

**Chapter – Six**  
**SUMMARY OF FINDINGS AND**  
**SUGGESTIONS**

## **CHAPTER – SIX**

### **SUMMARY OF FINDINGS AND SUGGESTIONS**

The empowerment of women for the last two decades has been recognized as a central issue in determining the status of women. Empowerment of women covers aspects such as women's control over material and intellectual resources and it is a process, not an event, which challenges traditional power equations and relations. The participation of women in policy and decision-making processes at domestic and public levels is one of the dimensions of women empowerment. Educational attainment, economic development and involvement and participation in political activities are the key constituents in ensuring the empowerment of women. Educational attainment is dire essential for empowering women in all the spheres of society. The economic empowerment of women is a vital element of strong economic growth in any country and it enhances their ability to influence changes and to create a better society. Other than educational and economic empowerment, changes in women's mobility and social interaction and changes in intra-household decision-making are necessary on issues such as credit, the disposal of household assets, children's education and family healthcare can create miracles.

### **NEED FOR WOMEN EMPOWERMENT**

Poverty, in fact, is one of the aspects of their deprived condition. Meager earning, lower wages, low level of skills, limited access to the factors of production, low literacy, malnutrition, poor standard of health, greater exposure to domestic violence and vulnerability to sexual crimes are some of the other dimensions for their low status. Women's movements and feminist thinkers have advocated the structural and cultural transformation of the society, thereby creating a more egalitarian relationship between men and women. For this, empowerment of women is most essential condition. The concept of SHG has caught up with the momentum of women development. In fact, women SHGs have become a movement in India and it is considered as the most powerful means to strengthen the socio-economic and political development of women through an Integrated Holistic Approach. It is treated as a platform to provide opportunity to its members for overall development through group efforts. There are multiple goals achieved by the SHGs such as inculcation of

saving habits, provision of credit for consumption and productive purpose, entrepreneurship development, developing leadership qualities, gender sensitivity and awareness about the socio-political, economic and cultural issues to the extent of initiating development programmes by women, which in turn ensure overall development of the women in rural areas.

## **WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS**

Women empowerment through SHGs based micro-finance has been the central to development agenda in India. Indian government has also paid special attention to women's empowerment and it encompasses their enhanced status in social, political and economic spheres. Though micro credit for poverty reduction has been accepted as a major tool in development discourse, however, women's empowerment through micro credit programmes has been united. Swashakti and Swayamsiddha projects were launched by Government of India (GOI) with the financial assistance from International Agencies to empower rural poor women through micro finance.

The SHG approach for women empowerment in AP has received a special focus in recent years. The imperative need for such a focus was on account of the realization by the Government of AP (GOAP) that empowerment is complex matrix, which needs to be promoted in different methods – socio-economic and political. The SHGs are taking up income generating activities directly through micro level enterprises, which led to improve the socio-economic conditions of poor women. Besides, women participation in the Mothers Committees, School Education Committees and Health Advisory Committees brings about improvements in education, health management and delivery of other health related services in the rural areas and creates awareness among rural women on the methods of their empowerment process. Thus, the comprehensive approach adopted for women empowerment through SHGs is one of the strategies of the GOAP. SHG approach is the basic strategy being followed in the State of A.P. for social mobilization, capacity building and thereby overcoming all the problems of poverty.

The study focused on the role of SHGs in women empowerment through income generating activities during 2006-2012. During this period there are a lot of changes as far as the strategy, approaches and the role of DRDAs and NGOs for

women empowerment are concerned. The SHG members have been assisting to provide micro-finance through banking system to undertake income generating activities. A qualitative assessment at micro level is essential for promoting SHGs to empower the rural poor women. The present study focuses the role of SHGs in women empowerment through various income generating activities. As the SHG is a suitable means to empower women and the main focus of the study is to assess the role of SHGs in women empowerment.

## **APPROACHES AND STRATEGIES TO WOMEN EMPOWERMENT**

The empowerment of women is one of the central issues in the process of development of countries all over the world. The International Women's Day celebrated on 8<sup>th</sup> March every year has become a day of demonstration for equal opportunity and solidarity. But the question arises how relevant is celebration of Women's Day in view of the fact that their position in the society has not changed much. They are still treated as the 'weaker sex' who need to be protected entire life-be it by her father, husband or son. The 'New Age Women' and the 'Women of Substance' in true terms are just words in books. Development agencies have increasingly regarded 'empowerment' as an essential objective to improve the well-being of marginalised women in India. The perceived success of SHG programme has encouraged their widespread application across India, becoming the primary mechanism to empower women. Gender equality represented by faire opportunities for women and better access to education, childcare, credit and employment contribute to their development. It is also recognized that investing in women's capabilities and empowering them to achieve their choices is the surest way to contribute to economic growth and overact development of the nation. As a result, in India, women were recognized as a separate target group after 1980, and the government began to direct its effort towards mainstreaming of women into the national developmental process. Their major approaches were adopted one after the other by the government towards the development of women, viz. the welfare approach, the anti-poverty approach and the equity/equality approach.

