loan: Out of the total 60 members' one from urban, 47 from rural and 12 members from tribal people are in

the present study. One person from urban and 12 members of tribal people are still repaying the loan. 47 members of rural people have successfully repaid the loan. The animal husbandry loan was completely repaid by rural people only.

62. Present status of animal husbandry: it is found that the present status of the animal husbandry done by is 36.1% of rural people under progressing profitability. In that out of the total all 34 members 22 members of them are rural members and 12 members of tribal were going on without profit.

63. Total amount of loan for poultry: The dominated group of members In between the amount 5000-10000 rupees spending for establishment of poultry by 75.6 percent, 5.6 percent and 18.2 percent by urban, rural and tribal respectively and the average value is 6800/-. 20.9 percent of urban people 22.2 percent of rural people are spending for poultry development in between 10001-15000 rupees and the average value is 10500/-.

64. Repayment of poultry loan: The repayment of loan taken for poultry indicates 5.3 of rural people are not yet started repayment, whereas, 88.4% urban people, 10.5% rural people and 100% of tribal people were being started repayment. 11.6 percent urban people and 84.2 percent of rural people respectively were completed repayment.

65. Present status of poultries: It is found that the present status of poultries found 75.0 percent of rural people said under progressing profitability, whereas 93.0 percent of urban people, 25 percent rural people and 100 percent of tribal were working without profit. But 7.0

percent of urban, rural and tribal people were under daunted respectively.

66. Taken loans for other purpose: Regarding the loans taken for other purposes, 98.9% urban people, 39.4% rural people and 60.3% tribal people was taken the other loans. Whereas 1.1% of urban, 60.6% of rural and 39.7% of tribal people were did not take any other loans.

67. Amount of loan taken for housing purpose: It is revealed that 1.8 percent of the rural people and 33.3% of the tribal people were taken the loan between 5000-10000 rupees, whereas 46.9 percent of the rural people only taken the loan for housing purpose in between 10001-15000 as the average value is 13000/-.

68. Repayment of housing loans: The repayment of housing loans indicates only one person from urban, 64.3% of the rural and three members of the tribal people are still repaying the loan, but 35.7% of the rural people completed the repayment of housing loan.

69. Total amount taken for loan purpose: The dominated group of respondents i.e. 14.3 percent of urban and 50.0% of tribal people had taken the loan less than 5000 rupees as the average amount is 2000/-. Whereas 42.9% of urban people had taken the loan between 5000-10000 rupees as the average loan amount is 6100/- and 42.9% of the urban people had taken the loan between 10001-15000 rupees and the average amount is 11000/-.

70. Repayment of housing loan: Out of the total members 7 in urban, one person in rural and 2 persons in tribal are in repayment category of loan taken for clearing debts. It shows 57.1% of urban and 50% of

tribal people are still paying the loan. But 42.9% of urban, one person from each of rural and tribal have successfully repaid the loan.

71.Total amount of loan taken for purchase of household item: It is clear that 200 members in that 170 members of urban, 30 members of tribal had taken the loan for purchasing household items, from whom 0.6 percent of urban and 43.3 percent of tribal had taken the loan which is less than Rs. 5000/- as the average amount for purchase is 3000/-. 57.1 percent of urban, 56.7 percent of tribal had taken the loan between Rs. 5000 and 10000/- and the average amount is 6800/-.

72.Repayment of loan taken for purchase of household item: It is noticed that in this study area from the total 67.1 percent of urban and almost all the tribal are still repaying the loan. 32.9 percent of urban and none of the tribal have completely repaid the loan.

73.Total amount of loan taken for purchase of land: As per the data almost all the members of tribal had taken the loan between Rs 5000 and Rs 10000/- as the average loan is 7100/-. 2.0 percent of rural had taken the loan in the range of Rs 10001/- -15000/- and the average value is 11000/-.. 98.0% of rural alone had taken the loan which is above Rs 30000/-.

74.Repayment of loan taken for purchase of land: It is mentioned that all the rural people are in the present study of repayment of loan taken for purchasing land. 32.7% of rural are still repaying the loan. 67.3% of them have completely repaid the loan.

- 75. Total amount of loan for construction of well:** From the data it is found that only two members from the rural area taken the loan from the construction purpose.
- 76. Total amount of loan on mortgaged ornaments:** It is found that from the overall data maximum i.e. 86.5% of rural and none of the urban people had taken the loan which is above Rs 30000/-.
- 77. Repayment of loan for mortgaged ornaments:** All the rural people are in the present study of repayment of loan taken for taking back the mortgaged ornaments. 1.9% of rural people have not yet started the repayment of loan. 50 percent of urban 82.0% of rural are still repaying the loan. 50.0% of urban and 16.0% of rural have fully repaid the loan.
- 78. Defaulter in loan repayment:** Data infers that 6.6% of 47.6% of urban, 5.1% of 35.6% of rural and only 2.4% of 16.8% of tribal people are the loan defaulters.
- 79. Action taken against defaulters:** The dominated group of members from the total 292 members in that 154 members are urban people, 34 members are rural members and 7 members of them are Tribal are in the present study.
- 80. Reasons for not repayment of loans:** From the total 292 members in that 179 members are urban people, 87 members are rural members and 26 members of them are Tribal are in the present study. 0.6 percent of urban, 93.1% of rural and 7.7% of tribal has loss in business.

