

CHAPTER - VIII

SUMMARY, CONCLUSIONS AND SUGGESTIONS

Chapter VIII explains the research summary, including major research findings and suggestions for practitioners, SHG promoters and social work professionals.

Urban poverty in India is large and widespread. Out of an estimated urban population of 309.5 million, 80.8 million were below poverty line in 2004–2005 and their ‘per month’ consumption was less than Rs 538.60. This data constitutes a significant proportion of the world’s total urban poor, estimated to be 291.4 million. In the past three decades (from 1973 to 2004), the number of urban poor increased by 34.4 percent, and the share of urban poor also increased from 18.7 percent in 1973 to 26.8 percent in 2004–2005. In comparison to the urban poor, the number of rural poor has registered a 15.5 percent decline over this period.

As per Census 2011, the urban population in India was approximately 37 crore, which means 31 percent of the population is living in urban areas. In 2001, the urban population in the country was 28 percent (28 crore), which means the urban population increased because of migration as well as because of the natural phenomenon. The urban population of Andhra Pradesh was 2.8 crore. Employment and livelihood of the urban poor further get complicated by the issue of migration to the cities. According to the figures of the Census of India, 2001, 50 percent of rural male migrants enter cities looking for employment/work.

One in three people in cities in developing countries are living in slums. Although conditions vary but the research shows that women and girls often suffer the worst effects of slum life, which includes poor access to clean water, inadequate sanitation, unemployment, insecurity of tenure and gender-based violence (first, their conditions are exacerbated at home by stressful and over-crowded living conditions; second, poor security and eviction threats in public areas make their lives further difficult, and so on).

In India, the year 2001 was declared as the Year of Empowerment of Women by the Government of India and was also marked by the compilation of the National Policy of the Empowerment of Women (NPEW). However, the ground reality is that women are not treated as equal partners in all spheres and there is a vast chasm in empowerment and freedom enjoyed even by a microscopic number of women and a majority of those who are illiterate, ignorant and poor. The common problems faced by these women are inequality of power-sharing with men. In particular, they face problems in the decision-making at all levels; lack of awareness of their rights; insufficient machinery at all levels to promote advancement of women; inequality in women's access to and participation in the definitions of economic structures and policies, and the productive process itself. Moreover, they face unequal access to education, health, employment, credit facilities and other means of maximizing awareness of women's rights and the use of their capacities; violence against them; and marginalization in the decision-making process, with women generally remain invisible at most levels in public structures.

The National Policy for the Empowerment of Women has its impetus on their work-force participation, education, health and political participation at the grassroots to deal with various atrocities. Women need to be empowered to monitor the different developmental programmes, especially earmarked for women's development, and, more particularly, social and economic uplift of women belonging to scheduled castes, scheduled tribes, economically weaker sections, minorities and other backward caste communities. Moreover, the society and the male members need to have a positive attitude towards empowerment of women.

Self-help groups in India represent one of the most important phenomena to surface in decades, given their scale as a platform for the development of the poor people. Many organizations including NGOs, community-based organizations, and local and national government bodies are recognizing the enormous potential of SHGs. The activity for which the SHG movement is most widely known is the rapid growth of SHG bank linkages to support SHG borrowing. Such government and non-government support to SHGs over the past decade has emphasized progressive outreach to a large number of poor and rural women across India. As per NABARD's microfinance report, as on March 2012, about 79.6 lakh SHGs, with an estimated membership of 9.7 crore, have savings accounts in the banks, with aggregate bank balance of Rs 6,551 crore. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs 36,340 crore. This represents only part of an expanding movement to support the exponential growth of SHGs. Moreover, just like the global development of the microfinance sector, since the Grameen

Bank's pioneering started more than 30 years ago, the movement to support the accessibility of SHGs to financial services has matured rapidly.

Financial linkages for SHGs have also been developed and organizational capacities to provide or facilitate these linkages have matured at the same time. However, the SHG movement has not seen a concurrent emphasis on capacity building by supportive organizations, and SHGs to consolidate and leverage these gains. Nor has there been a parallel emphasis on broader service needs of SHG members to address the dynamic and multifaceted nature of poverty, including the lack of skills, knowledge and confidence to use finance to exploit opportunities, manage life-cycle events and cope with crisis. Commercial banks and the Indian Government have made phenomenal progress to increase the poor people's access to financial services. However, neither practice nor policy has matured to address the poor people's broader integrated livelihood needs, to create and strengthen employment opportunities and to help poor people acquire, develop and maintain savings, investments, businesses, homes, land and other assets. Likewise, neither practice nor policies have matured to prepare and motivate clients to access health, education and other development services available to them. SHGs comprise very poor people who do not have access to formal financial institutions. They act as a forum for the members to provide space and support to each other. It also enables the members to learn to cooperate and work in a group. SHGs provide savings mechanism, which suits the needs of the members. It also provides a cost-effective delivery mechanism to its members for small credits. In this way, the SHGs significantly contribute to the empowerment of poor women.