The Indian National Policy on Education (NPE) is a landmark in the approach to women's education when it proclaims: 'The Education System will play a positive

interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, training and orientation of teachers, decision makers and administrators. The programme implementation explains women's empowerment through collective reflection and decision-making. It is in this context an effort is made to highlight the need to take up the following responsibilities by the higher education for women empowerment as indicated below: 1) cultivation of positive self-image and self-confidence, 2) developing capacity for critical thinking, 3) achieving group cohesion and fostering decision-making and action, 4) providing women's centers in Agricultural and Home Science Colleges, 5) revamping the Industrial Training Institutes in terms of diversification of trades and courses, keeping in view the job potential, facilities for vocational counseling, imparting information about credit, banking, entrepreneur development and access to women's technical education, 6) providing classes on legal literacy, programmes for women's socio- economic development delivered via media, adult education and information and training support and 7) a more relevant and responsive curriculum catering to the cultural and occupational needs of women.

### **SELF-HELP GROUP APPROACH TO WOMEN EMPOWERMENT**

The rural poor, with the intermediation of voluntary organizations join together for self-help to secure better economic growth. This has resulted in the formation of a large number of SHGs in the country and mobilizes savings and recycles the resources generated among members. The organization of SHGs has been recognized as possible and practical alternatives to provide credit to the weaker sections particularly, the poor women engaged in the informal sector. Micro-finance through SHG has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitudinally. The success of the concept of SHGs is particularly based on channelling their efforts constructively through motivation and inspiration to the field workers. The concept of SHGs has been emerging as a major approach for development and empowerment of weaker sections in the third world. In India, since the beginning of the Ninth Five Year Plan, most of the development programmes are channellised through SHGs. In most parts of the country, SHGs are organized by Governmental and Non-governmental Organizations. The government, banks and NGOs facilitate them by providing revolving fund, organizational base and training, credit etc. It is worthwhile to call SHGs a mass

movement on a national scale for development and empowerment of the poor and downtrodden women in the country. The idea of forming SHGs has emerged mainly from three channels – the Department of Rural Development through its Swarnjayanti Gram Swarozgar Yojana (SGSY); the Department of Forests through its various projects and the NGOs with the support of NABARD with the mandate towards economic empowerment of women.

The formation of SHG necessitates an all-encompassing environment for conscious leadership development, decentralized decision-making, transparency in transactions, peer pressure for sustainable groups' action and enterprise development among rural poor. Credit and saving cycles in SHGs consolidate group behaviour while enhancing the capacity of individual members to manage limited financial resources. Though equitable distribution of monetary benefits to the members of SHGs is ensured and such benefits are not based on any entitlement mechanism but are determined by the absorption capacity and managerial ability as perceived by the group. The basic mandate of SHG is savings and is one of the important media for development of savings habit in the poor people. The common needs without being dependent on outside help and every group generates a common fund where each member contributes her share as saving on a regular basis.

## **GROUP FORMATION**

The eligible members form a group of up to 20 members. The process of group formation may be facilitated by NGO or by the Micro Financial Organizations (MFOs) or Bank itself, or it may evolve from a traditional method of Rotating Savings and Credit Associations (ROSCA) or other locally initiated grouping. These groups save small amount every month and NGOs, MFOs or Bank give micro-credit to these groups in the form of loans. The functions performed by the SHG are almost the same as required by the Grameena System, but they perform these functions on their own, since the SHG is effectively a micro-bank, carrying out all the familiar intermediation tasks of saving mobilization and lending. The members maintain their accounts through the SHG, but not through the MFO or bank and the MFO or bank will not have any direct dealings with the members.

The concept of SGSY lays emphasis on the group approach, under which the rural poor are organized into SHGs. In either case, the list of Below Poverty Line (BPL) households, identified through BPL census duly approved by the Gram Sabha will form the basis for identification of families for assistance under SGSY. SHGs broadly go through three stages of evolution: (1) Group Formation, (2) Capital Formation through the Revolving Fund and Skill Development and (3) Taking up Economic Activity for Income Generation. SHG is a group of rural poor who have volunteered to organize themselves into a group for eradication of poverty of the members. They agree to save regularly and convert their savings into a Common Fund. The members of the group agree to use this common fund and other funds that they may receive as a group through a common management. The poor may organize themselves into small groups up to 20 persons, known as SHGs to inculcate the habit of thrift and credit operations among themselves. SHGs may be organized in clusters of mandal/blocks/districts either by DRDAs, reputed NGOs and/or at the initiative of Branch Managers of Commercial, Cooperative and Regional Rural Banks.

#### **MICRO-FINANCE APPROACH TO WOMEN EMPOWERMENT**

Women empowerment through SHGs based micro-finance has been central to development agenda in India. Indian government has also paid special attention to women's empowerment. Women's empowerment encompasses their enhanced status in social, political and economic-spheres. Though micro-credit for poverty reduction has been accepted as a major tool in the developmental discourse, however, women's empowerment through micro-credit programmes has been united. Swashakti and Swayamsiddha projects were launched by government of India with the financial assistance from International Agencies to empower rural poor women through micro-finance. No doubt, the micro-finance based women empowerment programmes have greater impact on women's empowerment. However, their effective functioning and performance assessment is always felt imperative for policy decisions.