IV) Social awareness

A) Awareness on legal rights

81. Knowledge of respondents on inherited parental property right to

daughter, widow and mother equal to son: It is found that people participated in this survey, 98.3% of urban people, 100% of rural people and 96.8% of tribal people have awareness and 84.7% of urban, 100% of rural and 98.1% of tribal SHG people have source of knowledge.

82. Source of knowledge on inherited parental property rights:

It is known that out of the sample respondents the awareness about the women have the right to divorce on same ground for men in that 94.9% of urban people, 100% of rural people and 93.5% of tribal people agreed and 44.6% of urban, 100% of rural and 100% of tribal SHG people agreed to this. None of rural people or tribal people, 55.4% of urban outside people have source of knowledge.

83. Source of knowledge about Widows and divorced women are

entitled to remarry: It is clearly shows that 98.3% of urban people, 100% of rural people and 31.7% of tribal people opined that they have awareness. 67.6% of urban, 100% of rural and 98.2% of tribal having the source of knowledge through SHG.

84. Awareness on age for girls is 18 and for boys it is 21:

It is noticed that out of the total 98.3% of urban people, 100% of rural people and 98.4% of tribal people agreed that they have awareness about this. 37.3% of urban, 100% of rural and 98% of tribal have source of knowledge through SHG.

- 85. Source of knowledge about women entitled to get equal wage with men for same type of work:** It is found that 93.8% of urban people, 100% of rural people and 95.1% of tribal people agreed that they have awareness. 50.6% of urban, 100% of rural and 98% of tribal have source of knowledge through SHG.
- 86. Awareness on giving and accepting dowry are prohibited:** As per the data it is found that 96.1% of urban people, 100% of rural people and 91.5% of tribal opined that they have awareness about this. 39.9% of urban, 100% of rural and 97.9% of tribal have source of knowledge through SHG.
- 87. Awareness on abortion is legalized on medical ground:** According to this statement 96.6% of urban people, 100% of rural people and 30.2% of tribal have the awareness about this consent. 50.8% of urban, 100% of rural and 96.6% of tribal have source of knowledge through SHG.
- 88. Awareness on immoral traffic of women and girls is legally punishable:** It is noticed that from the total 97.8% of urban people, 100% of rural people and 22% of tribal has awareness. 57.6% of urban, 100% of rural and 98.2% of tribal people have source of knowledge through SHG.
- 89. Awareness on right to education is a right child:** According to this data 99.4% of urban people, 100% of rural people and 98.4% of tribal people agreed that they have awareness. 63.1% of urban, 100% of rural and 98.3% of tribal have the source of knowledge through SHG.

B) Awareness on Government Schemes/programme

90. Awareness on Integrated child development scheme: From this data it shows that 100% of urban people, 99.2% of rural people and 100% of tribal people agreed that they have awareness regarding this government Schemes and programmes. 88.2% of urban, 99.2% of rural and 100% of tribal opined that they have source of knowledge through SHG.

91. Awareness on Crèche/Day care centers for children of working women: It is clearly shows that out of the total members 100% of urban people, 100% of rural people and 67.7% of tribal people agreed that they have awareness related this care centres. 31.1% of urban, 100% of rural and 83.3% of tribal opined that they have source of knowledge through SHG.

92. Awareness on Prime Minister's Razgar Yojana (PMRY) scheme: It can be say that from the data 97.6% of urban people, 100% of rural people and 85.7% of tribal people have awareness and 64.3% of urban, 98.7% of rural and 92.2% of tribal have source of knowledge through SHG.

93. Awareness on Sampoorna Gram Rozgar Yozana (SGRY) scheme: As per the table out of the total 100% of urban people, 100% of rural people and 80% of tribal people agreed that they have awareness about this scheme. 50% of urban, 98.7% of rural and 85.7% of tribal opined that they have source of knowledge through SHG.

94. Awareness on Jawahar Gram samrudhi Yojana (JGSY): It is found that 100% of urban people, 100% of rural people and 83% of tribal

people agreed that they have awareness about this JGSY scheme. Only 98.7% of rural and 93% of tribal and none from the urban area have the source of knowledge about this scheme through SHG.

95. Awareness on Indira Mahila Yojana (IMY) Scheme: It shows that 100% of urban people, 100% of rural people and 86.4% of tribal people responded that they have awareness regarding the IMY scheme. It is also 100 percent of the urban, 98.8 percent of rural and 92.5 percent of tribal opined that they have source of income through SHG.

96. Awareness on Special Training for Entrepreneurial Programmed (STEP) Scheme: It is found that from the total 100% of urban people, 100% of rural people and 97.9% of tribal people responded they have awareness. 98.6% of urban, 98.3% of rural and 100% of tribal opined that they have **SHG** source of knowledge.

c) Awareness on Social issues and problems

97. Dowry Harassment: It is found that 179 urban people, 137 rural people, 63 tribal people participated in this survey. In that 98.9% of urban people, 40.1% of rural people and 84.1% of tribal people responded that they have awareness.

