
Chapter – V

Summary and Conclusions

SUMMARY AND CONCLUSIONS

Government of Andhra Pradesh has taken up empowerment of the Poor and marginalized women to emancipate them economically and uplift them socially. Under this policy a participatory strategy namely, Self Help Groups approach was adopted.

Poor and marginalized women are encouraged to form Self Help Groups. The members are encouraged to take-up savings as a mass movement.

“Declaration and Plan of Action of Micro Credit Summit,” (Washington 1997), has profiled the characters of the poverty centered micro finance as Targeting the poorest of the poor, Organizing poor into group mode, Stimulating thrift habit among poor, Participation of poor in neighborhood lending process, Loans without insistence on collaterals, Quick disbursement of small and short term loans, Market related interest rates, default management through peer and moral pressures, transport methods of operation and Clearly defined responsibilities and accountability of fund managers and provisions of packages of financial and non financial services for poor.

World bank (1995, 2000, 2001) have stated that there is substantial evidence that organizing women around thrift and credit services is one of the most effective methods, not only of alleviating poverty but also for empowering women.

Social mobilization and Self Help is necessary for the betterment of economic position of the group members and their families. Thrift is an

entry point for the economic activity by the group members. The core economic activity of the self help group is also called as microfinance or Micro credit. Micro finance is generally such as small loans to poor people that generate income allowing them to care for themselves.

One of the major objectives of the SHGs is to stimulate thrift habit among its members, participation in neighborhood lending process for small and short term loans based on their thrift fund without collaterals for lower rate of interest. To facilitate this microfinance activity, the SHGs after certain initial period and formalities are being supported by the agencies of government and as well as by NGOs. These agencies extend matching grant in the form of revolving fund based on SHGs thrift, credit and repayment record. In turn the SHGs extend short term small loans to their members, The SHGs charge a minimum and affordable rate of interest from their member for these loans. By and large these loans are extended to encourage micro entrepreneurial and income generating activities by the members. Over a period of time the pooled amount of savings generated by the members and the interest collected from the loans will form as the revolving fund of the group. The matching revolving fund sponsored by the external agencies will be additional support.

Self Help Groups are small economically homogenous and affinity groups of rural poor generally not exceeding 20 members voluntarily coming together to save small amounts regularly, to mutually agree to contribute to a common fund to meet their emergency needs, to have collective decision making, to solve conflicts through collective leadership and mutual discussion and to provide collateral free loans on the terms decided by the group at market driven rate.

SHGs have made a lasting impact on the lives of the women particularly in the rural areas. Their quality of life has improved a lot. There is an increase in their income, savings and consumption expenditure. This shows an improvement in their standard of living. The women have gained self-confidence. They got an opportunity to improve their hidden talents after joining the SHGs. They can speak freely in front of large groups of people. They got recognition in the family and society. SHGs have also given women a greater role in household decision making.

SHGs have federated into larger organizations. Typically, about 15 to 50 SHGs make up a Cluster / VO with either one or two representatives from each SHG. Depending on geography, several clusters or VOs come together to form an apex body or an SHG Federation. In Andhra Pradesh, the Village Organizations, SHG Clusters and SHG Federations are registered under the Mutually Aided Co-operative Society (MACS) Act 1995. At the cluster and federation level, there are inter-group borrowings, exchange of ideas, sharing of costs and discussion of common interests. There are typically various subcommittees that deal with a variety of issues including loan collections, accounting and social issues.

SHG Federations have presented some key benefits to SHGs as a result of their greater scale. Increasingly, SHG Federations are being seen as a key interface with the SHG movement because of their formal registration under the MACS and recognition from bankers. But, in addition to the benefits of SHG Federations, there are some drawbacks, or constraints, that should be noted.

With the structure and model of SHGs and SHG Bank Linkage firmly established, the nature of the impacts of SHGs can be more closely examined and evaluated. The latest published estimates from NABARD state that, 1.6 million SHGs have benefited from approximately Rs 69 billion in financing (up to 2005). There is no doubt that there has been greater outreach of financial services to the poor through SHGs. Of course the outreach has been good in South India.