MAJOR FINDINGS

The present study is focused on socio-economic and living conditions of leaders and members of SHGs, caste-wise SHG distribution and its performance, the overall impact of SHG in socio-economic and political aspects, and SHG members' awareness on legal aspects, and their knowledge and skills improvement, decision-making, participation in community level activities and gender equality. The study is confined to 14 slums in 2 circles of the GHMC. The sample consisted of 154 SHG members and used cluster and stratified random sampling methods were used. Collected 7 case studies and analysed the impact of SHG in their family.

Statistical techniques were used for data analysis. These techniques included chi-square test used to study the association between caste and designation in SHG, caste and occupation, caste and internal lending, occupation and total bank linkages, income and total number of bank linkages, educational qualifications and examining books of accounts of SHG, educational qualifications and legal awareness, educational qualifications and improvement of personal skills, designation in SHG and own house, designation in SHG and having sanitary latrine, designation in SHG and school dropouts in the family, designation in SHG and infant mortality, designation in SHG and drug addicts/alcoholic in the family, designation in SHG and awareness on government programmes, designation in SHG and participation in community programmes, designation in SHG and decision-making in SHG, designation in SHG and men helping women in household works, designation in SHG and accepting views of women in the family, total bank linkage amount and caste, total bank linkage amount and occupation,

total bank linkage amount and year of joining in SHG, total bank linkage amount and age, total bank linkage and participation in political parties, total bank linkage and still depending on moneylenders, and motivation for joining SHG and if SHG ceases to continue savings account in banks.

Friedman test was conducted to know the mean rank for accepting the views of women in SHGs (children's education, health care, financial matters, mobility and deciding upon the menu) and improvement of women in various life skills in SHGs (going to government offices or police stations, taking up leadership positions in SHGs, performing bank transactions, writing minutes of SHG meetings, keeping the accounts of SHGs, talking to government officials or police, freely and frankly speaking in SHG meetings, speaking during public meetings, teaching/training someone else and presenting cultural programmes in public meetings).

I. Identification of data and socio-economic and living conditions of the respondents

The results show that a majority 53.9 percent of the SHG members were between the age group 25 to 30 year, around 72.1 percent of them were Hindus, 56.5 percent respondents belonged to the backward castes, 95.5 percent of them were married, the average family size is 3.92 and all families are nuclear families. A majority 82.5 percent are literates. Almost all houses are electrified and accessing the drinking water from community tap.

The study observed that there are school dropouts (8.4 percent) and the research found a few infant mortality cases in the study area. And also found that 93.5 percent of

alcoholics in the respondent houses. Only 1.3 percent of families are headed by women. Almost 87.7 percent were engaged in daily labour works. A majority percent (81.2 percent) of the respondents' family income ranges from Rs 2,001 to 4,000 per month and 85.7 percent of respondents did not have any financial assets. A majority of respondents were living in their own houses and 30.5 percent were living in rented houses. Around 4.5 percent respondents do not have proper sanitation facilities.

II. Constitution and functional/organizational dynamics

The majority of the SHGs in the study area were constituted in the year of 2005. About 99.4 percent of SHGs constituted between 1995 and 2005. A majority 88.3 percent respondent was motivated by the officials of GHMC and MEPMA and 85.1 percent respondents joined SHGs for getting financial and government benefits. The study found that there are dropouts in their SHGs, and the reason for dropouts was lack of any benefit from SHGs and the other reason was migration of SHG members from one slum to another. Around 79.2 percent of respondents told that their SHG properly maintained books of accounts and their SHG account books were available to SHG members any time. However, 74 percent respondents told that their SHG books of accounts were not examined. Around 93.5 percent respondents updated their monthly savings deposit amount information from various source. Almost 85.1 percent respondents updated their information in monthly SHG meetings by effective participation.

A majority of SHG members (70.1 percent) deposited Rs 50 as monthly thrift amount and a majority of respondents (94.2 percent) told that there were no conflicts in their SHGs.

Around 79.9 percent respondents resolved the conflicts by themselves, and about 89.6 percent respondents participated in community programmes organized by GHMC like immunization and personal hygiene programmes. Almost 65.6 percent respondents were satisfied with the SHG federation at slum level.