98. Rape: From the total sample members it clearly shows that 98.3% of urban people, 39.4% of rural people and 76.2% of tribal people agreed that they have awareness regarding this.

99. Atrocity against women: As per the data it is found that 87.2% of urban people, 39.4% of rural people and 82.5% of tribal people agreed to this. 12.3% of urban, 60.6% of rural people and 9.5% of tribal people did not agree they have awareness about this social issue.

100. **Unequal wages:** According to this data it is clearly shows that 73.2% of urban people, 39.4% of rural people and 81% of tribal people responded that they have awareness about this issue.
101. **Child Abuse:** It is noticed that 52.5% of urban people, 38.5% of rural people and 82.3% of tribal people agreed that they have awareness and 46.4% of urban, 61.5% of rural people and 11.3% of tribal don't have awareness problem.
102. **Child labour:** It infer that from the total sample members 44.1% of urban people, 38.7% of rural people and 87.3% of tribal people agreed to this. 53.1% of urban, 60.6% of rural people and 9.5% of tribal people did not agree.
103. **Alcoholism:** According to this data it is obtained that 46.9% of urban people, 39.4% of rural people and 100% of tribal people have awareness regarding to this problem. 52% of urban, 60.6% of rural people responded that they don't have awareness about this.
104. **Untouchability:** The data shows that the dominated group of members i.e. 58.2% of urban people, 39.4% of rural people and 84.1% of tribal people agreed that they know about this social issue and 39.5% of urban, 60.6% of rural and 9.5% of tribal people did not know about this problem in the community.

D) Participation in capacity building programme:

105. **Attended any training programme/awareness classes during last one year:** It is found that from the total 316 members 179 urban people, 101 rural people, 36 tribal people participated in this survey. 88.8% of urban people, 41.6% of rural people and 88.9% of tribal

people agreed that they have attended the training programme during last one year. From the samples who have attended training programme/awareness classes, most of them i.e. 48 percent from rural and 34.6 percent from the rural have attended swatch Bharat programme and 44.4 percent from the tribal attended the pulse polio programme.

V) Influence of SHG on women:

a) Skill development

106. **Freely and frankly speaking in SHG meetings:** As per the data 179 urban people, 132 rural people, 60 tribal people participated in this survey. All the urban and tribal people, 59.1% of rural people gave an increased response. Only 40.9% of rural people gave a decreased response.

107. **Speaking in public meetings:** As per the data the dominated group of members opined i.e. 98.3% of urban 97% of rural people and all tribal people gave an increased response. 1.7% of urban, 3% of rural people gave a decreased response.

108. **Presenting cultural programmers:** According to this data most of the members i.e. 57.3% of urban 97.8% of rural people and 96.6% of tribal people gave an increased response. 42.7% of urban, 2.2% of rural and 3.4% of tribal people gave a decreased response.

109. **Taking up leadership positions in the SHG:** It is observed that from the total data 178 urban people, 136 rural people, 60 tribal people participated in this survey. 98.9% of urban, 97.8% of rural and all tribal

people gave an increased response. 1.1% of urban, 2.2% of rural and none of the tribal people gave a decreased response.

110. Writing minutes of a SHG meeting: It is mentioned that a dominated group i.e. 97.7% of urban, 97.6% of rural and all tribal people gave an increased response. 2.3% of urban, 2.4% of rural and none of the tribal people gave a decreased response.

111. Keeping of the accounts of the SHG: It is found that maximum members i.e. 98.3% of urban, 97.8% of rural and all tribal people gave an increased response. And remaining members 1.7% of urban, 2.2% of rural and none of the tribal people gave a decreased response.

112. Performing bank transactions: The people participated in this survey most of them i.e. 97.2% of urban, 97.8% of rural and all tribal people gave an increased response. 2.8% of urban, 2.2% of rural and none of the tribal people gave a decreased response.

113. Talking to Government officials/Policemen: It is noticed that 91.6% of urban, 97.8% of rural and all tribal people gave an increased response. 8.4% of urban, 2.2% of rural and none of the tribal people's response remain unaffected.

b) Decision making in the family:

114. Regarding family health care: It is noticed that out of the sample members 100% of urban, 99.3 % of rural and all tribal people gave an increased response. 0.7% of rural people's response remains unaffected.

115. Regarding education of children: From the total survey members it is obtained that 98.3% of urban, 100% of rural and 98.4% of tribal people

gave an increased response. 1.7% of urban and 1.6% of tribal people's response remain unaffected.

116. Regarding purchase of assets: It is mentioned that 56.7% of urban, 100% of rural and 96.7% of tribal people gave an increased response. 43.3% of urban and 3.3% of tribal people's response remain unaffected.

117. Regarding taking loans: According to the sample members 65.5% of urban, 99.3% of rural and 70.4% of tribal people gave an increased response. 34.5% of urban, 0.7% of rural and 5.6% of tribal people's response remain unaffected. 24.1% of tribal people gave a decreased response.

