

# **Empowerment of Urban Women through Self Help Groups**

**- A study with reference to Visakhapatnam City**

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*By*

**YASMIN MOHAMMAD**

**M.Com, M.B.A., M.Phil**

*Under the Guidance of*

**Prof. M. SARADA DEVI**

**MBA, Ph.D**

**PROFESSOR**



**DEPARTMENT OF COMMERCE AND MANAGEMENT STUDIES  
ANDHRA UNIVERSITY  
VISAKHAPATNAM, ANDHRA PRADESH, INDIA**

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# **CHAPTER – VII**

# **SUMMARY, FINDINGS AND SUGGESTIONS**

## **CHAPTER – VII**

### **SUMMARY, FINDINGS AND SUGGESTIONS**

#### **7.1 SUMMARY**

Women Empowerment is the process in which women elaborate and recreate what it is that they can be, do, and accomplish in a circumstance that they previously were denied. Alternatively, it is the process for women to redefine gender roles that allows for them to acquire the ability to choose between known alternatives whom have otherwise been restricted from such ability. There are several principles defining women's empowerment such as, for one to be empowered, they must come from a position of disempowerment. Furthermore, one must acquire empowerment themselves rather than have it given to them by an external party. Other studies have found that empowerment definitions entail people having the capability to make important decisions in their lives while also being able to act on them. Lastly, empowerment and disempowerment is relative to other at a previous time; therefore, empowerment is a process, not a product.

Women empowerment has become a significant topic of discussion in development and economics. It can also point to the approaches regarding other trivialized genders in a particular political or social context.

Women empowerment has become a burning issue all over the world including India since last few decades. Many agencies have emphasized in their reports that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait any more for equality. Inequalities between men and women and discrimination against women have also been age-old issues all over the world.

Women realized that fundamental and social rights are not gender based. They are their birth rights. They have demanded equality with men in matters of education, employment, inheritance, marriage, health and politics. Thus, women empowerment itself elaborates that social rights, political rights, economic stability, judicial strength and all other rights should be equally given to women as men. (V.P. Gupta, 2017)<sup>1</sup>.

A century long struggle has brought before the law for women their property rights and equality in civil rights in matters related to marriage and employment (Satpal Kaur, 2015)<sup>2</sup>. Now they are gradually but increasingly seen marching into domains which were previously reserved only for males (police, driver's army, pilots, chartered accountants, commandos). The position and status of women all over the world has risen incredibly in the 20th century (Puja Mandal, 2016)<sup>3</sup>. In spite of their increasing number in every field, women still remain perhaps the world's most underutilized resources. Many are still excluded from paid work and many do not make best use of their skills.

In almost all the fields, the rapid pace of economic development has increased the demand for educated female labour force. Women are earning as much as their husbands do. Their employment nonetheless adds substantially to their families an economic advantage over the families with only one breadwinner. This new phenomenon has also given economic empowerment to women for which they were earlier totally dependent on males. Economically independent women feel more confident about their personal lives. Hence, they are taking more personal decisions, for instance, about their children education, marriage, etc. More and more women

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<sup>1</sup> V.P. Gupta (2017), Essay on Women Empowerment in India, IAS paper, Free Education for Serving Nation.

<sup>2</sup> Satpal Kaur (2015), Glimpse of Women in Sports, Lakshmi Book Publications, Solapur, Maharashtra India.

<sup>3</sup> Puja Mandal (2016), Essay on Women Empowerment in India, Copyright © 2016 YourArticleLibrary.com,

want freedom to work and control their own reproduction, freedom of mobility and freedom to define one's own style of life. They are contended that freedom leads to greater openness, generosity and tolerance.

Educated women now feel that there is more of life than only marriage. They can get most of the things they want (income, status, identity) without marriage, while they find it harder to find a suitable accomplished mate. With increasing literacy among women in India, their entry into many types of work, formerly preserved for men, has become possible. The division of labour between sexes has changed somewhat. They are able to compete with men in similar work and share both household activities and tasks. All these changes among women came into existence with women empowerment. Hence, it is proved that there is a strong need of women empowerment in India for the rapid development of substantial group of women.

### **Need of women empowerment**

Need for women empowerment arose due to centuries of domination and discrimination done by men over women and women are the suppressed (Namit Srivastav)<sup>4</sup>. They are the target of varied types of violence and discriminatory practices done by men all over the world.