III. Decision making

The study results show that 99 percent respondents told that the views of women on health care are acceptable by their family members. There was a major increase, almost 88.3 percent, in the number of men who helped in going to market and bring provisions, and a minimum increase, almost 10.4 percent, in men helping in cleaning the house. The work of a majority of SHG members, almost 89 percent, was recognized by their family members. The decisions of a majority of SHGs, 76 percent, were taken as a group. A high percentage, almost 87 percent, of respondents expressed that the beneficiary was selected by SHG leaders for loans. A high percentage, almost 74 percent respondents expressed that the interest rate for loans was fixed by the SHG group. A majority, 83.8 percent, respondent expressed that the fine or punishment for defaulters was decided by the SHG group and almost 81.8 percent respondents expressed that the member's problems were solved by the GHMC officials.

IV. Collective and organizational rfforts in resolving social issues and problems

Around 88.3 percent respondents told that there were community problems. Their respond on some other issues were as follows: scarcity of insufficient basic infrastructure facilities (89 percent), unequal wages (96.1 percent), eve-teasing (51.9 percent) and

alcoholism (95.5 percent). Almost 89 percent respondents expressed that sometimes the SHGs discussed about community problems as well. A majority 67.5 percent respondent expressed that no SHG took up the social action about community problems. Almost 67.5 percent respondents expressed that the SHGs were not taking social action because of lack of cooperation from other SHG members. The SHG women (81.2 percent) participated in programmes like institutional delivery, immunization, education for all, voter awareness and personal hygiene, organized by GHMC.

V. Social empowerment

On an average, 51 percent respondents were aware about the legal aspects through SHGs and on an average, 78 percent respondents were aware about the government programmes through SHGs. About 87 percent respondents improved their personal skills after joining SHGs.

VI. Economic empowerment

Around 85 percent respondents did not have savings account in either banks or post offices before joining SHGs, and they also had no monthly savings in their own name. About 94.8 percent of SHG members saved Rs 2,000 to Rs 5,000 as their total savings at their respective SHGs. The minimum total saving amount was Rs 2,160 and the maximum was Rs 9,360. The mean of these savings was found to be Rs 3,256. Almost 78.6 percent respondents depended on moneylenders for their financial requirements before joining any SHG. A majority 48.7 percent respondent had accessed their old financial source even after joining an SHG. About 14.3 percent were unable to get on

time loan from the SHG because of which they were dependent on the old financial sources only. A majority, 78.6 percent, of the respondents told that they continued their savings even when the SHG ceased. Almost 99.4 percent respondents accessed the internal lending from their respective SHGs. A majority 48.1 percent respondent accessed the internal lending from their respective SHGs from their idle funds, for at least three times. And a majority, 72.7 percent, of the respondents received first bank linkage below Rs 5,000. Almost 71 percent respondents used bank linkage loans for consumption purpose.

VII. Political empowerment

A majority, 51.3 percent, of the respondents held leadership position in SHGs. Almost 95.5 percent respondents did not hold leadership position before joining in SHGs. Around 92.2 percent respondent participated in the SHG/ward meetings organized by GHMC. There is no respondent was contested in the municipal elections. Almost 18.2 percent respondents participated in the political party's campaigns and meetings, and remaining 81.8 percent were not interested in participating in the political parties.

Friedman test

The Friedman test results show that the first rank is 'accepting women's views in the family on children education' and the last rank is 'accepting views in family-menu deciding'. The results indicates that the family members are accepting women's views regarding children education, still women do not have equal decision in other aspects.

Similarly, the same test conducted for improving knowledge and skills, the first rank is ‘Going to government offices or police station’ and ‘Presenting cultural programmes in public meetings’ is the last rank. The test results indicate that women are giving importance to talking to government officials to access the various schemes and justice, and they are giving less importance to public speaking. It shows that they want to overcome poverty by using government programmes.

Chi-square results

The finding indicates that there is an association between variables as given below:

The respondents who access more loans are those who are taking part in political activities. The respondents, who are office bearers/leaders of SHGs, are taking decisions in the SHGs. It is also found that there are many alcoholics in their families. The respondents, who have higher education, are aware that dowry giving and accepting are prohibited. It is also found that the educated SHG members participate in public meetings and do bank transactions.

Conclusions

The study revealed that a majority of the respondents in the age group 25–30 years were Hindus, and the rest belonged to backward classes. Respondents who were married had a family size of 4 and all were nuclear families; and all the families had migrated from rural and urban areas and were staying in slums. A majority of the respondents had primary level education. The above findings indicate that primary level educated and married families migrated from rural areas to urban areas for employment.