There are about 4.65 lakhs women SHGs in Andhra Pradesh covering nearly 61.70 lakhs poor women. Andhra Pradesh alone has about half of SHGs organized in the Country. The SHGs are also popularly called DWCRA Groups, and this name became popular after the DWCRA programme (Development of Women and children in Rural Areas) through which women's groups were assisted initially. The SHGs are not only resorting to thrift but also are taking small loans out of the corpus available with the group. The group corpus consists of savings, government assistance and also bank loan. Members use the loan out of group corpus for their personal needs initially. However, in the long run such loans are utilized for income generation activities. Since inception an amount of Rs.1556.90 crores is mobilized as corpus by these groups.

The Concept of Empowerment of Women

The term empowerment is rooted in theories of **Paulo Freire**, who put forward the notion of conscientiousness as a process by which the poor could challenge the structure of power and take control of their lives. Freire's analysis, however, has totally ignored the aspect of gender as a determinant of power. Thus, by expanding Freireian analysis and by giving

gender an integral place; feminists put forward the concept of women's empowerment. The notion soon spread throughout the world, and was defined by the feminist scholars and activities in their own regional context.

Empowerment is a process aimed at changing the nature and directions of systemic forces which marginalize women and other disadvantaged sections in given a context.

Women Empowerment refers to increasing the spiritual, political, social or economic strength of Women. It often involves the empowered developing confidence in their own capacities. Empowerment is probably the totality of the capacities of power of decision making, access to information and resources, ability to exercise assertiveness in collective decision making, having positive thinking, learn skills for improving the personal skills and group power, ability to change others perceptions in a democratic manner, involvement in the developmental process, increasing the positive self image and overcoming stigma which means voice against violence (Sheela Kaushik, 1993).

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and to gain 'power' (www.apmas.org).

The process of empowerment beings in the mind from woman's consciousness, from her very beliefs about her rights, capacities and potential, from her self-image and awareness of how gender as well as other

socio-civic and Political forces are acting on her; from breaking free of the sense of inferiority which has been imported since earliest childhood; from recognizing her strengths, her knowledge, intelligence and skills, above all from believing in her innate right to dignity and justice (Batilvala, 1995).

Thus external change agents are often necessary to initiate the process of empowerment. However, they can take many different forms i.e., women's organization and education. Formation of cohesive, articulate women's groups collectives at the village the neighborhood level, often helps the emergence of strong and local women leaders within these groups; these groups and their leaders are capable of taking up their own actions, the struggles on shared issues and problems at the local level. Formation of formal or informal federation / networks of women's groups who can untidily engage in struggled and action on common concerns and issues. Women's groups collectively access resources the scheme services to meet their needs. Eg: Health, Nutrition, Child Care, Water Fuel, Fodder, Legal reforms, Education facilities, Income-Enhancement, Vocational Training etc.

The concept of the empowerment of women, as a goal of development projects and programs, has been gaining wider acceptance since the 1990's. The code of the woman's empowerment framework is its argument that women's development can be viewed in terms of five levels of equality for which empowerment is an essential element at each level. The levels are welfare, access, Conscientiousness, participation and control.

a) Welfare – The first level, addresses only the basic needs of women, without recognizing or attempting to solve the underlying structural

causes, which necessitate provision of welfare services. At this point women are merely passive beneficiaries of welfare benefits. The term 'Welfare's means an improvement in socio-economic status, such as improved nutritional status, shelter or income, which is the zero level of empowerment, where women are the passive recipients of benefits.

b) Access – The second level is essential for women to make meaningful progress. This involves equality of access to resources, such as education of opportunities, land and credit. The path to empowerment is initiated when women recognize their lack of access to resource as a barrier to their growth and over all well being and take action to address this. The Access to resources and services stands for the first level of empowerment, since women improve their own status, relative to men, by their own work and organisation arising from increased access to resources and services.

c) Conscientiousness – is a crucial point in the empowerment framework. The term Conscientiousness is defined as the process, by which women collectively urge to act to remove one or more of the discriminatory practices that impede their access to resources. Here, women form groups to understand the underlying causes of their problems and to identify strategies for action for gender equity.

d) Participation – is the point where women are taking decisions. To reach this level however, mobilization is necessary. By organizing themselves and working collectively, women will be empowered to gain increase representation, which will lead to increased empowerment and ultimately greater control.

e) Control – is the ultimate level of equality and empowerment. Here the balance of power between man and women is equal and neither party has dominance over the other. At this stage, In the empowerment framework, women are able to make decisions over their lives and the lives of their children and play an active role in the development process. Further the contribution of women are fully recognized and rewarded.