#### **Micro-Finance in India**

Development initiatives to empower the poor, in the context of addressing the global challenge of poverty, invariably have a credit component. The rationale is that economic empowerment of the poor through strengthening the income generating capacity equips the poor to access all the development requirements to get out of the

multifaceted dimensions of poverty. Facilitating the access to credit is a recognized component of the poverty reduction strategy across countries and evaluation studies of interventions to address the poverty concerns have brought out the catalytic role of financial intervention to introduce new technology and skills that may improve productivity, designs and product mix and meet the emerging demand. However, while broad components of a micro-finance programme are similar across the countries in the region, the effectiveness of impact vary considerably even within a country. In this context, it is useful to learn from operational practices, about the approaches that are effectiveness, promotional and regulatory practices, role of the government, NGOs and the private sector in reaching out the financial package and commitment of the programme initiator. It is equally important to examine key technical aspects of saving and credit instruments such as computation of repayment installment, collateral and saving-linked loans among others.

### **Impact of Micro-Finance**

The concept of micro-finance in providing financial assistance to SHGs particularly after the intervention of NGOs with the support of the government has indicated positive impact on rural poor women. It has become a powerful instrument in extending access with the banking services to the poor and also in mobilising their small savings. Many studies highlighted that SHGs have inculcated saving habits in the poor, enable the rural households to take up larger productive activities, empower the poor women and decrease the dependence on exploitative local money lenders. The Micro-finance served the purpose in several ways of members of SHGs, viz. (i) Increased savings, (ii) Access to Credit, (iii) Regular Repayment of Loan, (iv) Choice of Appropriate Avocations, (v) Commercialization of Economic Life and (vi) Changed Life Style.

### **Problems of Micro-Finance**

Although there is a remarkable success of the functioning of SHGs and micro financing, however, the movement has its own constraints. On the contrary, the micro-finance has posed several problems such as (i) Small Scale Operation, (ii) Winners and Losers, (iii) Lack of Sustainability and Self Sufficiency and (iv) No Security and Poor Impact on Income and Employment.



## **ADVANTAGES OF SHGs**

The concept of SHGs benefits in many ways to the members of SHG. The benefits derived by the members of SHGs are indicated and are (a) Empowerment of Women, (b) Role in Women Development, (c) Role in Social Development and (d) Promotes the Concept of SHGs.

## **IMPACT OF SHGs**

The growing social awareness across the globe has brought a number of issues, among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes the core of the gender-biased system. The education is the biggest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. The empowerment is not essentially political alone in fact, political empowerment will not succeed in the absence of economic empowerment. The impact of SHGs on the members of SHGs include (a) Political Impact of SHGs - Training on Governance, (b) Impact on Social Harmony - Creating a Mixed Caste SHG Model, (c) Social Justice and Impact of SHGs - Awareness of Legal Rights and Entitlements, (d) SHGs and Impact on Community - Strategic Support, (e) Impact on Livelihoods - Technical Livelihood Support and (f) Supporting the SHG Movement - Policy Considerations

## **PERFORMANCE OF SHGS UNDER SGSY**

The performance of SHGs under SGSY in AP during the year 2009-2010 is shown in Table-03.02. It is observed from the table-02 that the total number of 9,08,887 SHGs were formed under SGSY in AP and the subsidy was given to 11,47,047 lack groups only under SGSY. The groups were covered under the revolving fund component. However, out of the groups covered under SGSY training component constitute 3,01,822 lakhs. Only 69,841 total 9,08,887 SHGs, as much as 57.07 per cent (5,18,710) of SHGs were assisted under SGSY. Coming to Chittoor district, only 5.96 per cent of SHGs were formed under SGSY. Of which, 4.75 per cent SHGs were given assistance under SGSY.

Of the total (62,429) SHGs in Chittoor District, 46.90 per cent are in Madanapalli Revenue Division, followed by Chittoor Revenue Division (27.85%) and Tirupati Revenue Division (25.25%). However, of the total SHGs, a majority (47.62%) of the groups are in the category of BC's, but such groups are high (51.38%) in Madanapalli Revenue Division, followed by Tirupati and Chittoor Revenue Divisions. The next largest group (14,179 out of 62,429) representing 22.71 per cent are belong to SCs, Revenue Division wise they constitute 38.07 per cent, in Chittoor, but they are almost equally divided among Tirupati and Madanapalli. As much as 22.09 per cent of the total comes under the social category of others. Revenue Division wise the number of SHGs are high (49.80%) in Madanapalli, followed by Chittoor and Tirupati.

### **SOCIO-ECONOMIC BACKGROUND OF THE RESPONDENTS**

The socio-economic background of the sample SHG members facilitates proper understanding of the economic conditions of the sample households and the impact of the micro-enterprises on the improvement of their economic position. In this section, an attempt is made to present and analyse the social and economic background of the sample SHG Members and sample households.

Majority of the respondents (37.33 %) belong to BC community. Moreover, majority of OC community are in Kalakada Mandal (31.33%), majority of BC (41.33%) and SC community are in Vadamalapeta Mandal (22.67 %) and majority of ST Community are in Chandragiri Mandal (6.67 %). Around 71 per cent of the total respondents are in below 40 years of age.