The study revealed that a majority of the women SHG sent their children to school. A decline in the percentage of infant mortality was noticed, and a majority of houses had alcoholics in the family. The findings indicate that men were addicted to alcohol, but they did not give much importance to their health and children's education. A few woman-headed families were also found in these slums and these women were either widows or divorced.

The study explains that the majority of women SHG families were engaged in daily labour works in unorganized sectors. A majority of their monthly income ranged between Rs 1,500 to Rs 4,800. A majority of women did not possess any asset, but they had houses of their own houses. A majority of women did not have *patta*, or government approval. Many women were living in *kutchcha* houses where electricity facility was available. Moreover, these houses also had proper sanitation and drinking water facilities. The findings further indicate that the respondents' families did not have sufficient

monthly income, job security and proper accommodation in urban slums, and everyone in these slums struggled for survival.

The study revealed that the SHG formation in the Serilingampally area started in 1995 and a majority of SHGs were formed in 2005. Between the years 1995 and 2005, many SHGs were formed, and after that, the SHG formation declined slowly. A majority of respondents joined these SHGs because of motivation by officials of GHMC and MEPMA. At the same time, a majority of women also joined SHGs for accessing various government benefits and financial resources. Very less dropouts were found in the SHGs, and the reasons were that the respondents were unable to migrate or get loans on time. Many SHG members maintained the books of accounts properly, and the books were available to the members for cross-checking. However, not many members examined these books. A number of members updated their monthly and cumulative deposit amount in their passbooks by participating in SHG meetings, and many SHGs did not have conflicts among themselves. Many SHGs participated in GHMC organized community development programmes like immunization. A majority of members were satisfied with the activities of slum level federation. The findings indicate that the functions of SHGs were transparent and there are no dynamics.

The present study reveals that the acceptance of a majority of women members' recognition in health care aspects of their families. There was also an increase in the male members helping their spouses in various aspects. The activities and work of SHG members were recognized by their family members as well. Decisions were majorly

taken by the whole group. However, the beneficiary for giving loans was selected by the SHG leaders and not by the whole group. The interest rate and fine for defaulters were, however, decided upon by the whole group. In case of any problem, GHMC or MEPMA staff gave the solutions. The findings indicate that the participation of SHG members in the decision-making process was accurate.

It was also revealed that all the slums had problems like scarcity of safe drinking water, insufficient basic infrastructure facilities, unequal wages, eve-teasing, child abuse, alcoholism and domestic violence. Almost all the issues were taken up and discussed in SHG meetings. Actions were taken only after a discussion with the SHG officials. Some of the SHGs were unable to initiate actions to tackle these community problems due to lack of cooperation by some of the SHG members. However, a majority of SHGs participated in social development campaigns like institutional delivery, immunization, education for all, voter awareness and personal hygiene. The findings indicate that the slum problems are still continuing, and some of the SHGs are active and some are not.

The study also revealed that a number of women have become aware about legal acts, policies, programmes and schemes, and many are enhancing their personal skills, life skills and training skills to tackle various problems. The findings indicate that women can be empowered socially if they are provided with the opportunity to participate, take decisions and manage things.

The study also reveals that many SHG women did not have a savings deposit account before joining SHGs. After joining SHGs, a majority of the women opened their savings account with the SHG. The total savings amount ranged from Rs 2,000 to 5,000. Before joining SHGs, a majority of women depended on moneylenders for loans. Even today, half of the total number of women depends on moneylenders for accessibility of loans from SHGs. A number of women expressed that they will continue their savings deposit account even if the SHG ceases. Almost all members received the internal lending from their respective SHGs. A majority of women received loans from the commercial banks, but the loan size was found to be very low. Half of the SHGs tried to access large loans from the banks, but they are still unable to access it. Bank loans are majorly used for consumption purpose only. Women who took loans from the banks repay the loan on time, and no defaulters are found. The findings indicate that sufficient loans are not available to SHG women, the loan size is very low, and the banks are unable to lend to the SHGs due to SHG grading system.

The study also revealed that a majority of women held leadership in SHGs. Before joining SHGs, a majority of women did not hold leadership position in any group, and they did not participate in the ward/urban local body meetings. After joining SHGs, a majority of women started participating in urban local body meetings organized by GHMC or MEPMA. No women contested in the municipal elections and there was a comparatively less participation in the political party's campaigns. The findings indicate that the political empowerment is slowly increasing because of the leadership position in the SHGs, and women are participating in the various political activities.