The components of empowerment are as follows: Women's and men's sense of internal strength and confidence to face life; the right to make choices; the power to control their own lives within and outside the home, and the ability to influence the direction of social change towards the creation of a more just social and economic order nationally and internationally.

Empowerment is a long process. It has to pass through different stages. In the first stage, women should be trained to look into the situation from a different perspective and recognize the power relations that perpetuate their oppression. At this stage, the women share their feelings and experiences with each other and build a common vision and mission. In the second stage, the women tried to change the situation by bringing about a change into the gender and social relations. In the third stage, the process of empowerment makes them more mature to realize the importance of collective action.

As empowerment seeks to alter the gender and power relations, there could be a certain social or gender conflicts. The process of empowerment could also face certain obstacles emanating from the patriarchal system, traditional beliefs and political system. The results of empowerment,

however, will not be confined to women. The other member of the families will also benefit from the empowerment process.

The empowerment of women through Self Help Groups is believed to lead to benefits not only to the individual women and women groups but also for the families and community as a whole through collective action for development. These groups have a common perception of need and impulse towards collective action. Empowering women is not just for meeting their economic needs but also through more holistic social development.

The review of previous literature made it possible to identify some broad contours of research on women and where the major focus has been. Women's economic roles have remained the most critical area for research, analysis and data collection. This has attracted attention towards the submerged economy of invisible women. The socio-cultural and political aspects of women's status are the other area where scholar's attention has been divested. An interesting trend that has surfaced is that the 'Women Question' has now assumed a political, international and developmental character in place of viewing it as essentially a social and cultural phenomenon.

A close look at the concerns of previous researches reveals that women in India after independence confront a lot of constraints in socio-cultural, political, and economic domains. Their general situation has not improved much.

The review on women's conditions reveals that they continue to be miserable and they still confront immense problems in all these domains of life. However, recent international and national developments have changed

the attitude of society towards women and women's perception of their own situation, which is a ray of light and hope, in a world of darkness.

The overall aim of the present study is to assess the impact of Self Help Groups on the empowerment of women in Chittoor district.

Chittoor District has 66 Mandals. Out of these Mandals, two urban and two rural Mandals were selected randomly. The Urban Mandals are Chittoor and Srikalahasti, the Rural Mandals are Irala and Tirupati. From each of the two Rural Mandals, 5 villages were selected and from each of these villages, 5 SHGs were picked randomly. From each of the two Urban Mandals, 50 SHGs were selected. Thus the total SHGs selected were 100. Out of each of these 100 SHGs, 4 members were picked, one the leader and the other 3 picked randomly. The total size of sample selected thus is 400.

Data was thus collected from 100 groups and 400 members of the Self Help Groups members.

The data pertaining to the study was collected from both primary secondary sources, more so from primary source. In the present research study 'interview schedule' was used to collect primary data. Personal Interviews were conducted with the respondents selected. In addition observation was used to supplement information thus collected from interviewing the respondents. Editing and standardization of the schedules was done after the pilot study. Every care was taken to collect and record reliable data. Personal observations were also recorded.

The following are some of the more important findings of the present study:

59 percent were below the age of 35 years. Since SHG movement in the study area is fast catching among all the women, it was expected that young and adolescent women would participate in the SHGs. Twenty-five percent were between 36 and 45 years. 16 percent were above 46 years old.

75 percent of the respondents are currently married, 14 percent unmarried and the 5 percent were deserted by their husbands and remaining 6 percent were widowed.

93 percent of the sample were Hindus, 5 percent Muslims and Christians constituted 2 percent.

61 Percent of the respondents were BCs, 18 percent were SCs, OCs constituted 19 percent and 2 Percent were STs.

In 34 percent of the families, the husbands' occupation was agriculture while 15 percent of the respondents' husbands were employed, another 51 percent were manual labourers.

37 percent of the women are housewives. 30 percent are in Agricultural sector. The self-employed women are 14 percent and about 17 percent are doing other works. The remaining 2 percent are working as employees.

Annual income of 70 percent of the husbands is less than Rs. 10,000/- .16 percent of husbands earned between Rs. 10,000 – 15,000 per annum. 9 percent earned 15 to 20 thousand per annum. And 5 percent are able to earn more than Rs. 40,000.

