

**EFFECTIVENESS OF MICRO FINANCE ON WOMEN
EMPOWERMENT – A STUDY WITH REFERENCE TO SHGS
IN KANCHIPURAM DISTRICT**

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CHAPTER – VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 INTRODUCTION

In this chapter has the researcher presents the findings derived from the rigorous statistical analysis, suggestions out the findings and conclusion of the research. Besides these the researcher also presents Scope for further research for the dynamic future researchers.

6.2 FINDINGS

It is found that 36.4% SHGs members are residing in urban area at Kancheepuram District and it is followed by 36.4 % SHGs members are residing in semi - urban area and the remaining 27.2% SHGs members are residing in rural area at Kancheepuram District. 57.8 % members are associated with SHG for above 10 years at Kancheepuram District and it is followed by 36.6 % members are associated for 6 to 10 years with SHGs and the remaining 5.6 % SHGs members are associated for 5 years at Kancheepuram District.

The percentage analysis revealed that 34.6% respondents belong to the age group of 41 -50, 6.3% are belonging to above 50 years of age and 53.3 % respondents belong to the age group of 31-40 in Kancheepuram District. It can be ascertained that 36.1% respondents are with high school level education and it is followed by 34.6% have primary school education and the remaining 17.8% respondents have higher secondary educations at Kancheepuram District. 87.5% respondents are married and it is followed by 9.6% SHGs members are widows and remaining 2.2% respondents are single

78.3% SHGs members are ordinary members and it is followed by 10.9% SHGs members in the status of leader and remaining 10.9 % are SHGs Secretary / Treasurer in Kancheepuram District. 50.4% SHGs member's business activities is high before getting MF is at Kancheepuram District and it is followed by 44.9 % SHGs members are involving agricultural activity before getting MF and remaining 4.7 % SHGs members did service activity before getting MF.

it can be ascertained that 47.8% respondent's business activities is high after getting MF in Kancheepuram District and it is followed by 40.0% SHGs members are involving agricultural activity after getting MF and remaining 12.1% SHGs members did service activity after getting MF. 73.6 % SHGs member's income before getting MF is 101 – 300 and it is followed by 20.5% respondents income before getting MF is 301 – 500.

63.4 % SHGs member's income after getting MF is 1011–3000 high at Kancheepuram District and it is followed by 33.0% SHGs members income before getting MF is 1001 – 3000 and remaining 3.6 SHGs members income after getting MF is 5001-7000. 76.6 % SHGs member's personal expenditures before getting MF is high at the level 50 and it is followed by 11.2% SHGs member's personal expenditures before getting MF at the level Rs100 and remaining 8.2% SHGs member's personal expenditures is at level of Rs.40.

64.7% respondents savings before getting MF is high at the level 1-100 and it is followed by 32.1% respondent's savings before getting MF is nil and remaining 2.4% SHGs member's savings before getting MF level 101-300. 59.4% respondents savings after getting MF is high at the level 501-1000 and it is followed by 19.4% SHGs member's savings after getting MF is nil and remaining 11.6% SHGs member's savings after getting MF level 1-500.

It is found that 54.3% SHGs member's agriculture land before getting MF is less than 1 Acre and it is followed by 31.5% respondent's agriculture land before getting MF is no land and remaining 14.1% respondent's agriculture land is before getting MF is 1to 2 Acres. 54.2% SHGs member's agriculture land after getting MF is less than 1 Acre and it is followed by 33.9% have 1to2 Acres after getting microfinance.

57.1% SHGs member's house before getting MF is Tiled house 24.6% SHGs member's house before getting MF is thatched and remaining 13.4% SHGs member's house is sheeted before getting MF. 66.1% SHGs member's house after getting MF have Tiled house in Kancheepuram District and 17.9% SHGs member's house after getting MF is Concrete Roofed and remaining 8.3% SHGs member's house is thatched after getting MF.