1. More than 24 per cent of the respondents are illiterates and majority of them are in Kalakada Mandal (28%). As much as 42.22 per cent of the total has primary/secondary education and majority of them belong to Vadamalapeta Mandal (46.67 %). Of the total respondents, 24 per cent have high school education and majority of them are in Chandragiri Mandal (30.67 %).
2. Among the sample of 225, 16.89 per cent have taken up small business, 14.67 per cent are engaged in petty business as their micro-enterprise activities for availing financial assistance from their respective SHGs. The members who have undertaken milk vending are accounted for 12.89 per cent of the total

ranging from 14.66 per cent in Chandragiri Mandal to 10.67 per cent in Kalakada Mandal.

3. The total value of the house of all the respondents is worked out to Rs.2,28,39,150 with an average of Rs.2,83,850. Of the total 225 women sample members, as many as 44.89 per cent are living in pucca houses ranging from 49.33 per cent in Chandragiri Mandal to 33.33 per cent in Kalakada Mandal and 20 per cent of the total respondents live in semi-pucca houses. The members of Katcha and Thatched houses constitute 35.11 per cent of the total sample. The average value of the katcha and thatched houses is worked out to Rs.61,350/- the average value of semi-pucca houses to Rs.80,000/- and the average value of pucca houses to Rs.1,42,500/-
4. The respondents undertaken small business as their micro-enterprise activity has the value of their houses owned is high, followed by milk production and petty business.
5. About 23.11 per cent of the total respondents have no land and 76.89 per cent have land of various sizes. Among the land holders, 37.78 per cent of the total sample have 1 – 2 acres of land, 22.22 per cent have 3 and above acres of land.
6. More than 23 per cent have no land of their own. Activity wise 23.07 per cent have undertaken petty business, as well as other activities, 19 per cent have undertaken small business, 17 per cent of the total sample has undertaken milk vending as their micro-enterprise activity.
7. About 36 SHGs members have milk production activity and majority of them have 0 – 1 acre of land and followed by 1 – 2 acres of land, but the respondents who possess 2 and above acres of land constitute only 16 per cent.
8. About 190 respondents who possess livestock and the total number of livestock is 462, of which in Vadamalapeta, the number is 161, followed by Chandragiri and Kalakada Mandals. Of the total sample (190/225) constituting 84.44 per cent are having live stock, of them majority belong to Vadamalapeta Mandal followed by Chandragiri and Kalakada Mandals in that order.

9. Of the total 225 SHG members 190 members representing 84.44 per cent are having livestock. Of all the micro-enterprise activities, the total value of the livestock owned by 190 SHG members is estimated to Rs.74,41,206 and the average value is worked out to Rs.39,164.24.
10. About 173 respondents (76.89 %) are having farm assets in all the activities. The total value of farm assets of the 173 women SHGs in all the activities is worked out to Rs.21,12,350 and the value of household assets is calculated to Rs.32,80,409.
11. About 32 per cent of the total sample women SHGs have the annual income between of Rs.25,001-50,000/ and majority of them belong to Kalakada Mandal. Similarly, 25.78 per cent of the total sample respondents are in the income group of up to Rs.25,000 and majority of them belong to Kalakada Mandal. Likewise, 22.22 per cent of the total sample women respondents have the annual income in between Rs.50001-75000 and majority of them belong to Vadamalapeta Mandal.
12. About 26 per cent of the total respondents who come in the income group up to Rs.25000, who have undertaken milk production and small business as their macro-enterprise activity constitute 17.24 per cent and 32 per cent are in the income group of Rs.25001 - 50000 and 25 per cent of the respondents who have undertaken milk production.
13. Majority of the SHG members (23.11%) have milk production and majority of them have the annual income of between Rs.50001 and 75000.
14. The estimated value of all assets owned by the 225 respondents is worked out to Rs. 6,46,23,115 and the average value of all assets is estimated at Rs.2,87,213.84. Of the total value of the all assets the land value constitute 44.80 per cent followed by house value (35.34%) livestock value, household value and farm assets value.

#### **HOUSEHOLD DETAILS**

15. Majority of the households of the SHG Members have 3-4 children in their house. For 41.78 per cent of the households of sample members, their husbands

are the head of their families. Mandal wise the responses are significantly high (48 %) in Chandragiri and followed by Kalakada but in Vadamalapeta Mandal they constitute only 36 per cent. It is important to note that for 30.67 per cent of the total sample, the head of the family is father/father-in-law.