118. Regarding going out to work: As per the data 41% of urban, 59.9% of rural and 100% of tribal people gave an increased response. 59% of urban and 17.5% of rural people's response remain unaffected. 22.6% of rural people gave a decreased response.

119. Regarding Investing in IGP: It is clearly shows that 27% of urban, 100% of rural and 98.4% of tribal people gave an increased response. 73% of urban and 1.6% of tribal people's response remain unaffected.

120. Regarding choice of a spouse: According to the data dominated group i.e. 11.8% of urban, 100% of rural and 60.7% of tribal people gave an increased response. 87.6% of urban and 39.3% of tribal people's response remain unaffected. 0.6% of urban people gave a decreased response.

c) Participation in decision making/group activities in the SHG

121. Decisions taken in the SHG: It is mentioned that 35.8% of urban and 49.2% of rural people arrived at a consensus after discussing the matter in the SHG. 64.2% of urban and 49.2% of rural people follow the directives from higher authorities. It is shown that 17.3% of urban, 9.7% of rural people responded that the decision will be taken by SHG members themselves. 82.7% of urban, 88.7% of rural people responded that the decision will be taken by the leaders/executive committee members.

d) Participated in gram sabha, political meetings and contesting of local self government elections

122. Participate in Gram Sabha meeting held at village level: It is found that sample members they participate in Gram Sabha meeting held at village or not. 1.7% of urban, 100% of rural and 85.5% of tribal people said that they do participate. 98.3% of urban, 14.5% of tribal people said that they don't participate. It is mentioned that in Gram Sabha meeting held at village due to influence of SHG. 39.7% of rural, 85.5% of tribal people and none of the urban people responded that they are participating due to influence of SHG only. 100% of urban, 60.3% of rural and 14.5% of tribal people did not agree to this.

123. Participate in political meeting held at village/ Mandal: Most of the members 4.9% of tribal, none of urban and rural people said that they have participated in the political meetings held at their village. 100% of urban and rural, 95.1% of tribal people said that they don't participate. It is noticed that from the data most of the members i.e. 39.7% of rural,

82.07% of tribal people and none of the urban people responded that they are participating due to influence of SHG only. 100% of urban, 60.3% of rural and 17.3% of tribal people did not agree to this.

VI) Control:

124. **Control over earning:** It is mentioned from the data 60.3% of urban, 100% of rural and 95.2% of tribal responded that they have control over earnings. 39.7% of urban and none of rural, 4.8% of tribal people responded that they don't have any control over the earning. As per the data it is found that 34.1% of urban, 83.2% of rural and 91.9% of tribal people responded that there is no influence of SHG on their control over earnings. 65.9% of urban, 16.8% of rural and 8.1% of tribal people did not agree to this.

125. **Save money out of earnings:** According to this statement it is mentioned that 95.5% of urban, 94.2% of rural and 95.2% of tribal responded that they have control over earnings. 4.5% of urban and 5.8% of rural and 4.8% of tribal people responded that they don't have control in saving money out. From this data it conclude that 52% of urban, 78.8% of rural and 95.2% of tribal people responded that there is no influence of SHG on their control over earnings. 48% of urban, 21.2% of rural and 4.8% of tribal people did not agree to this.

126. **Spend money for personal / family needs with / without taking permission of spouse / family members:** A dominated group of members as per the data i.e. the personal/family needs with/without taking permission of their husband/family members. 91.1% of urban people, 94.9% of rural people and 82.3% of tribal people responded

that they take permission. 8.9% of urban, 5.1% of rural and 17.7% tribal people said that they spend money without taking permission. Most of the respondents opined that they take they take permission to spend money for their personal/family needs. 26.3% of urban, 41.6% of rural and 82.3% of tribal people responded that they take their husband's permission to spend money. 73.7% of urban, 58.4% of rural and 17.7% of tribal responded that they take their father –in-law's permission.

127. Need permission of spouse / family members in spending loan

amount: It clearly shows that most of the members respondents from the total 32.4% of urban people, 47.1% of rural people and 87.1% of tribal people responded that they don't need anybody's permission to spend the loan amount. 67.6% of urban, 52.9% of rural and 12.9% tribal people said that they need either husband or family member's permission to spend the loan amount.

128. Others involvement / dominating in management of SHG:

It is mentioned that out of the total members 63.8% of urban, 83.2% of rural and 100% of tribal people responded that there is some involvement in management of SHG. 36.2% of urban, 52% of urban, 78.8% of rural and 95.2% of tribal people responded that there is no influence of SHG on their control over earnings. 48% of urban and 16.8% of rural people did not agree to this.

129. Lead the SHG:

It can be say that from the data 23.5% of urban, 100% of rural and tribal people responded that the President is leading the SHG. None of the rural and tribal, 76% of urban people responded that

the Secretary is leading the SHG. Only 0.6% of urban people responded that the Govt. Officials are leading the SHG.

130. Freedom to express freely regarding the problems of SHG in

Group meeting: Regarding to this most of the members i.e. 92.7% of urban, 99.3% of rural and 98.4% of tribal responded that they will have freedom to express freely anything regarding the problems of SHG in the group meeting. 7.3% of urban, 0.7% of rural and 1.6% of tribal responded that they won't have freedom to express freely anything regarding the problems of SHG in the group meeting.