India is a complex country where various types of customs, traditions and practices are developed through centuries. These customs and traditions, good as well as bad, have become a part of our society's collective consciousness. We worship female Goddesses; we also give great importance to our mothers, daughters, sisters, wives and other female relatives or friends. But at the same time, Indians are also

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<sup>4</sup>Namit Srivastav, Women Empowerment, <http://www.indiacelebrating.com/author/namitnav>

famous for treating women badly both inside and outside their homes. The reasons for such behavior against women are many, but the most important ones are the male superiority complex and patriarchal system of society. To eliminate these ill practices and discrimination against women, various constitutional and legal rights exist. Several self-help groups and NGOs are also working in this direction; also women themselves are making their best to break the societal barriers and achieve great heights in all dimensions: political, social and economic. But society as a whole has still not accepted women as being equal to men and crimes or abuses against women are still on the rise. For this to change, the society's age-old deep-rooted mind set needs to be changed through social conditioning and sensitization programmes. Therefore, the concept of women empowerment not only focuses on giving women strength and skills to rise above from their miserable situation, but also at the same time it stresses on the need to educate men regarding women issues and inculcating a sense of respect and duty towards women as equals. In the present write-up, the researcher tried to describe and understand the concept of Women Empowerment in India in all its dimensions.

### **Empowerment of urban women**

Women in India can broadly be categorized under the urban and rural. While women's empowerment may mean a lot to the urban women of India, it may not even strike a chord for the countless women folk of rural India who by far outnumber women living in urban India. While the women living in metropolitan cities as well as smaller cities can definitely identify themselves with any women linked programme or join a movement concerned with women, and can hope to participate in that for benefit, the rural urban divide and disconnect in India prevents the same benefits from reaching the women folk living in villages.

Compared to earlier days, the urban woman is far more educated, sophisticated, demanding, and aware of her own rights and liabilities and generally more well equipped to take care of her own self. Even among the urban women we have a division; the rich and the novae rich and the poor and the middle class. The rich and super rich class women in India get the maximum advantage of women rights, civil liabilities, the programmes beneficial to women and are generally in common of their situation both at home and at their work place. This is generally the situation of urban women belonging to the upper strata in India across bigger metro as well as smaller cities.

However, the situation is not so rosy within the women comprising of the poor and the growing middle class in India. This stratum of society generally forms the bulk of women in urban India which spread across big and smaller cities as well as the metros. The women in this group are basically stuck between their homes and the office routine as most of them are in gainful employment either in the vast majority of Government offices or in private work places. They don't have sufficient time or freedom on their hands to put into practice the various benefits emanating from either schemes of social welfare or women oriented schemes announced by either Government or private sector.

### **Emergence of Self-Help Groups for Women Empowerment in India**

The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender.

In reality, however, women have harder lives and are often discriminated against men with regard to land and property rights, education and employment, and in access to medical facilities and finance. Women undertake the more difficult tasks involved in the day-to-day running of households, including cleaning, shopping, cooking, fetching water, looking after children and elderly persons. All these made them weaker in the society and dependent on others. Therefore, there is a need of women empowerment to make them stronger and independent.

Women empowerment has long been a central feature of the partnership between Fund for Agricultural Development (IFAD) and the Government of India. Key instruments for supporting women's empowerment are self-help groups, whereby 10-20 women from one area, mostly poor women, come together to contribute two-weekly or monthly dues as savings and provide group loans to their members. The self-help group approach was not created by IFAD-supported operations, but it has contributed to the mainstreaming of this approach in India and financing programmes for promoting self-help groups supported by the Women's Development Corporation, an arm of the State Government involved in supporting women's development.

Many research studies have been carried on to analyze and assess the process, impact and efficacy of the SHG movement. Yet, the development process being a continuous process, research studies to delve deeper into the impact of movement in terms of women development and empowerment have to be continued on par with changing societal, economical and political scenarios, so that better path would be paved to lead the movement towards viable empowerment of women in urban areas. With this conceptual motto, the task of this study has been taken up.