59.8 % SHGs member's have gold before getting MF is 1 to 5000 and 39.9% SHGs member's have gold before getting MF is nil. 55.8% SHGs member's have gold after getting MF worth of 40000 to 60000 and 34.4% SHGs member's have gold after getting MF worth of 20000 to 40000, 63.0 % SHGs member's furniture before getting MF is nil at Kancheepuram District.

61.8% SHGs member's have furniture after getting MF is less than 2000 at Kancheepuram District and it is followed by 35.3% SHGs member's have furniture after getting MF is 2000 to 4000 and remaining 2.9% SHGs member's furniture after getting MF is 4000 to 6000. 58.0% SHGs member's have consumer durable before getting MF is less than 5000 and 35.7% SHGs member's have consumer durable before getting MF is nil. It is further found that 60.9% SHGs member's have consumer durable after getting MF is 10000 to 15000 and 16.7% SHGs member's have consumer durable after getting MF is 5000 to 10000 and remaining 16.8% SHGs member's have consumer durable after getting MF is 15000 to 20000.

94.2% SHGs member's productive assets before getting MF is nil and 5.3% SHGs member's have productive assets before getting MF is less than 5000 and remaining 5% SHGs member's have productive assets before getting MF is 5000 to 10000. 87.3% SHGs member's have productive assets after getting MF is nil and 8.5% SHGs member's productive assets after getting MF is 5000 to 10000 and remaining 2.2 % SHGs member's have productive assets after getting MF is 15000 > 20000.

57.8% SHGs member's did not get loans for personal use before getting MF and 42.2 % SHGs member's obtained loan for personal use before getting MF. Further it is identified that 79.0% SHGs member's did not obtain loan for personal use after getting MF and it is followed by 21.0% SHGs member's obtained loan for personal use after getting. it can be ascertained that 72.6% SHGs member's did not obtain loan for asset purchase before getting MF and it is followed by 27.4% SHGs member's obtained loan for personal use before getting MF.

93.8 % SHGs member's did not obtain loan for asset purchase after getting MF and it is followed by 6.2% SHGs member's obtained loan for personal use after getting MF 61.4% SHGs member's did not obtain loan for Business activities before getting MF and it is followed by 38.6 % SHGs member's obtain loan for personal use

before getting MF. It can be ascertained that 58.7% SHGs member's did not obtain loan for medical treatment before getting MF and 41.3% SHGs member's obtained loan for personal use before getting MF.

57.4% SHGs member's did not loan for medical treatment after getting MF and 42.6 % SHGs member's obtained loan for medical treatment after getting MF. 77.7 % SHGs member's did not obtain loan for family and religious functions before getting MF. 52.7% SHGs member's did not obtain loan for family and religious functions before getting MF and 47.3% SHGs member's obtained loan for family and religious functions before getting MF,

95.1% SHGs member's did not obtain loan for educational purpose before getting MF and 4.9% SHGs member's obtained loan for educational purpose before getting MF. 63.2% SHGs member's did loan for educational purpose after getting MF and 36.8% SHGs member's obtained loan for educational purpose after getting MF.

87.9% SHGs member's did not obtain loan for repaying existing loans before getting MF and 12.1% SHGs member's obtained loan for repaying existing loans before getting MF. 88.0% SHGs member's did not obtain loan for repaying existing loans after getting MF and 12.0% SHGs member's obtained loan for repaying existing loans after getting MF.

70.7% SHGs member's did not obtain loan for helping intimate family members before getting MF and 29.3% SHGs member's obtained loan for helping intimate family members before getting MF.

56.2% SHGs member's did not obtain loan from bank before getting MF and 43.8% SHGs member's obtained loan for helping intimate family members before getting MF. 91.3% SHGs member's obtained loan from bank after getting MF and 8.7% SHGs member's did not loan from bank after getting MF.

73.4 % did not obtain loan from SHGs members before getting MF and 26.6 % obtained loan from SHGs member's before getting MF. 81.0% did not obtain loan from SHGs members after getting MF and 19.0 % obtained loan from SHGs member's after getting MF.