Testing Hypothesis:

131. The opinion of urban, rural and tribal SHG women on Awareness

of legal rights: The calculated f-value is 84.534 is found significant at one percent level as the p-value is 0.000 which is less than 0.01. This indicates that majority of the urban respondents (8.71) has the awareness on legal related to women and children.

132. The opinion of urban, rural and tribal SHG women on Awareness

of Government schemes: Therefore the calculated f-value is 97.523 is found significant with one percent as the p-value is less than 0.01. This indicates the above analysis infers that a dominated group of rural respondents (5.07) have Awareness on government schemes.

133. The opinion of urban, rural and tribal SHG women on awareness

of social issues and problems: The calculated f-value is 46.168 is found significant as the p-value is 0.000 which is less than 0.001. Hence, it indicates to the maximum mean score (6.55) of tribal respondents have awareness on social issues and problems.

134. The opinion of urban, rural and tribal SHG women on participation

in building programmes: The calculated f- value 0.155 is not found significant as the p-value 0.857 is greater than 0.05. Hence, we can conclude that there is no significant difference among all the area groups i.e. urban, rural and tribal in the participation capacity building programmers in the sample SHG women.

135. The opinion of urban, rural and tribal SHG women on participation

in decision making: Thus the calculated f-value is 281.947 found significant as the p-value is 0.000 which is less than 0.01. Hence, it is observed that there is significant is found on rural area respondents and maximum of mean score value (6.58) of rural area respondents have participation of decision making in their families.

136. Age-wise distribution of SHG women on awareness of legal rights:

Hence, the calculated f-value 2.943 is found significant because the p-value is 0.033. As the analysis infers that there is significant found at 5% level on that age group is greater than 45 years of respondents i.e. mean value is 8.54. These groups have awareness on legal rights related to women and children's.

137. Age-wise distribution of SHG women on awareness on

government programmes: Hence, the calculated f-value is 35.941 is found significant because the p-value is 0.000. This indicates the above analysis clearly observed that there is a significant found at 1% level on 25-35 years of age group and their mean values are 4.54, 4.20 and this age group respondents have a knowledge about government schemes.

138. **Age-wise distribution of SHG women on awareness on social issues:** The calculated f- value is 7.475 is found significant because the p-value is 0.000. Hence, it infers that most of the 36-45 years of age group respondents have awareness on social issues and problems. So there is a significant found at 1% level among this age group of respondents.
139. **Age-wise distribution of SHG women on Participation in building programmers:** The calculated f-value is 0.769 is not found significant because the p-value is 0.512. Hence, it is observed that there is no significant difference among that different type of age group of respondents in which most of them (8.00) less than 25 years of age group respondents are participation in building programmers.
140. **Age-wise distribution of SHG women on Participation in decision making:** The calculated f- value is 51.599 is found significant because the p-value is 0.000. Hence, we can conclude that there is a significant found at one percent level on less than 25 years of age group respondents. And they have participation in decision making.
141. **Caste-wise distribution of SHG women on awareness of legal rights:** The calculated f-value is 38.681 because the p-value is 0.000. Hence, we can conclude that there is a significant found at one percent level on SC respondents their mean value is 8.77 that they have a source of awareness about legal rights relating to the women and children.
142. **Caste-wise distribution of SHG women on awareness of Government programme:** The calculated f-value is 6.016 because the

p-value is 0.001. Hence, it infers that there is a significant found at one percent level on ST respondents with their mean values are 4.21. This shows that the respondents have awareness about government programmes and schemes.

143. Caste-wise distribution of SHG women on awareness of social

issues: The calculated f-value is 1.460 because the p-value is 0.225. Hence we can conclude that there is no significant difference among different type of caste respondents in awareness of social issues and problems.

144. Caste-wise distribution of SHG women on participation in building

programmers: The calculated f-value is 0.261 because the p-value is 0.854. Hence it indicates to that there is no significant difference among different type caste respondents and they have participation in building programmers.

145. Caste-wise distribution of SHG women on participation in

decision making: The calculated f-value is 15.893 because the p-value is 0.000. Hence the above analysis indicates that there is a significant at one percent level on ST respondents with mean value of 5.96. This shows most of the ST members have participate in decision making.

146. Education-wise distribution of SHG women on awareness of legal

rights: The calculated f-value is 7.812 is found significant at one percent level as the p-value is 0.000 which is less than 0.01. Hence, this indicates that majority of the primary educated (8.66) has the awareness on legal rights related to women and children.