16. Around 24 per cent of the total households have agriculture as their primary occupation. Mandal wise the percentages are ranging from 28 in Kalakada to 24 in Vadamalapeta and it is only 18.67 in Chandragiri Mandal.
17. About 36.44 per cent of the respondents husbands are educated up to secondary level among them 41.33 per cent are in Chandragiri Mandal followed by Vadamalapeta and Kalakada Mandals in that order. The respondents' husbands who studied up to primary education constitute 32 per cent of the total ranging from 38.66 per cent in Kalakada Mandal to 26.66 per cent in Vadamalapeta Mandal.
18. About 31.06 per cent have secondary level of education ranging from 33.18 per cent in Vadamalapeta to 28.87 per cent in Kalakada Mandal. Of the total, 186 household members of respondents constituting 30.24 per cent have primary level of education but such responses are high (32.86%) in Chandragiri Mandal, slightly less in Kalakada and it is only 26.64 per cent in Vadamalapeta Mandal.
19. More than 53 per cent of the household members of SHGs are males and majority of males are highest in Vadamalapeta Mandal and females are high in Chandragiri and Kalakada Mandals.
20. More than 37 per cent are in the age group of 51 years and above and majority of them are in Kalakada Mandal (40.72%), 21.79 per cent in the age group of 19-35 years and majority of them are in Chandragiri Mandal (23.19%) and 19.52 per cent of the total are in the age group of 36 – 50 years and the remaining are in the age group of below 18 years. Moreover, around 41 per cent of the respondents have school going children.

## **SATISFACTION**

21. On the whole a bare majority has medium level, but Chandragiri Mandal shows a high level of discontent. The discontent is also medium in Vadamalapeta

Mandal (61.33 %) and in Kalakada Mandal it is 38.67 per cent. Those with medium and high levels of discontent constitute 75.11 per cent on the whole.

22. Those with medium and high levels of discontent constitute about 43.5 per cent among SCs, 11.86 per cent among STs, 71.14 per cent among BCs, 67.21 per cent among other castes and discontent is 6.30 per cent among Non-Hindus.
23. The age and level of discontent in the medium level is high in the age group of 18-40. If we consider the age group of 18-30 and 31-40 as one, the low level discontent is around 61 per cent and the high level of discontent constitute 57.14 per cent in the age group of 18-40 years.
24. Among those in the low discontent group, 62.50 per cent are either illiterate or have an education up to primary level. As many as 66.93 per cent of those in medium and 71.43 per cent in high level have either primary or high school education.
25. Majority of the respondents having 1 - 2 acres of land have all the levels of discontent and 23.11 per cent have no land. Of them, the discontent is equally divided between low and high. But 24 respondents have medium level of discontent.
26. Above all, 56 respondents have low level of discontent, 127 respondents have medium and 42 respondents have high level of discontent and more critically majority of them have the income level of Rs.25001 – 50000.

#### **VIEWS ABOUT THE GOVERNMENT AND ELECTIONS**

27. About 30 per cent and majority of them belong to Vadamalapeta Mandal, thus indicating their recognition of the need for a party system and democracy. About 40 per cent of the total is against to the statement, i.e. the government in this country can be run better if there were no party system. The responses of Chandragiri Mandal are high (45.33%), Vadamalapeta (40.01%).
28. As many as 62.66 per cent of the total respondents either “Disagree” or “Strongly disagree” to the statement. It means they do not think that central government is taking more interest than the state government in matters relating

to the welfare of women. Mandal wise in Chandragiri and Kalakada, they constitute a majority, but in Vadamalapeta they are the largest group.

29. About 8.89 per cent of the sample respondents have either not responded or stated that they do not know how to assess the relevance of micro-enterprises to women but such responses are significantly high (12%) in Kalakada Mandal. (2) a majority (37.78%) of the total sample with slight variations among the sample mandals. 'Strongly Agree' that the micro-enterprises undertaken by them through SHGs are more relevant to women. (3) As many as 28 per cent (63/125) of the total sample 'Agree' that the micro-enterprises undertaken through SHGs are relevance to women. (4) the study also reveals that majority of the SHG members have positive attitude relating to relevance of micro-enterprises to women.
30. Majority (45.78%) of the total respondents are of the view that the officials and non-officials are not for the poor particularly women. But such responses are high (49.33%) in Chandragiri Mandal to 40 per cent in Kalakada Mandal.
31. As far as GP Sarpanch is concerned, majority (62.66%) in Chandragiri Mandal, 48 per cent in Kalakada Mandal and 41.33 per cent in Vadamalapeta Mandal are of the view that the Sarpanch is highly helpful.
32. The percentage of respondents who have problems in meeting the President of Mandal Parishad is 48 per cent in Chandragiri, 37.33 per cent in Kalakada and only 24 per cent in Vadamalapeta. For officials of DRDA it is 52 per cent for the respondents of Chandragiri Mandal, but in Kalakada and Vadamalapeta the responses are almost equal with slight variation.

#### **AWARENESS ON SHGS**

33. As many as 42.66 per cent came to know about SHGs through TV. Of them, Chandragiri Mandal exhibits highest percentage (50.60) of sample followed by Vadamalapeta (40) and Kalakada Mandals (37.33).
34. Regarding motivation, Leaders/ members of SHGs-42.66 per cent, village leaders – 30.66 per cent, friends/ relations – 26.66 per cent. Majority of the respondents in Chandragiri (41.33 %), Kalakada (49.33 %) and Vadamalapeta

(37.33%) were motivated by Leaders/Members of SHGs to join as Member of SHG.