73.7% did not obtain loan from friends and relatives before getting MF and 26.3% obtained loan from friends and relatives before getting MF. 67.8 % loan from friends and relatives after getting MF and it is followed by 32.2 % obtained loan from friends and relatives after getting MF.

67.8% did not obtain loan from chit funds before getting MF and 32.2% obtained loan from chit funds before getting MF. 87.1% obtained loan from chit funds before getting MF and 12.9% did not obtain loan from chit funds before getting MF. 73.7% did not make repayment through profit from business before getting MF and 26.3 % made repayment through profit from business before getting MF.

87.1% made repayment through profit from business after getting MF and 12.9% did not make repayment through profit from business after getting MF. 67.8% did not make repayment through selling and leasing the assets before getting MF and 32.2% made repayment through profit from business before getting MF.

94.9% did not make repayment through selling and leasing the assets after getting MF and 5.1% made repayment through profit from business before getting MF. 67.8% did not make repayment through help from SHG members before getting MF and 32.2% made repayment through profit from business before getting MF. 91.3% made repayment through help from SHG members after getting MF and 8.7 % did not make repayment through profit from business after getting MF.

6.3 DEMOGRAPHIC VARIABLES AND WOMEN EMPOWERMENT

There is no association between women empowerment and borrowing loans for personal use before getting micro-finance. It is found that 43.7% are the least empowered women borrowed loan for personal use before getting the micro-finance, 44.7% moderately empowered women also borrowed the loan for their personal use before getting the micro-finance.

There is a association between women empowerment and borrowing loans for personal use after getting micro-finance.13.9% of least empowered women borrowed loan for personal use after getting the micro-finance and 21.0% of highly empowered women in Kancheepuram district acquired loan for personal use after getting micro-finance.

There is no association exists between women empowerment and borrowing loans for asset purchase before getting micro-finance. 6% women who have moderately empowered also borrowed the loan for their asset purchase before getting the micro-finance and 31.3% highly empowered women residing in Kancheepuram District got loan for purchase of Asset purchase before getting micro-finance

There is a association subsists between women empowerment and borrowing loans for asset purchase after getting micro-finance. 63% women who are least empowered have borrowed loan for purchase of asset after getting the micro-finance, and 31.3% highly empowered women got loan for purchase of **Asset** after getting micro-finance.

There is no association that exists between women empowerment and borrowing loans for business activities before getting micro-finance. 39.9% women who are least empowered have got loan for business activities before getting the micro-finance and 39.5% highly empowered women also availed loan for business activities before getting micro-finance.

There is a association between women empowerment and getting loans for medical treatment after getting micro-finance. 43% least empowered women have got loan for medical treatment after getting the micro-finance and 43.6% highly empowered women also borrowed loan for medical treatment after getting micro-finance.

There is no association between women empowerment and borrowing loans for family and religious functions before getting micro-finance. 76.4% moderately empowered women also availed the loan for their family and religious functions before getting the micro-finance and a maximum of 80% highly empowered women borrowed loan for family and religious functions before getting micro-finance.

There is a association between women empowerment and borrowing loans for family and religious functions after getting micro-finance. 45.7% moderately empowered women also borrowed the loan for family and religious functions after getting the micro-finance and maximum 52.3% of highly empowered women acquired loan for family and religious functions after getting micro-finance.

There is no association between women empowerment and borrowing loans for educational purpose before getting micro-finance. 4.4 % least empowered women borrowed loan for educational purpose before getting the micro-finance, and 5.1% highly empowered women borrowed loan for educational purpose before getting micro-finance.

There is a association between women empowerment and borrowing loans for educational purpose after getting micro-finance 43.2% moderately empowered women also borrowed the loan for their personal use after getting the micro-finance and 30.8% of highly empowered women acquired loan for educational purpose after getting micro-finance.