147. **Education-wise distribution of SHG women on awareness of Government programme:** Therefore the calculated f-value is 14.983 is found significant with one percent as the p-value is less than 0.01. Hence, the above analysis infers that a dominated group of illiterates (5.07) have Awareness on government schemes and programmes.
148. **Education-wise distribution of SHG women on awareness of social issues:** Therefore the calculated f-value is 4.394 is found significant as the p-value is 0.000 which is less than 0.001. Hence, it indicates to the maximum mean score (6.29) of Graduates have awareness on social issues and problems.
149. **Education-wise distribution of SHG women on participation in building programmers:** Therefore the calculated f-value 0.781 is not found significant as the p-value 0.538 is greater than 0.05. Hence, we can conclude that there is no significant difference among all the respondents of different educational qualification in the participation capacity building programmers in the sample SHG women.
150. **Education-wise distribution of SHG women on participation in decision making:** Thus the calculated f-value is 24.347 found significant as the p-value is 0.000 which is less than 0.01. Hence, it is observed that there is significant is found on secondary educated respondents and maximum of mean score value (5.76) of illiterates have participation of decision making in their families.
151. **Employment status-wise distribution of SHG women on awareness of legal rights:** The calculated f-value is 15.034 is found significant at one percent level as the p-value is 0.000 which is less

than 0.01. Hence, this indicates that majority of the Self employment people (8.66) has the awareness on legal rights related to women and children.

152. Employment status -wise distribution of SHG women on awareness of Government programme: Therefore the calculated f-value is 9.975 is found significant with one percent as the p-value is less than 0.01. Hence, the above analysis infers that a dominated group of self employed members (5.07) have Awareness on government schemes programmes.

153. Employment status -wise distribution of SHG women on awareness of social issues: Therefore the calculated f-value is 16.806 is found significant as the p-value is 0.000 which is less than 0.001. Hence, it indicates to the maximum mean score 6.32 of Graduates have awareness on social issues and problems.

154. Employment status -wise distribution of SHG women on participation in building programmers: Therefore the calculated f-value 2.671 is not found significant as the p-value 0.047 is lesser than 0.05. Hence, we can conclude that there is a significant difference between the self employed members and the remaining members of different employment status in the participation capacity building programmers in the sample SHG women.

155. Employment status -wise distribution of SHG women on participation in decision making: Thus the calculated f-value is 3.703 found significant as the p-value is 0.000 which is less than 0.05. Hence, it is observed that there is significant is found on employed

respondents and maximum of mean score value (5.32) of self employed have participation of decision making in their families.

156. Religion-wise distribution of SHG women on awareness of legal

rights: The calculated f-value is 28.680 is found significant at one percent level as the p-value is 0.000 which is less than 0.01. Hence, this indicates that majority of the Muslim (8.87) has the awareness on legal rights related to women and children.

157. Religion-wise distribution of SHG women on awareness of

Government programme: Therefore the calculated f-value is 11.524 is found significant with one percent as the p-value is less than 0.01. Hence, the above analysis infers that a dominated group of Christians (4.74) have Awareness on government schemes programmes.

158. Religion-wise distribution of SHG women on awareness of social

issues: Therefore the calculated f-value is 16.055 is found significant as the p-value is 0.000 which is less than 0.001. Hence, it indicates to the maximum mean score (6.53) of Christians have awareness on social issues and problems.

159. Religion-wise distribution of SHG women on participation in

building programmers: Therefore the calculated f-value 1.472 is not found significant as the p-value 0.231 is greater than 0.05. Hence, we can conclude that there is no significant difference among all the respondents of different religions in the participation capacity building programmers in the sample SHG women.

160. Religion-wise distribution of SHG women on participation in

decision making: Thus the calculated f-value is 7.983 found

significant as the p-value is 0.000 which is less than 0.01. Hence, it is observed that there is significant is found on Muslim and maximum of mean score value (5.76) of Christians have participation of decision making in their families.

6.7 Suggestions

1. It found that around 10 percent of the respondents are illiterates. Hence, It is strongly suggested to take initiatives to improve the literacy levels among the SHG members. It makes the SHG movement more fruitful.
2. It can be seen from table 4.15 of chapter-IV that around 66 percent of the respondents are leading their life with an income range of below 10,000 per month. Since the study is conducted to Greater Visakhapatnam Municipal Corporation (GVMC) leading the life with such a small amount is very tuff. Hence, planning at SHG, VO, MMS and ZMS level is to be prepared in such a way to improve the income levels of the members.
3. It is found that around 55% of the respondents have utilized the loan amounts taken from SHG savings for productive purposes like establishment of dairy farms, petty businesses and tailoring and the remaining respondents are utilizing the amounts for unproductive purposes like children education, health expenditure and other percentage of respondents who have not repaid these loans is very low. But steps are need to be initiated to make this percentage as nil.

4. It is found that around 79 percent of respondents are aware of this concept of 0.25 paise interest rate. It is need of the hour to create awareness among all the SHG members about 0.25 paise interest rate. Because, it is novel concept which is introduced to reduce the defaulting cases and to encourage the timely repayment of loans.
5. It is also found that around 70 percent of the respondents perceived that they have no knowledge on some important issues like total loaning of group, outstanding loans, total capital of group, achievements of group and constraints of group. These are more important issues, which are crucial for the sustenance of the group. Hence, It is suggested that the book keeping responsibility of the group should to each and every group member on rotation basis.
6. It is evident from the analysis that around 42 percent of the respondents reported that this first priority goes to emergencies with respect to this savings. In other words, they are saving the thrift amounts for the purpose of facing emergencies around 12 percent reported that they are saving for the purpose of getting self respect among all the purposes assent building was given, least priority as per around 35 percent of the respondents based on it is suggested that the SHG members are to be educated to give more priority to Education, assent building, agriculture, and so on. Because these areas are productive areas.
7. With regard to the impact of SHG membership on various social factors. It is found that around 70 percent of the respondents opined that then public relations, participation in development programmes

have increased. Around 60 percent of the respondents perceived that these skills have been improved in the other social factors. Around 68 percent of the respondents reported that their awareness on girl child development is not increased due to the SHG membership. Hence, it is suggested that proper steps have to be initiated to increase awareness on women issue through self help groups.