35. More than 96 per cent of the respondents joined as member of SHGs for savings/thrift, of them all the respondents in Chandragiri are of the same opinion. Likewise, 62.22 per cent of the respondents joined to undertake income generating activities and majority of them belong to Kalakada Mandal. Moreover, 93.77 per cent of the total sample joined by expecting loan and all the respondents of Kalakada Mandal opined the same. All the respondents of Chandragiri Mandal joined as member of SHG for savings/ thrift and all the respondents of Kalakada and Vadamalapeta joined the SHGs by expecting loan.
36. About 87.11 per cent of the total respondents are aware of the year of formation of their Group and mere 20 respondents (8.89%) are unaware of it.
37. Around 74 per cent of the total respondents are aware of and 18.22 per cent of the total sample is not aware of the number of members in their group. Majority of the members in Vadamalapeta Mandal (81.33 %) are aware of and 24 per cent of the respondents in Kalakada Mandal are not aware of the number of members in their group.
38. As for as the name of the leaders of their group, 91.11 per cent of the total sample respondents are aware and range from 96.00 per cent in Vadamalapeta Mandal to 84 per cent in Kalakada Mandal.
39. About 88.45 per cent accepted that the leaders of the group are conducting the meetings with the members of the group regularly and effectively.
40. More than 78 per cent of the total respondents opined that the leaders of SHG are conducting the meetings of the SHGs monthly, 28 respondents (12.45 %) opined that the leaders of SHG are conducting the meetings of the SHGs fortnightly and 21 respondents (9.33 %) of the total think that the leaders are conducting the meetings bimonthly. Majority of the respondents (81.33%) in Kalakada Mandal and 78.67 per cent in Vadamalapeta are of the view that the leaders of SHG are conducting the meetings of the SHGs monthly.



41. More than 81 per cent are of the view that they are attending the meetings and participating effectively in the meetings regularly called by the group leader.
42. About 31.25 per cent have not attended the meetings due to ill health. Eight have not attended the meetings regularly because of heavy work load, 7 members were not in the village at the time of meeting called by their group leader, 4 have stated that they were not intimated about the meetings and the remaining 3 are not interested to attend.
43. More than 81 per cent of the total respondents opined that meetings are conducted to know the saving amount, 179 respondents (79.55 %) opined that meetings are conducted to know the loan details, 177 respondents (78.67%) opined that meetings are conducted to discuss the problems, 158 respondents (70.22 %) consider that meetings are conducted to share the ideas of the members.
44. Most of the respondents (85.78%) have undergone the training given by various training institutions. The responses are high (89.33%) in Chandragiri Mandal followed by Vadamalapeta (86.67%) and in Kalakada Mandal. Only above 14 per cent have not attended.
45. Majority of the sample SHG members (38.86 %) have undergone their training in place where the mandal officers organized the training at the office of the MPDO.
46. Around 54 per cent of the total women sample SHG members the duration of training was 0-2 days ranged from 60 per cent in Vadamalapeta to 46.27 per cent in Chandragiri Mandal. More than one-fourth (27.98) of the total respondents stated that the duration of their training was 2-4 days, but such responses are high (32.83%) in Chandragiri followed by Vadamalapeta and Kalakada Mandals in that order.
47. About 15.55 per cent total think that they have not satisfied with the training they have undergone as member of SHG. Mandal wise the responses are high (19.41%) in Chandragiri, 16.40 per cent Kalakada and it is only 10.77 per cent in Vadamalapeta Mandal. But an overwhelming majority (84.45%) of the total

sample thinks that the training they have undergone is satisfactory. Mandal wise the percentage of satisfaction was high in Vadamalapeta (89.23%).

48. As far as skills are concerned, improved skills – 100 per cent, improved leadership qualities – 95.09 per cent, but Mandal wise the responses of Chandragiri, Vadamalapeta are 100 per cent. Acquired knowledge constitutes 98.16 per cent of them Kalakada and Vadamalapeta Mandals it is 100 per cent. As many as 76.07 per cent of the total sample are of the view that their social relations are improved, but majority of them belong to Vadamalapeta Mandal.
49. Around as 86 per cent of the total sample has learned the skills relating to leadership, but such responses are significantly high in Chandragiri Mandal (91.04%). It is also very important to note that 83.41 per cent of the total sample has acquired group management skills. Mandals wise the percentages ranges from 89.56 per cent in Chandragiri to 78.46 per cent in Vadamalapeta.
50. Majority of the sample respondents (40 %) are selling their products in village and surroundings and 25.78 per cent are selling their products in nearest markets. Such responses are high in Kalakada Mandal.
51. A majority of the total women SHG members (29.33%) are of the view that the distance between their village and nearest market is between 5-8 kms, but such responses are high (34.67%) in Kalakada Mandal and 24 per cent in Vadamalapeta Mandal.
52. About 55.11 per cent satisfied with market facilities available for selling their products and majority of them belong to Chandragiri Mandal (61.33 %), 29.78 per cent of the respondents did not satisfy with the market facilities available for selling their products and majority of them belong to Vadamalapeta Mandal (34.67 %).
53. Regarding the reasons for not satisfaction with market facilities available for selling their products, all the 34 respondents (100 %) expressed that there 'no reasonable prices in the market', 97.06 per cent of the respondents think that the presence of 'traders exploitation' and 64.47 per cent stated that there is 'inadequate transport facility'.