Many studies prove that SHGs have brought in empowerment of women to a considerable extent. However, it is not enough and is not complete and it cannot be said that they have attained sustainable empowerment. Moreover, the empowerment of urban women is not the issue that can stand still. Advancement in women empowerment goes on continuously since advancement in human development goes continuously changing on par with the changing scenario of socio-economical, political and cultural as well as scientific and technological changes or advancement. Hence, in this regard studies on empowerment of women should be continued to assess how far the SHGs would make the urban women attain viable empowerment coping with the changing phenomena in socio-economic and politico-cultural aspects. With this background, the present study titled “Empowerment of Urban Women through Self-Help Groups – A study with Special Reference to Grater Visakhapatnam City” has been taken up to fill the research gap.

The study is carried with the following objectives:

1. To review the structure, and performance of SHGs in Visakhapatnam, Andhra Pradesh, India.
2. To probe into the socio-economic status of women SHGs in an urban area, Visakhapatnam.
3. To analyze the perception of respondents on the functioning of SHGs in Visakhapatnam.
4. To analyze the perception of respondents to evaluate the role of SHGs in the empowerment of its members in terms of economic, social, and political status.
5. To suggest suitable policy measures to empower women in India.

After review the literature, the researcher has taken the following Hypotheses for the study:

1.  $H_{01}$ : There is no significant difference in the income levels of the respondents before and after joining SHGs.
2.  $H_{02}$ : There is no significant difference among the perceptions of different income groups towards economic empowerment.
3.  $H_{03}$ : There is no significant difference among the perceptions of different educational level groups towards social empowerment.
4.  $H_{04}$ : There is no significant difference among the perceptions of different educational level groups towards political empowerment.
5.  $H_{05}$ : There is no significant difference among the perceptions of different educational level groups towards psychological empowerment.
6.  $H_{06}$ : There is no significant difference among the perceptions of different educational level groups towards legal empowerment.
7.  $H_{07}$ : There is no significant difference between the responses of the members towards family and individual empowerment.

The study is empirical in nature to explore the significant determinants of the women's empowerment in urban Visakhapatnam and the data collected is a set of secondary and primary data.

### **Primary Data Collection**

Since Greater Visakhapatnam city has been taken as the study area for investigation, the present study has taken a sample of 800 women members who are active in their SHG activities in six zones of the city and performing their activities for their personal development through SHGs

A specific condition, i.e., that the group selected as sample should be established not less than five years. Thus, 800 samples are selected by employing convenience sampling Method. Since the population is large and identification group wise is difficult the above method is applied

### **Secondary Data**

The secondary data is obtained from mandal offices. Besides certain specific documents, such as Annual Reports, Periodic Progress Reports, Results of Surveys and published as well as unpublished literature, journals and magazines have been surveyed for collecting this secondary data.

### **Research Population And Sample**

Since the present study addressed itself to study the empowerment of urban women through Self-Help Groups, all the women SHG members of urban areas of Greater Visakhapatnam city in Andhra Pradesh state formed the universe of the study i.e. 2,31,267. The sample size of 800 is determined by applying the relevant formula. The Convenience sampling technique has been adopted for selecting the respondents for this study. The detailed number of SHGs and sample respondents selected for the study has been presented in the following table.

#### **Total Research Population**

<b>Area</b>	<b>Zone</b>	<b>Wards</b>	<b>No. of SHGs</b>	<b>Total members</b>	<b>Sample Size</b>
Visakhapatnam	6 Zones	72 Wards	21,755	2,31,267	800

## **Instrument Development and Measurement:**

The instrument used in this study is composed of two sections. The first section of questionnaire consists of socio economic profile which includes personal details such as name, designation, age, educational qualification, experience etc. The second section of the questionnaire deals with Women Empowerment which embraces of seven broad dimensions namely:

1. Economic Empowerment
2. Social Empowerment
3. Political Empowerment
4. Psychological Empowerment
5. Legal Empowerment
6. Family Empowerment
7. Individual Empowerment

In relation to all the dimensions of Women Empowerment through SHGs in Visakhapatnam, the researcher has applied t-test, sign test and ANOVA Test to ascertain the difference in the average opinion score of the respondents by position wise and type of job. Further, the researcher has used Correlation and multi regression analysis by assuming the dimensions as dependent variables and the independent variables are taken as number of dependents for the respondents, educational qualification of the respondents, age, salary and experience of the respondents to check whether there is any relationship among them also the researcher checked whether there is any relationship within all the dimensions of Women Empowerment taken up for the study. Further, wherever required bar graphs and line graphs are applied.