There is no association between women empowerment and borrowing loans for repaying existing loans before getting micro-finance. 10.8% least empowered women availed the loan for repaying existing loans before getting the micro-finance, and 10.3% highly empowered women took loan for repaying existing loans before getting micro-finance.

There is a association exists between women empowerment and borrowing loans for repaying existing loans after getting micro-finance. 14.6% least empowered women availed loan for repaying existing loans after getting the micro-finance, and 11.8% of highly empowered women acquired loan for repaying existing loans after getting micro-finance.

There is no association between women empowerment and borrowing loans for helping intimate family members before getting micro-finance. 27.8% least empowered women took loan for helping intimate family members before getting the micro-finance, and 29.2% highly empowered women obtained loan for loan for helping intimate family members before getting micro-finance

There is a association between women empowerment and borrowing loans from bank after getting micro-finance 43.7% least empowered women availed loan from bank after getting the micro-finance and 47.2% moderately empowered women also took the loan from bank after getting the micro-finance,

There is no association between women empowerment and borrowing loans from SHG members before getting micro-finance. 91.8% least empowered women took loan from SHG members before getting the micro-finance, and 91.3% highly empowered women in Kancheepuram district obtained loan from SHG members.

There is a association between women empowerment and borrowing loan from SHG members after getting micro-finance. 24.1% least empowered women took loan from SHG members after getting the micro-finance, and 27.7% of highly empowered women acquired loan from SHG members after getting micro-finance.

There is no association between women empowerment and borrowing loan from Friends and relatives before getting micro-finance. 15.8% least empowered women borrowed loan from Friends and relatives before getting micro-finance and 20.0% highly empowered women borrowed loan from Friends and relatives before getting micro-finance.

There is a association exists between women empowerment and borrowing loan from Friends and relatives after getting micro-finance. 28.5% of least empowered women took loan from Friends and relatives after getting the micro-finance and 24.6% of highly empowered women acquired loan from Friends and relatives after getting micro-finance.

There is no association between women empowerment and borrowing loan from Chit funds before getting micro-finance. 32.3% least empowered women borrowed loan from Chit funds before getting the micro-finance, 30.2% and 34.4% highly empowered women too obtained loan from Chit funds before getting micro-finance.

There is a association between women empowerment and borrowing loan from Chit funds after getting micro-finance. 33.5% of least empowered women availed loan from Chit funds after getting the micro-finance, and only 31.8% of highly empowered women took loan from Chit funds after getting micro-finance.

There is no association between women empowerment and Repayment through profit from business before getting micro-finance. 90.5% least empowered women have made Repayment through profit from business before getting the micro-finance

and 87.1% highly empowered women also made Repayment through profit from business before getting micro-finance.

There is a association between women empowerment and Repayment through profit from business after getting micro-finance 5.7% of least empowered women made Repayment through profit from business after getting the micro-finance and 5.6% of highly empowered women made Repayment through profit from business after getting micro-finance.

There is no association between women empowerment and Repayment through selling and leasing the assets before getting micro-finance. 91.8% of least empowered women Repaid the loan through selling and leasing the assets before the micro-finance and 91.3% highly empowered women also Repaid the loan through selling and leasing the assets before getting micro-finance.

There is a association exists between women empowerment and Repayment through selling and leasing the assets after getting MF after getting micro-finance. 21.5% of least empowered women have made Repayment through selling and leasing the assets after getting the micro-finance and leasing the assets after getting the micro-finance and only 17.9% of highly empowered women have repaid the loan through selling and leasing the assets after getting micro-finance.

There is no association between women empowerment and borrowing loans for personal use before getting micro-finance. 43.7% are the least empowered women borrowed loan for personal use before getting the micro-finance and 38.5% highly empowered women obtained loan for personal use before getting micro-finance.

There is a association subsists between women empowerment and borrowing loans for asset purchase after getting micro-finance 13.9% of least empowered women borrowed loan for personal use after getting the micro-finance and 21.0% of highly empowered women acquired loan for personal use after getting micro-finance.