70 per cent of respondents are living in Nuclear families and the remaining 30 percent are living in Joint families.

31 percent of the sample are illiterates. 29 percent are educated upto 7th class, 28 percent are educated between 8 and 10th classes, 5 percent of candidates have studied up to intermediate, and 6 percent of the respondents have studied degree and 1 percent have done their Post Graduation.

79 percent of the respondents have pucca houses, 13 percent have Kuthca houses, and remaining 8 percent are living in semi pucca houses.

77 percent of the respondents have their own houses . 23 percent do not have own houses and are residing in rented houses.

81 percent are saving in range between Rs.30 and Rs.60 per month, 11 percent of the respondents are saving Rs. 61 to Rs.80 and 8 percent are able to save in the range of Rs.81 to 100 per month.

46 percent are repaying the loans taken from the SHGs from the balance remaining from carefully economizing their household expenses, 34 percent of the respondents are paying from the family sources and 20 percent of the respondents are saving from their own earnings.

A vast majority (97 percent) are prompt in their repayments.

37 percent of the respondents have taken loans in the range Rs. 7,000 to 10,000, 33 percent have taken an amount of Rs 4,000 to Rs.7,000 and 30 percent have taken loans more than Rs.10,000.

Nearly 89 percent have taken loans from MFIs in addition to their SHG loans and 11 percent have not taken loans from MFIs.

Before the advent of SHGs, pawn brokers were the mai source for the loans take by the poor. But after the advent of SHGs, the poor women have a facility to take loans from SHGs and other micro fiancé institutions. 6

percent have taken loans by pawning and 94 percent have not taken any kind of loan by pawning.

48 percent have taken loans for business activities while 17 percent have taken loans for the meeting medical expenditure for the members of their families. About 14 percent have taken loans for their children's education, 7 percent for festival expenses, 6 for the construction of houses, 5 percent to clear their old debts, while 3 percent have taken loan to perform the marriages of their children.

79 percent are aware about most of the Governmental Schemes and 3 percent of the respondents are not aware about the schemes even after joining in the SHGs and 18 percent of the respondents have some information about some schemes.

86 percent of the rural respondents are doing work under the MGNREGS Programme, while 14 percent are not benefitted under the MGNREGS programme.

36 percent of the rural respondents have undertaken tank bund repairs, 27 cleaned canals/reconstruction of canals, 20 percent were employed at land development and 17 percent were engaged in road development as part of the NREGS program.

11 percent of the rural women in the sample have worked less than 25 working days yearly, 65 percent benefited 50 working days in a year, 18 percent got 100 working days under the NREGS.

19 percent of the rural members earned Rs 50 per day, 24 percent got Rs75, 42 percent Rs100 per day, 10 percent got e Rs150 and the remaining 5 percent earned money Rs 200 per day.

91 percent of the respondents are willing to continue in the SHGs, 5 percent are not willing to continue in the SHGs and the remaining 4 percent are undecided.

52 percent want to continue being members of the SHGs due to the opportunity to get loans if they are in SHGs, 28 percent due to the possibility of getting to know important people and improve political network if they are in SHGs, 13 percent are willing to continue as they think that they would get some preference in government schemes.

Women in rural as well as in urban India face greatest misery in getting water. Securing and providing water to the household members is considered to be the responsibility of women in India. Occasionally the male members may help in these activities. Women experience many difficulties, in securing water in general and particular potable drinking water. 98 percent have access to both drinking and water for general consumption. It is observed in the field that the Government of Andhra Pradesh and Government of India have taken special steps and schemes to provide water to the habitats of the people. Hence, the satisfactory situation.

Private-bathroom and latrine facilities ensure not only dignity and privacy but also better hygiene and health care. Most of the communicable diseases are the result of poor and unhygienic practices of bath and toilet in rural as well as in urban areas. In Rural Andhra Pradesh both men and women prefer open places/tanks/wells for attending to the nature's calls.

This leads to poor sanitation and hygiene and thus resulting in the spread of diseases. It is found that 88 per cent of women enjoy private bath room facility and 77 per cent have toilet facility in their homes.

The study shows that only 4 percent of members do not have the facility of electrification. 19 percent families of SHG members are having drainage facilities and the remaining 81 percent of families do not have Drainage facility. 95 percent families of SHG members have Road Access and 5 percent of them do not have Road Access.