54. A majority (47.56%) of the total sample as well as of the sample from the Vadamalapeta Mandal (54.67%) is not facing any problems in organization of micro-enterprise, but in Chandragiri and Kalakada Mandals, the responses are 48 and 40 per cent respectively. However, about 46 per cent of the total sample is facing some problems in organizing the micro-enterprises. As much as 6.67 per cent of the total comes under the category of DK/NR ranging from 9.33 per cent in Chandragiri Mandal to 5.33 per cent in other two Mandals.
55. Most of the respondents save Rs.51 - 150 per month and majority of them belong to Chandragiri Mandal. Regarding the accumulated deposits, more than 50.00 per cent amassed Rs.1001 - 5000 and majority of them belong to Kalakada Mandal (14.67 %), followed by 62 respondents amassed Rs.5001 – 10,000 and majority of them belong to Chandragiri Mandal (32 %) and 25 respondents each amassed up to Rs.1000 and majority of them belong to Kalakada Mandal (14.67 %) and Rs.10001 and above and majority of them belong to Chandragiri and Vadamalapeta Mandals.
56. Taking into consideration the month of applying for a loan and getting it, it is found that, of the 225 respondents who have been given loans by the SIIGs, around 41 per cent of the total sample ranging from 48 per cent in Kalakada Mandal to 33.33 per cent in Chandragiri Mandal has got the loan between 3-4 months. However, 24 per cent of the total sample has got the loan in less than 30 days from the day of application. However, 23.55 per cent of the total sample has got the loan in 1-2 months, but they are high in Kalakada followed by Chandragiri and Vadamalapeta Mandals.
57. The source of information relating to the sanction of loan is concerned, 32.45 per cent got information by their friends/relatives ranging from 37.33 per cent in Vadamalapeta Mandal to 28 per cent in Chandragiri Mandal. As many as 24.44 per cent of the total sample indicated that the information about the sanction of loan was given by the group leaders/ members, but the responses are high (30.67%) in Kalakada Mandal.
58. Majority (68.89%) of the total sample as well as Kalakada and Chandragiri Mandals have not faced any problems in getting the loan. In Vadamalapeta Mandal they also constitute the largest group.

59. As far as any help received by the respondents in getting the loan, of the total sample an overwhelming majority (79.56%) clearly stated that they have not received any help from anybody. Those who did not get help, from anybody are significantly high (85.33%) in Vadamalapeta and slightly less percentage in Chandragiri Mandal and it is also a largest group in Kalakada Mandal.
60. Majority (65.33%) of the sample are fully repaid the loan and majority of them belong to Chandragiri Mandal (69.33%), 28 per cent of the respondents partly repaid the loan and majority of them belong to Kalakada Mandal (30.67 %) and 6.67 per cent of the total sample did not repay the loan and majority of them belong to Kalakada Mandal (8%).
61. All the respondents had debt before and after they become members in SHGs. In pre SGH membership around 29 per cent of the total ranging from 30.67 per cent in Kalakada and Vadamalapeta, but in Chandragiri Mandal they constitute 25.33 per cent. The respondents had Pre-Membership debt between Rs.10,000 and Rs.20,000, but in post SHG membership their percentage was slightly increased in the same debt group of Rs.10,000-20,000. In pre SHG Membership, the debt position was below Rs.5000 and constitutes 24.44 per cent of the total sample ranging from 28 per cent in Kalakada Mandal to 21.33 per cent in Vadamalapeta Mandal.
62. Most of the respondents (83.11%) have acquired some skills after joining as member of SHGs. Around 99 per cent of the total sample acquired Leadership skills. Mandal wise, the responses are 100 per cent in Kalakada and Vadamalapeta, but in Chandragiri they also constitute around 97 per cent. The respondents who acquired skills relating to Financial Management constitute 58.28 per cent and Communicating Skills constitute 87.76 per cent of the total ranging from 100 per cent in Vadamalapeta and Chandragiri and it is only 61.66 per cent in Kalakada Mandal.
63. An overwhelming majority of the total sample (76.44%) ranging from 81.34 per cent in Chandragiri Mandal to 70.66 per cent in Kalakada Mandal agree that the SHG activities undertaken by the group members are very useful to improve their socio-economic status and 16 per cent of the total sample opened that the SHG approach is not useful.

64. More than 76 per cent agree that the activities undertaken by the SHG members are very useful for improving their socio, economic and political status.
65. Around 71 per cent of the respondents considered that their economic position changed positively after joining as members of SHGs. It is worth to mention that the percentage of increase is highest in the income level of Rs.1,00,000 and above in all the mandals, but the increase varies from 2 fold in Vadamalapeta Mandal to 8 fold in Kalakada Mandal.
66. More than 59 per cent accepted that their decision-making power has been changed after joining as members of SHGs. Mandal-wise, the responses range from 65.34 per cent in Vadamalapeta to 50.67 per cent in Kalakada. About 28 per cent of the total sample have 'No change' in their decision making power even after joining as member of SHGs.
67. An overwhelming majority of respondents (92.48%) considered that their decision-making capacity was improved relating to the education of their children. Mandal wise the responses are vary from 100.00 per cent in Chandragiri to 86.84 per cent in Kalakada Mandal.
68. All the respondents stated that the problems they face being a member of SHG is less income, water problem, power problem and labour problem for each responses. The next largest group (84.25%) is of the view that they are facing the problem of marketing of their products ranging from 94.84 per cent in Kalakada Mandal to 79.41 per cent in Chandragiri. A majority (76.85%) ranging from 84.89 per cent in Kalakada Mandal to 61.76 per cent in Chandragiri Mandal have faced the problem of less production.
69. More than 59 per cent of the total sample has no problems and majority of them belong to Kalakada Mandal while 32 per cent of the respondents have problems and majority of them belong to Vadamalapeta Mandal.
70. Around 91 per cent of the total sample are facing other problems including less income from IGA, loan from SHG is very less, no reasonable prize and inadequate facilities in market place, problems in providing security, rate of interest is high, compulsory attending the meetings of political parties, problems in marketing the goods and frequent visit to Bank/ Group Leaders.