6.4 IMPACT OF BUSINESS ACTIVIES ON EMPOWERMENT

It is found that women empowerment is influenced by their friendship with SHG members, continuous motivation of government schemes to have economic

empowerment and their easy accessibility of external business contacts through SHG's are able to help them to develop their business and to improve them economically.

It can be ascertained that women empowerment is optimistically affected by friends in SHG, constant motivation of government schemes to have educational empowerment, receiving help from SHG to get loans and have talent to carry out business through SHG's to develop their educational empowerment.

It is revealed that the empowerment of women is also influenced by the familiarity and intimacy of the activities of SHG to mature their social empowerment. Further it is concluded that women empowerment is obtained because of personal recognition, the help that is being extended by SHGs to avail loan facility and their ability to do business through SHGs to upturn their political empowerment.

6.5 IMPACT OF DEMOGRAPHIC VARIABLES

The urban women in strongly disagreed for economic empowerment through micro-finance whereas the rural women strongly agreed for educational empowerment through micro-finance and the social empowerment through legal borrowings. It is further identified that the urban women in strongly agreed that the micro-finance created significant impact on their political empowerment.

The women fall under the age group more than 55 years agree for economic empowerment and strongly agreed for educational empowerment through micro-finance, whereas, the women fall under the age group 46-55 years strongly agree for social empowerment. It is further identified that the women in Kancheepuram district belong to the age group Less than 35 years strongly agreed that the micro-finance created significant impact on their political empowerment.

The uneducated women strongly disagree for economic empowerment while, women who have educational qualification upto primary school level strongly agreed for educational empowerment through micro-finance the women have education upto higher secondary level strongly agree for social empowerment. It is further identified that the graduates women in Kancheepuram District strongly agreed that the micro-finance created significant impact on their political empowerment..

The single women strongly disagree for economic empowerment and agree for educational empowerment through micro-finance , whereas, divorced women strongly agree for social empowerment The single women also strongly agree that the micro-finance created significant impact on their political empowerment.

Women holding secretary treasurer position strongly disagree for economic empowerment while, women who acts as a Leader strongly agree for educational empowerment and political empowerment through Micro-finance. Women who acts as ordinary member strongly agree that the micro-finance creates significant impact on their social empowerment.

Women carry out Service activity shows their strong disagreement for economic empowerment but displays their strong agreement for educational empowerment and political empowerment through Micro-finance. The women who carry out agricultural activity strongly agree that the micro-finance creates significant impact on their social empowerment.

Women carry out business activity strongly disagree for economic empowerment , whereas women who carry out service activity displays their strong agreement for educational empowerment and social empowerment through Micro-finance. The women who carry out business activity strongly agree that the micro-finance creates significant impact on their political empowerment.

Women who gets income after getting micro-finance agree for economic empowerment, whereas members 301-500 strongly agree for educational empowerment and political empowerment through Micro-finance. The members 501-700 strongly agree that the micro-finance creates significant impact on their social empowerment.

The women with expenditure after getting micro-finance comes under 5001-7000 type strongly disagree for economic empowerment, but strongly agree for educational empowerment and political empowerment through Micro-finance. The respondents expenditure after getting micro finance fall under 3001-5000 cluster strongly agree that the micro-finance creates significant impact on their social empowerment..

6.6 COMPARING THE WOMEN EMPOWERMENT BEFORE AND AFTER GETTING MICROFINANCE.

There is a significant difference in the social status of women in Kancheepuram district before and after getting micro-finance. The women strongly agreed that their social status considerably increased after getting micro-finance.

There is a significant difference in the confidence level of women in before and after getting micro-finance. The women in strongly agreed that their confidence level considerably increased after getting micro-finance.

There is a significant difference in the management of abilities of women before and after getting micro-finance. The women in strongly agreed that their management of abilities of women considerably increased after getting micro-finance.

There is a significant difference in the independent decision making of women before and after getting micro-finance. The women in strongly agreed that their independent decision making of women considerably increased after getting micro-finance.