Thanks to the efforts of self help groups majority of the house-holds under reference enjoy minimum food security. 97 percent families of SHG houses are having Ration card and only 3 percent are not having Ration card facility.

68 percent of the respondents actively participate in the discussions at the group meetings, in 30 percent of the cases the participation in the discussions at the group meetings is passive, and the remaining 2 percent were not interested in the discussions at the group meetings. 34 percent of the inactive and passive participants have said that poverty is the reason for their inactive/passive participation in discussions, 63 percent have opined that illiteracy is the major reason for their passive/ inactive participation. The remaining three percent said that because of their ignorance they could not participation in the discussions at the group meetings.

65 percent of the women said that they are able to make decisions on their own, while 26 percent did not think so and 9 percent were unable to decide.

An overwhelming majority (85 percent) agreed that membership in SHGs has helped them to achieve better status in the society and family.

With regard to the question of domestic violence perpetrated by men on the wives and other family members, half of them were unable to decide whether to question it or not. Only one-fifth of them said that women should question it while 29 percent said they should not question it.

As to women participating in dharnas, rallies and protests, more than three-thirds said that they should participate while only 15 percent thought that they should not participate in them.

A large majority (62 percent) agreed that participation in Self Help Groups has enabled them to meet the officials without any fear, whereas a third did not think so.

More than two-thirds of the women felt that women need not be submissive to their husbands, while the remaining one-third thought otherwise.

An overwhelming majority of the women (91 percent) were of the opinion that networking of women cannot take place without the intervention of the SHGs. The respondents were nearly divided half-half when it came to the question of whether they should eat only after serving the men folk first.

Over 90 percent of the respondents thought that a girl should marry only after attaining the legal age of eligibility for a girl to get married, i.e., 18 years.

5/65 percent supported widow remarriages. While 53 percent were in favour of a divorce, the remaining 47 percent were against divorce even when subjected to domestic violence by the husband.

Nearly 59 percent said the caste system should not continue and 57 percent were in favour of inter-caste marriages.

81 percent did not think that earning more money than their husbands is a shame.

55 percent did not agree that they should hand over their earnings to their husbands.

More than half thought that attending training programs is of a waste of time and in fact helped them to gain awareness about various government schemes.

An overwhelming majority (96 percent) thought that loans given with proper training and asset monitoring will enable them to develop economically.

89 percent said that women's savings will enable them to start their own Income generating activities.

A great majority (80 percent) felt that women can become successful entrepreneurs and make big investments.

An overwhelming majority (92 percent) of the respondents were of the opinion that women should have the right to claim ancestral property.

After joining in SHG, 96 percent of the women felt that they were consulted at the time of important purchases or before making important

decisions in family like, farmland, cattle, farming implements, marriages of daughters or sons, buying important household articles.

Access to financial support, savings and credit, freedom from money lenders, maintenance of bank account, necessity of women having successful careers, whether women can earn more money than men, having the husband control her earnings, easy access to government loans, possibility of opportunities for income generating activities, having a right to claim ancestral property, purchase of items etc. were some of the economic empowerment perceptions that were attempted to be captured in the study.

For 72 percent of the women their access to financial support has improved after joining in SHGs. However, a vast majority agreed that SHGs have helped them to get access to credit and were able to save some of their earnings.

SHGs have benefited 82 percent of the respondents by taking away the necessity of going to the private money lenders.

For 48 percent of the women, maintenance of individual bank accounts gives them more independence.

55 percent said that women need economic independence and 87 percent were of the opinion that women need successful careers.

56 Percent of the respondents are aware of the minutes, the entries in the cash book and also about the entries in the individual passbooks.

45 percent of the respondents are familiar with bank officers. 12 percent are familiar with Mandal Revenue Officers or Mandal Development Officers, while 43 percent are familiar with all the officials.

Information regarding the perceptions of the respondents regarding various dimensions of political empowerment like exercising their right to vote, voicing their political opinions, capability of becoming competent leaders, opportunity of participating in the decision making process of local bodies, getting one-third reservation, independence in exercising their vote in various elections, sensitivity to political matters, policy making etc. were gathered in the study.