The present study has been made within the following limitations.

1. The study is limited to women members of the self-help groups.
2. The study is confined to all the 6 zones of the city limits.
3. The sample is very specific and related to women members and their activities only. For this, questionnaire has been framed to obtain the data.
4. The SHGs established minimum three years back were interviewed for the purpose of data collection.

The total research has been organized into seven chapters.

### **Chapter – I**

This chapter introduces the problem and explains the methodology employed in the study, which includes need for the study, its significance, objectives, hypotheses, scope and limitations of the study as well the organization of the study.

### **Chapter – II**

This chapter contains two sections. The first section gives a brief review of selected literature on Self-Help Groups and Empowerment of women in India in general and A.P. in particular.

### **Chapter – III**

This chapter presents the theoretical framework of the women empowerment through SHGs in India.

### **Chapter – IV**

This chapter discusses the empowerment of women who reflect the present status of women in socio-economic scenario in global perspective with a special

reference to the state Andhra Pradesh. Origin and Development of Self-Help Groups are depicted in this chapter titled ‘Evolution and Progress of Self-Help Groups: An overview’

## **Chapter – V**

This Chapter is devoted to the presentation of detailed analysis of data collected from primary source. The data is presented in simple frequency tables.

## **Chapter – VI**

This chapter presents the impact of SHGs in empowerment of urban women, where the hypotheses of the study have been tested and discussed.

## **Chapter – VII**

This final chapter presents the Summary, Findings or Observations as well as Suggestions for Policy Measures with a Conclusion.

### **7.2 MAJOR FINDINGS OF THE STUDY**

#### **1. Occupation**

The study shows that before SHG, 50 percent of respondents were housewives, 14.5 percent were private employee, 13.5 percent were house-maids, 9.8 percent were daily wage labor, 7.8 percent were self-employed and the remaining five percent of respondents had occupation.

It can also be observed from the study that, after joining SHG, the highest group of respondents are self-employed (28.8%), 24.3 percent are housewives, 20.3 percent are private employees, 10.5 percent are daily wage labor, 10.0 percent have other occupations and the only six percent are house-maids.

## **2. Distribution of sample respondents by type of family**

It is clear from the analysis that, among the total sample respondents, more than two-thirds of respondents are nuclear family (67.8%) and the remaining 32.3 percent of respondents are joint family. Hence, it is clear that majority group of respondents are from nuclear family.

## **3. Duration of membership in SHG**

From the study it can be observed that, around (70 percent) of SHG members have above 4 years membership in SHG and the remaining (nearly thirty percent of respondents) have 4 years membership in SHG.

## **4. Housing Conditions**

The study shows that before SHG, a dominated group of respondents are living in Terraced houses (78.3%), 12.3 percent of SHG members are living in Tiled houses and the remaining 9.5 percent of SHG members are living in Thatched house.

It can also be observed from the study that, among the post-SHG period, above 80 percent of SHG members are living in the terraced house (84.2%), 10 percent of respondents are living in Tiled houses and only 5.8 percent of SHG members are living in Thatched houses.

**5.** It is noticed from the analysis that, for the separate bathroom particulars in Pre-SHG, 86 percent responded ‘Yes’, while remaining 14 per cent said ‘No’. However, in Post-SHG period, majority of them (95 per cent) responded ‘Yes’ while remaining 5 per cent said ‘No’

**6. Mode of Savings:** About periodicity of saving money by the sample respondents, it is found from the study that majority of the members (36.8%) save monthly, 31.8 percent of the respondents save bimonthly and the remaining 26.3 percent of

the respondents pay fortnightly and the least percent of respondents (5.3%) save weekly. Hence, it can be inferred that most SHG members pay monthly subscription.