There is a significant difference in the planning and execution level of women before and after getting micro-finance. The women strongly agreed that their planning and execution level of women considerably increased after getting micro-finance.

There is a significant difference in the planning and execution level of women before and after getting micro-finance. The women strongly agreed that their facing the financial problems of women considerably increased after getting micro-finance.

There is a significant difference in the family expenditures of women before and after getting micro-finance. The women strongly agreed that they are able to meet all the family expenditures after getting micro-finance

There is a significant difference in the improvement of family health of women before and after getting micro-finance. The women strongly agreed for the improvement of family health after getting micro-finance.

There is a significant difference in providing education to every family member of women before and after getting micro-finance. The women strongly agreed for the improvement of family education after getting micro-finance

There is a significant difference in developing business skills of women district before and after getting micro-finance. The women strongly agreed for the developing the business skills of women after getting micro-finance.

There is a significant difference in the realization loan burden of women before and after getting micro-finance. The women strongly agreed for the realization of loan burden of women after getting micro-finance.

There is a significant difference in the awareness on government schemes of women before and after getting micro-finance. The women strongly agreed for the awareness on government schemes of women after getting micro-finance

There is a significant difference in the skills in convincing the SHG members before and after getting micro-finance. The women strongly agreed for their skills in convincing the SHG members after getting micro-finance.

There is a significant difference in the awareness of women on their rights before and after getting micro-finance. The women strongly agreed for their awareness on rights of group members after getting micro-finance.

There is a significant difference in the co-operation among the SHG members perceived by women before and after getting micro-finance. The women strongly agreed for their perception on co-operation among the SHG members perceived by women after getting micro-finance.

There is a significant difference in the election contesting abilities of women before and after getting micro-finance. The women district strongly agreed for their election contesting abilities of women after getting micro-finance

There is a significant difference in the call for attending the social functions of women before and after getting micro-finance. The women strongly agreed for the call for attending the social functions after getting micro-finance.

There is a significant difference in the supports sought by the political parties before and after getting micro-finance. The women strongly agreed for the supports sought by the political parties after getting micro-finance.

There is a significant difference in the supports sought by the political parties before and after getting micro-finance. The women strongly agreed for the special interest on education after getting micro-finance.

There is a significant difference in the intention to become businesswomen before and after getting micro-finance. The women strongly agreed for intention to become businesswomen after getting micro-finance.

There is a significant difference in the increase in the marketing skills of women before and after getting micro-finance. The women strongly agreed for the increase in the marketing skills of women after getting micro-finance.

There is a significant difference in the development of family members of women before and after getting micro-finance. The women strongly agreed for the development of family members of women after getting micro-finance.

There is a significant difference in the attracting the NGOs by women before and after getting micro-finance. The women strongly agreed for the attracting the NGOs by women after getting micro-finance

There is a significant difference in the ability to get treatment from private hospitals by women before and after getting micro-finance. The women in Kancheepuram district strongly agreed ability to get treatment from private hospitals by women after getting micro-finance.

It is observed that the hypothesis “There is no significant difference in women empowerment before and after getting Micro finance “ is rejected at five percent level and concluded that there is a significant difference in women empowerment before and after getting Micro finance.

6.7 SUGGESTIONS

1. The study revealed that micro-finance and economic support is very essential for women empowerment. Therefore it is suggested that both central and state governments should arrange for the micro-finance to remain at the low rate of interest.
2. A weekly interaction programs must be arranged by the government and other NGOs to have one-to-one interaction with the bankers and other sources of micro-finance in order to eliminate the time delay in getting the micro-finance for women..
3. The study also identified that the business activities in rural and urban areas increased rapidly due to micro-finance therefore it is suggested that periodic training was be given to be bent to flourish in that business activities..
4. The study also revealed that the lack of education and its negative consequence war were empowerment. Therefore it is suggested that the SHG's can arrange a evening classes to educate the women for their empowerment process.
5. It is also suggested that the reserve bank of India and NABARD should come forward to disburse micro-finance loans to poor and needy for their economic empowerment.
6. The study also identified that the respondents of the border by the very high interest rate therefore it is suggested that financial institutions, public and private sector banks should interact the respondents fix the interest rate for the micro-finance they disburse.
7. The study identified that there is a significant difference between self-empowerment and group empowerment of SHG members. Therefore all the assembly members must be enlightened that individual empowerment leads to group empowerment this strategy would help them to actively participate in all the business activities.