71. Above 47 per cent of the total sample considered the land holders are benefiting by the introduction of the concept of SHGs, but such responses are significantly high (56%) in Kalakada Mandal, followed by Chandragiri and Vadamalapeta Mandals. The next largest group of the total sample considered that the persons having political background are benefiting by the introduction of the concept of SHG constitutes 38.22 per cent.

## **SUGGESTIONS**

The research, having gone through the findings, intends to suggest the following for improving women's empowerment through SHGs.

1. Illiteracy is very high in the members of SHGs. Hence, literacy must be improved by establishing Adult Education Night Centres.
2. Majority of the respondents have 3-4 children. Hence, family planning methods should be strictly implemented in order to reduce the expenditure and increase repayment capacity.
3. There is discontent in the members over the SHGs. Hence, discontent is dissipated by convening meetings by the group leaders and concerned officials.
4. Around 46 per cent of the respondents trained that both officials and non-officials are not cooperating. Hence, the government should initiate the officials and non-officials to work for SHGs.
5. Around 50 per cent respondents are facing the problem in meeting the President, Mandal Parishad for various purposes. Hence the President, Mandal Parishad is available and clarifies the doubts and help the members.
6. Majority of the respondents are joining SHGs with the mission of savings/thrift and expecting loans. But the loans are not up to their desired level and security is another problem. Hence, loan level is to be increased and security will be waived.

7. Still, all the respondents are not attending the meetings conducted by the leaders. Hence it is directed that 100 per cent respondents should attend the meeting.
8. All the respondents did not attend the training programmes conducted by officials. Hence, it is suggested that all the members, must attend the training to improve their skills in income generating activities to earn more in less time. SHG members did not satisfy the training they received. Hence, the training must be skill development oriented and suitable training is imparted to all the members.
9. The study revealed that sales promotion influences profits of SHGs. Therefore, it is suggested that SHGs should pay ample attention to sales promotion activities such as publicity, credit sales, offering discount and participation in the exhibitions. There is no proper venue for SHG members to sell their products. Hence, there must be established space for stalls at MPDO Office, to sell their products and for exhibition to improve their sales.
10. There is a dire need for establishing a computerised management information for SHGs to monitor their performance on a regular basis. It is suggested that the SHGs must be able to publish their annual report and share it with all their members. For that there is an immediate need to give them training and usage of computers for the above purpose.
11. If possible, banks may sanction additional loans to SHGs, even when the previous loans are not repaid, provided they are satisfied with the performance of the SHGs and their potential to repay. As a part of fulfillment of social responsibilities, banks may waive service charge at the time sanctioning of loan to members of SHGs.
12. Market facilities through proper transportation, space, security are to be created. It is suggested the government should also provide marketing support to the old SHGs and infrastructure facilities to the newly formed SHGs.

13. There is dearth of information on time taken for sanctioning loan and information related to loans and sources. Hence, the members are made aware of all these.
14. Only 65 per cent are making repayment. Hence, it is suggested to instruct all the members of SHGs for repayment.
15. Water, power and labour problems are being faced by majority of the SHG members. Hence, these basic amenities are provided on war foot.
16. The respondents finally suggested their opinions and views such as compulsory insurance to the members need to be provided by the SHGs. Free health and education facilities need to be provided by the DRDA/SHGs. The SHG membership should be given only eligible persons. Loans should be given five times of members' savings. Most of the respondents (95.57%) suggested that reasonable prize to their products. Further, the SHGs should provide economic security to the members other than SHG loan (88.61%) and loan repayment must be flexible (87.34%).

## CONCLUSION

The results provide ample evidence to confirm that the micro-credit programmes through SHGs have positive impact and generation of income and providing gainful employment especially to rural women who remain unemployed. The additional income generated by the women through the micro-enterprises enable them to come out of the poverty level. Besides, the micro-credit programmes through SHGs promote savings among the rural women. In fact, the micro-credit programmes through SHGs are the very suitable instruments for the empowerment of women.

The SHG activities undertaken by its members are very much helpful to increase their income, economic position, assets position. Moreover, the decision-making power has increased among all the members after joining as members of SHG. Almost all the respondents attend the training programmes conducted by DRDA and acquired skills on the areas of group functioning, financial, technical leadership etc. Majority of the respondents have benefitted various developmental programmes implemented by their groups.