7. **Source of prompt repayment:** From the analysis, out of the total sample urban women, a dominated group of respondents felt that they are regular by making repayment of loan by income from employment (43.5%).
8. **Purpose to get a loan from SHG:** Almost 60 percent of the respondents from the study said that the purpose to get a loan from SHG is to start a business and for purchasing raw materials.
9. It is evident from the study that, there is only a slight increase in the monthly earnings after joining SHG. This will help to increase their monthly earnings.
10. It is observed from the study that the SHG members developed their living standards after joining SHGs. It shows that SHG members are collectively utilizing the benefits of different government schemes to enhance their living standards. So, the government should continue to extend this support to the SHG's.
11. **Confidence to face any problem:** From the analysis it is observed that 55 percent of the respondents said that they gained enough confidence to face any problem in life after joining SHG.
12. **Confident to face any financial crisis of the family:** It can be observed from analysis that, 81 percent of the respondents said that, after joining SHG they gained confidence to face any financial problem arising in the family.
13. **Intention of helping neighbors:** The study shows that, 85.5percent of the respondents said that, they are ready to help their neighbors after joining SHG.

**14.** It can be observed from the analysis that, 82 percent of the respondents said that the Decision making on matters related to construction of house, education of children, buying household articles is taken by them individually and jointly with their husbands.

**15. Level of communication in the meeting:** The study shows that, only 15.3 percent of the respondents said that they are able to speak freely in public meetings after joining SHG.

**16. Reaction against social evils:** From the study it can be seen, that 53.3 percent of the respondents said that, harassment of wife by husband was minimized after joining SHG.

**17. Drinking / Gambling:** The study shows that, 65 percent of the respondents mentioned that, drinking alcohol and gambling done by their husbands was minimized after women becoming a part of SHG.

**18.** It is noticed from the study that, child labour was minimized after the women joined SHGs. This was revealed by 72 percent of the respondents.

**19.** It is clear from the study that, the awareness of the respondents on government schemes and their programs for women was increased after they joined SHG. This was revealed by 65 percent of the respondents.

## **20. Economic Empowerment of Women through Self-Help Groups**

From the analysis it can be observed that the highest mean score (4.81) has been secured by the statement namely, “Increasing Saving habit among the members.” The least mean score (3.87) is secured by the statement, namely “Increasing capacity to spend more”.

## **21. Value Of Household Asset**

It can be observed from the study that;

**Before SHG:** Majority (52.12%) of the respondents possessed household assets with their value less than Rs..25, 000.

**After SHG:** Majority (49.61%) of the respondents now possess value of household assets ranging between from Rs.25,000 to Rs. 50,000.

## **22. Social Empowerment**

In the analysis it has been seen that 'All the members have given their opinion on social evils' has got the highest mean score (3.97) and the least mean score (3.86) has been secured by the statement namely 'Enlightenment on women rights.

## **23. Political Empowerment**

The study shows that the highest mean score (4.68) has been given to the statement namely 'Members are motivated to participate in politics'. The statement 'Members involved themselves in political campaigning and protest' has secured the least the mean score (3.85).

## **24. Legal Empowerment**

It can be observed from the study that, out of Four legal empowerment statements, 'creating awareness of women legal rights' has got the highest mean score (3.84) and the statement 'Enhanced legal literacy rate' has received the least mean score(3.17).

## **25. Overall Analysis Of Women Empowerment**

It is inferred from Table-6.16, that the 'First' rank has been secured by the

economic empowerment, the ‘Second’ rank has been obtained by the social empowerment and ‘Third’ and ‘Fourth’ ranks have been given to the psychological and social empowerment respectively and the least place has been received by the legal empowerment.

## **26. Family And Individual Empowerment**

### **Family Empowerment**

It is evident that, that among the five empowerment statements concerned with family empowerment, 40.5 percent to 81.9 percent of the respondents said ‘Yes’ , 11.7 percent to 48.4 percent of the respondents said ‘To Some Extent’, and 6.2 percent to 15.3 percent responded 'No'.

### **Individual Empowerment**

Among the five empowerment statements concerned with individual empowerment, ‘Yes’ response of the respondents ranged from 38.4 percent to 83.3 percent, ‘To Some Extent’ response ranges from 13.5 percent to 46.4 percent, and ‘No Opinion’ response ranges from 3.1 percent to 20.9 percent.