8. There is a complaint from all the respondents that they are not able to get the specific amount of micro-finance. Therefore it is suggested that micro-finance institutions and public and private sector banks should increase the loan amount in order to facilitate the improvement in all the business activities in the study area.
9. Most of the micro-finance obtained by the respondents are very useful for family education purpose therefore the micro-finance institutions and public and private sector banks should encourage the women to obtain the educational loan for their self and family improvement..
10. Some of the respondents are not able to repay their loans due to loss of the business and family problems therefore it is suggested that the micro-finance institutions in, public and private sector banks should come forward to help the women to give more E MIs without fine.,
11. The micro-finance institutions, public and private sector banks should watch the performance of SHG's and their business activities undertaken by the SHG members after obtaining the micro-finance. This would motivate the SHG members to carefully involve in all the business activities.
11. The study also revealed that the savings pattern of respondents increased considerably after getting micro-finance. Therefore it is suggested that the SHG's should train their members to save a considerable percentage of the profit.
12. In both rural and arbitrary as the women are not depending on moneylenders with the huge margin of interest, therefore it is suggested that the micro-finance institutions and banks should encourage the women to obtain the micro-finance and to repay them properly after their successful business venture.

13. The micro-finance institutions, public and private sector banks should have a tie-up in such a way that each one will give micro-finance to particular the SHG's to a wider multiple finance.. This act would increase the concentration of micro-finance on every SHG's and for their women empowerment.

6.8 CONCLUSIONS

It is concluded that in rural and urban areas the disbursement of micro-finance through micro-finance institutions, public and private sector banks create significant impact on women empowerment. The women empowerment is not a unique phenomenon but it is the combination of economic empowerment, you educational empowerment, social status empowerment and political empowerment. On the ways of state and central governments the public and private sector banks are playing a crucial role for the women empowerment in rural and urban areas. There is a enormous amount of non-repayment is found among the process of women empowerment and micro-finance

it is also concluded that micro-finance considerably increased the business activities in all the SHG's and also play a vital role to give your livelihood to all rural and urban households. There is a good income generating activities are going on in the study area with the help of micro-finance sources .The study also identified a significant difference in the women empowerment before and after getting the micro-finance it is also true that micro-finance increased the amount of empowerment of women in rural areas. It is also concluded that there is a deep correlation between poverty alleviation and women empowerment. This great process of poverty alleviation can be achieved through the distribution of micro-finance to each and every women in the study area.

6.9 SCOPE FOR FURTHER RESEARCH

The present study completely eliminated the factors influencing women empowerment in rural and urban areas and also the study revealed that the micro-finance is very essential for the poverty alleviation and the livelihood of women. This leads to the challenging research for the future and dynamic researchers in the following year Rios and titles..

- ❖ A detailed study can be done by getting the responses from the executives of micro-finance institutions, public and private sector banks regarding the problems encountered by the executives in disbursing the micro-finance. .
- ❖ An innovative study can be done to find the significant difference between the women empowerment process in rural and urban areas.
- ❖ A new study can be done the estimate the impact of human empowerment on poverty alleviation in rural areas.
- ❖ The detailed study can be undertaken on the subject of training and development of SHG members in the rural areas regarding empowerment.
- ❖ The comparative study can be done in analysing the role of public and private sector banks in the women empowerment.
- ❖ A separate study can be done to identify the role of government and NGOs in poverty alleviation process.