82 percent feel good about the fact that they are able exercise their basic rights like enrolling their names in the electoral lists. While 41 percent agreed that they should assert themselves by demanding their political rights like men, 59 percent were either undecided or felt that they should not. 88 percent thought that women are capable of being committed and competent leaders. 84 percent felt that the right to vote should not be dependent on any educational qualifications. More than two-thirds thought that women should be given equal opportunity in decision making process of local bodies in reality rather than on paper. 87 percent felt that women are not inferior to men in any matter, more particularly in matters concerning awareness and understanding of political issues and in assuming positions of leadership and managing the activities of any organization. More than three-fourths of the respondents were for the one third reservation for women in parliament and assembly and other political bodies. 75 percent said that they cast their vote independently, not as suggested by their husbands or the village head or local leader. 89 percent felt that women need not be a mere submissive member in political undertakings. Nearly three-fourths said that women should contest in local and state elections irrespective of their economic standing. 91 percent were of the opinion that women's representation in

politics helps in improving the policy making process. However, 72 percent agreed that as of now women are not sensitive to their political situation and position. While 45 percent felt that women's issues should not be politicized, the remaining either did not have an opinion or did not agree with it. Only 9 percent said that a woman belonging to an SHG got elected under the 33 percent quota. More than three-fourths said that after joining the SHG there is an improvement in their participation in political activities.

The perceptions of the respondents regarding educational empowerment was attempted to be ascertained by trying to know their opinions on various related issues like the realization that illiteracy is a major cause for women being oppressed in society, gender discrimination in education, women going beyond primary education, whether SHGs should impart skill training, the impact of education on self confidence, gender awareness, impact of education on maternal mortality and infant mortality, legal awareness and approaching the judiciary to solve problems, awareness of violations of human rights of women.

62 percent thought that women realized that illiteracy is one of the major causes for the oppression of women in our society mainly because of their participation in SHGs. A vast majority (87 percent) disagreed with the statement that women should not be sent to school after attaining puberty. Almost the same proportion said that women need to go beyond primary education and also that girls should be sent to good schools as also the boys. 98 percent were of the opinion that skill training need to be given through SHGs. 70 percent thought that women exhibit greater self confidence and social approval because of Self Help Groups. 73 percent said that gender awareness has to be integral part of all the training programmes for women

in Self Help Groups. About two-thirds of the respondents thought that Reduction in infant mortality rate largely depends upon on the training given to women in Self Help Groups. A majority (54 percent) said that breaking the customs and traditions is not a part of the training given in SHGs. 84 percent were of the opinion that Health education in Self Help Groups will help reduce the maternal mortality. 96 percent think that Legal awareness in Self Help Groups will help women to come out from problems and harassments. 61 percent said that women should be educated in Self Help Groups to question human rights violations.

The social impact of the SHG was analysed by trying to know whether the SHG benefited the respondents or not. These were classified into three categories: Those related to material, perceptual and relational changes.

Perceptions on material changes include such aspects as general health care, child health care, family planning and Hygiene practices.

The data collected reveals that with regard to general health care and hygiene practices, a majority of the members were benefited. More specifically, 47 percent believed that all the group members were benefit by the general healthcare. With regard to child healthcare and the practice of family planning methods, the members who are eligible for these services were benefited in accessing the welfare measures of healthcare to their members.

The relational changes include decision making, increased articulation, increased participation and awareness of govt. programmes, increased participation at community level decision making, realization of

their desires etc. It is observed that the impact of SHG on relational changes varied from item to item. For instance, 52 percent of the members agreed that their articulation has increased and so is the case with regard to participation in govt. programmes and community level decision making. However, in terms of individual experience, their perception was not high. It is observed that individually less than fifteen percent perceived increased change in these aspects.

Perceptual changes include increased respect in the family and relatives, important in self confidence, increased respect from the officials, awareness on HIV/AIDS and the value of education. It is heartening to note that 68 percent of the members stated that their self-confidence levels have increased. 73 percent of the members have stated that they are respected in their families and among relatives now. The respect for the group leaders from the department officials has increased

Thus the analysis reveals that participation in SHGs made impressive impact on women in attaining social empowerment by effecting material, participation and perceptual changes.

Thus, the analysis shows that the SHGs have ushered positive and favourable changes in the lives of the SHG members and could succeed in the provision of welfare amenities and an accessing their resources and further in enhancing the self-esteem of their members and their organizational abilities.

The study suggests that SHGs could bring about positive social and economic changes in the lives of the poor and marginalized women and helped them gain or at least enable them to be participants in the process of gaining social, economic, and political empowerment.