## **27. RESULTS OF HYPOTHESES TESTING**

### **Results of Hypotheses testing**

Null Hypothesis	HYPOTHESIS	TEST STATISTIC VALUE	P-VALUE	DECISION
$H_{01}$	There is no significant difference in the income levels of the respondents before and after joining into SHGs	3.938	0.0013	Significant
$H_{02}$	There is no significant difference among the perceptions of different income groups towards economic empowerment	92.489	0.00	Significant

H <sub>03</sub>	There is no significant difference among the perceptions of different educational level groups towards social empowerment	59.322	0.00	Significant
H <sub>04</sub>	There is no significant difference among the perceptions of different educational level groups towards political empowerment	119.822	0.00	Significant
H <sub>05</sub>	There is no significant difference among the perceptions of different educational level groups towards psychological empowerment	132.706	0.00	Significant
H <sub>06</sub>	There is no significant difference among the perceptions of different educational level groups towards legal empowerment	161.212	0.00	Significant
H <sub>07</sub>	There is no significant difference between the responses of the members towards family and individual empowerment	17.51	0.00	Significant

\* Significance at 0.01, \*\* Significance at 0.05

All the hypotheses are not accepted and alternative hypothesis are accepted. Therefore economic, political, psychological, legal, family and individual empowerment is impacted by the educational and income of the members of SHG. The membership in SHG has empowered the women.

### **7.3 SUGGESTIONS FOR BETTER FUNCTIONING OF SHGS:**

#### **ECONOMIC EMPOWERMENT**

- From the study, it is evident that the mean 4.81 represents that after joining the SHG, the members realized the importance of saving money and at the same time understood the need to reduce the expenditure for their financial security. It is suggested to the government to encourage the saving habit of the

SHG members by providing attractive rates of interest on the bank's savings account. At the same time, the members who have good savings should be provided with quick proper loan facilities to help them increase their standard of living.

### **SOCIAL EMPOWERMENT**

- As per the study, it is again proved that gender bias still exists in the society. In the present IT world, people are believed that women are still weaker. So, government has to empower the women by providing policies that will help them to withstand in the society as strong people. Government has to take strict action on anti-social elements which are threatening the safety of women in the society.

### **POLITICAL EMPOWERMENT**

- It is clear from the study that, through the government SHGs, women have developed leadership qualities and good communication skills. It is suggested to the government to provide opportunity to the SHG members to be elected as ward members. This encourages the members to take active participation in the societal activities.

### **PSYCHOLOGICAL EMPOWERMENT**

- It is suggested to the Government to recognize the SHG member to provide economic assistance in the society which will help them to be recognized in the society.

### **LEGAL EMPOWERMENT**

- The government has to educate the SHG members about the rules, regulations, policies and legal acts under the government for the women empowerment. It will

help them to feel that women are protected through the government regulations.

**Other suggestions are as follows:**

- The group members should collectively utilize the benefits of different government schemes so as to enhance their standards of living
- The group members should have an insight that self-help groups are not only means for taking easy loan or credit but can also provide opportunities to improve their social – economic conditions.
- SHG group should try to extend the area of their business and reach the local market for their home made products.
- Senior Women should also be encouraged to participate in the programme as they are well experienced in making different kinds of things.
- It is essential to literate the illiterate members in a minimum time frame. This will ensure effective participations of these members working in SHG's.
- The bank should be advised to ask for minimum documents for accessing loans by SHGS.
- The banking systems must improve its functioning by working with local government and voluntary organization.
- Media can encourage the people to become member of SHGS. Media should emphasize on publicity about the benefits of the SHGS. This will help more number of people to be involved in the activities of SHG's.

**7.4 CONCLUSION**

It is concluded that economic empowerment has secured the maximum mean

scores. It depicts that after joining SHGs, the members are satisfied with their economic awareness. It is also evident that the mean score for the overall empowerment of women members is more than 2.5 which show that SHGs have created a good platform to empower women, especially in rural areas economically, socially, politically, legally and psychologically.

Further it is really appreciating to find that individual empowerment in the SHG's is very well achieved through group discussions, training and self-awareness programs. Thus, the Government must continue these programs that help the individual and overall development of the members and SHG's.

## **7.5 SCOPE FOR FURTHER RESEARCH**

The study will be contemporary anytime based on the socio – political factors. It is necessary to check the empowerment of women in the society at regular intervals of time. The present study is an attempt to identify the Empowerment of Urban Women through Self-Help Groups – A study with Special Reference to Greater Visakhapatnam City, so there is lot of scope to take up the study in other geographical locations. The future studies may be extended to cover the following areas;

1. Empowerment of Women through Self-Help Groups: A comparative study between urban and rural areas.
2. Empowerment of Tribal Women through Self-Help Groups.