8. More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.
9. In order to strength the women empowerment, female literacy has to be promoted by the government and voluntary organizations.
10. Rotation of responsibility of groups has to be made compulsory, so that it will provide chance to every member to lead the group and at the same time give opportunity of women's empowerment.
11. It is suggested that the Non Government Organizations should be prevented from interfering with Self Help Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences.
12. The self help groups and its importance must be implementing as lesson of text book among school; level education.
13. There is a need to develop effective structures for participatory management which combine requirements of efficient service delivery and contribution to empowerment. New participatory management

styles have to some extent been introduced in some of the most well-known proponents of the financial sustainability approach like Grameen Bank. Setting up systems for client monitoring together with information exchange could also be a cost-effective long-term strategy combining capacity-building and empowerment with sustainability aims.

14. There is a need to look for alternatives to large-scale poverty-targeted programmes for the improvement of poor and women empowerment. There is a need for much more attention to gender mainstreaming within financial institutions like banks, pension funds and insurance corporations. Gender mainstreaming must be reflected in regulatory frameworks, conditions for loan guarantee funds and poverty-targeted savings and credit windows.
15. There is a need to develop services for very disadvantaged groups of women and increase poverty reach. Although micro-finance provision for very disadvantaged groups is inevitably more costly, micro-finance services are all the more so a useful contribution to empowerment of these groups: labourers in towns and cities may need savings facilities to prevent high seasonal fluctuations in incomes; savings facilities are necessary for women to prevent at the time of non-availability of work, fall in sick, children education, functions at house, etc. Women labourers may need loans for purchase of labour-saving technology or improved housing.

6.8 Suggestions for Policy Implications

1. It found that a dominated group of the respondents are with illiteracy or low literacy. Hence, It is strongly suggested to take initiatives to improve the literacy levels among the SHG members. It makes the SHG movement more fruitful.
2. It can be seen from the data that around one fourth of the respondents are leading their life with an income range in between 500-3000 rupees per month. Since the government grants many schemes for the development of poor households in the state, due to the cost of living rises day-by-day, the life with such a small amount is very tuff. Hence, the State Planning Commission has sanction some more beneficiary subsidized schemes which can improve the income levels of the SHG members.
3. It is found that a significant number of the respondents have utilized the loan amounts taken from SHG savings for domestic purposes like children education, health expenditure, marriage purpose and other percentage of respondents who have not repaid these loans is very low. But steps are need to be initiated to make this percentage as nil.
4. It is found that one-fourth of respondents are aware of more interest one money charged by the money lenders. Therefore, It is need of the hour to create awareness among all the SHG members about 0.25 paise interest rate. Because, it is novel concept which is introduced to reduce the defaulting cases and to encourage the timely repayment of loans.

5. It is also found a predominant group of the respondents perceived that they have no knowledge on some important issues like total loaning of group, outstanding loans, total capital of group, achievements of group and constraints of group. These are more important issues, which are crucial for the sustenance of the group. Hence, It is suggested that the book keeping responsibility of the group should to each and every group member on rotation basis.
6. It is evident from the analysis that around three-fourth of the respondents reported that the first priority goes to emergencies with respect to their savings. This can be concluded that majority group of SHG members put their income in savings for the purpose of facing emergencies, assent building education purpose, etc.
7. With regard to the impact of SHG membership on various on social issues and problems. It is found that around majority of respondents opined that the dowry harassment, rape, Atrocity against women have been improved in the public. They also opined that the awareness on child labor and abuse development is not increased among them due to their unavailability of time. Hence, it is suggested that proper steps have to be initiated to increase awareness on women issue through self help groups.
8. More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the Self Help Groups. So the Non Government Organisations and other support agencies to deals with Self Help Group with periodical intervals. In the aspects, Self Help Group members more satisfied and benefited.

9. In order to strength the women empowerment, female literacy has to be promoted by the government and voluntary organizations.
10. Rotation of responsibility of groups has to be made compulsory, so that it will provide chance to every women member to lead the group and at the same time give opportunity of women's empowerment.
11. It is suggested that the Non Government Organizations should be prevented from interfering with Self Help Groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences.
12. The self help groups and its importance must be implementing as lesson of text book among school level education.
13. There is a need to develop effective structures for participatory management which combine requirements of efficient service delivery and contribution to empowerment. New participatory management styles have to some extent been introduced in some of the most well-known proponents of the financial sustainability approach like Grameen Bank. Setting up systems for client monitoring together with information exchange could also be a cost-effective long-term strategy combining capacity-building and empowerment with sustainability aims.
14. There is a need to look for alternatives to large-scale poverty-targeted programmes for the improvement of poor and women empowerment. There is a need for much more attention to gender mainstreaming within financial institutions like banks, pension funds and insurance corporations. Gender mainstreaming must be reflected in regulatory

frameworks, conditions for loan guarantee funds and poverty-targeted savings and credit windows.

15. There is a need to develop services for very disadvantaged groups of women and increase poverty reach. Although micro-finance provision for very disadvantaged groups is certainly more costly, micro-finance services are all the more, so a useful contribution to empowerment of these groups: labourers in towns and cities may need savings facilities to prevent high seasonal fluctuations in incomes; savings facilities are necessary for women to prevent at the time of non-availability of work, fall in sick, children education, functions at house, etc. Women labourers may need loans for purchase of labour-saving technology or improved housing.

6.9 Implication for Social work

In social work curriculum, most of the schools in India have either specialization or papers on women and rural development. Further the possibility of social work intervention is expanding. The implication of the present study for social work training are important, professional social workers have to develop good understanding of the concepts of empowerment and women empowerment, the method social group work is particularly relevant while working with Self help groups and the other methods of social work like social case work, community organisation and social action would help in achieving empowerment of the women in India. The social work Education programmes can also plan for add on programmes

like short term certificate courses to build the capabilities of professionals and NGO's engaged in the area of Self help groups and women empowerment.

6.10 Scope for further research

1. While the study is limited to Visakhapatnam district, where one mandal from each rural and tribal area, and one zone in urban area, there is a scope to expand the study area to total Visakhapatnam district and also there is a scope to compare with other area or city or district.
2. The study is limited to 382 samples from all selected three areas, but there is a scope to take more samples from entire district.
3. The study has not concentrated on different productive activities performed with the economical support of micro-finance by the SHG members. So there is a scope to study on the financial performance of the SHG members with respect to micro-finance and reproductive activities.
4. Many evaluated studies can be taken up on SHG's activities performance of the groups, impact analysis etc.

6.11 Conclusion

The status of women is a challenge subject which contains with not only one or two factors included but also multiple facets combined together to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects.

The study shows that the main reason for joining SHG is not be merely to get just credit, it in an empowerment process. After joining the self help group the women are economically and socially empowered. This empowerment cannot be transformed or delivered it must be self generated such that it enables those who are empowered to take control over their lives. As cited by Karl that empowerment is a process of awareness and capacity building leading to greater participation, to greater decision-making power and control, and to transformative action (Karl,1995:14).

It is important to distinguish between the functions of microfinance and the potential it carries to improve the livelihoods of poor and vulnerable people. The core function of a microfinance programme is to provide financial services, to reach poor women and men and give them access to savings and credit. However, the potential of microcredit goes beyond the provision of financial services to poor and vulnerable people. This distinction helps design microcredit programmes more effectively, because while the smooth functioning of microfinance is dependent on the stability of economic institutions such as banks and money-lending organizations, the potential of microfinance is dependent on the health of social and socio-economic institutions such as social norms, patriarchy and education. As women are the key actors in the microfinance system, this distinction becomes not just important, but necessary.

This research was undertaken to study on micro-finance and its impact on women empowerment through Self Help Group in Visakhapatnam district in Andhra Pradesh. It is found that the socio- economic factor has been

changed after joining the Self Help Groups. But the saving is increasing at earlier stage of life. There are emerging issues that need to be addressed to make the role of women in the long run. It is the clear that by involving economical activities like savings, income generation in financial mobilization and creating an enabling policy environment, micro finance can achieve a vast scale and can become a rational movement. The self help group is important in re-strengthening and bringing together of the human race. It may be concluded that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Visakhapatnam district the very successful develop women empowerment and make them more powerful in financial activities of the family.

The main intention of this study is how micro-finance through SHGs empowers the women. This issue is also related to the potential of microfinance in that it indicates that empowerment of women and poor and vulnerable people through microcredit is also dependent on the larger social matrix. Given that women are the key actors and targets of microfinance programmes, and given that they are the vulnerable and disadvantaged sector of the population, it becomes extremely important that micro-finance institutions take into account the social matrix within which women's everyday lives are embedded.

In this context it is also important to acknowledge that micro-finance institutions influence on women's empowerment is exclusive to women and cannot be applied in a similar way to men who borrow. Specifically women are more experienced with positive impact of micro-finance institutions for their

socio-economic development. Therefore, the effects of micro-finance institutions on women's empowerment are exclusive to women.

Group-based delivery of savings and credit is advocated to reduce the costs of service delivery and to provide the basis for women's participation in self-help community development. This empowerment approach can increase financial sustainability and poverty alleviation among women. For example, a successful loan graduation programme would over time increase women's ability to take and repay larger loans which are cheaper to administer. Insisting on registration of key assets purchased with loans in women's names would decrease the risk of loan default in cases of divorce or domestic tension. Increasing market relevance of services through participatory assessment would both more fully address women's needs and increase repayment.