Answering the Research Questions

Research Questions	Findings interpretation
1. What are the socio-economic and living conditions of women?	The condition is very pathetic. Middle age group women live in slums. They migrated from the rural areas for better employment; however, their monthly income is very low. Almost all are domestic labourers, and a majority of them got education up to the primary level. There is no child mortality and nuclear families are commonly found. The average family size is four. Half the families are living in occupied houses. A few households do not have sanitation facility. There is no role of SHG in changing the conditions of poor families in the slum.
2. How is SHG constituted, and how does it function?	The women in slums were organized into SHGs, the motivation factor was to get benefits from the government, and SHGs conduct regular meetings and savings. Women are given internal lending from SHGs. The SHGs maintain accounting books properly. All the members can check the books of SHGs anytime. However, no one can check the books from inception of SHGs.

3. Are women taking decisions at home and SHG meetings?	At SHG level, women are involved in decision-making process. However, most of the important decisions are taken by the SHG promoting agencies like GHMC or MEPMA. Men have started accepting the views of women in some aspects.
4. What are the collective and organizational efforts in resolving social issues and community problems?	There are many problems in the slums, but SHGs are taking initiative to resolve the common problems in the slums.
5. At what level are women empowered in social aspects (legal, awareness of government programmes, improvement in personal skills, etc.)?	Women have enhanced their knowledge and skills on various aspects, especially on legal information and government programmes. Some women also improved upon their writing, speaking and leadership skills.
6. At what level are women empowered in economic aspects (access of finance and reduction in dependency on moneylenders)?	Majority of women do not have savings account in either banks or post offices. After the introduction of loans from SHGs, very less number of women accessed loans from banks. The bank loan size was very small, and that amount was not enough for meeting the requirements of poor families.
7. At what level were women empowered in political aspects (participation in local governance)?	There is no representation of women in the urban local bodies or ward/area committees. However, the women members are using their voting when the elections take place.

Suggestions

The following suggestions may be useful for improving the quality of SHGs in slums towards empowerment of women and eradication of poverty.

Improvement of socio-economic and living conditions of the poor families

1. There is a need to improve basic services (including water supply and sanitation) to all poor including security of tenure, and improved housing at affordable prices and ensure delivery of social services of education, health and social security to the poor people.
2. The majority of SHG families are daily labour and they do not have social security. There is a need to provide and establish linkage between SHGs and various government programmes like Andhra Pradesh Building and Other Construction Workers Welfare Board for accidental insurance, Rajiv *Arogyasri* scheme for health, Rajiv *Udyogasri* scheme for employment, YSR *Abhaya Hastam* scheme for pension and insurance.
3. Majority of men in the slums are alcoholics and there is a need to create awareness among them.
4. The study results indicate that there are infant mortality and children not going to school in these slums. The government should sensitize the SHG members and their family members on institutional delivery, nutrition and importance of education for children aspects.

Strengthening of SHGs and its federations

1. SHG leaders are not changing from their leadership position. Almost all SHG leaders are continuing from the inception of respective SHGs. There is a need to promote the rotation of leadership by SHG promoting agencies like GHMC/MEPMA. SHGs must have a system of annual elections.
2. There is need to arrange continuous training and capacity building to SHG members on leadership rotation, promotion of transparency, participation in community development programmes, decision-making and others.
3. There is a need for the appointment of trained social workers to educate the families of the SHG women and to do necessary liaison work with the government departments, NGOs and families of SHG women.
4. The study found that there are dropouts in the SHGs. The promoting agencies should build the confidence on SHGs and its activities.
5. Still, some of the SHGs do not have proper account books, some are not updating their records regularly and some leaders they are not sharing those accounts books with their members. And also the majority of the members have not examined these accounts from inception. The SHGs are still depended on GHMC staff to resolving conflicts. The promoting agencies should review the all SHG books and ensure that all SHGs should practice the common systems and procedures.
6. The study results indicate that some of SHG members did not participate in the GHMC organized training and awareness programmes. There is need to sensitize the members on importance of those programmes in the SHG meetings.

7. The SHG members are not satisfied with SHG federation activities. The slum federations should organize various meetings with SHG members and provide clarity on future activities of the federation.

Strengthening women's participation in decision-making

1. Still there is gender discrimination in some of the aspects in the families like accepting views of women in family menu deciding and men helping in cooking, fetching water and clearing the water. The study found that some family members of SHGs are not recognizing the women work in the family. There is need to sensitize the men and other family members about gender equality.
2. Regarding taking decision in SHGs related to selection of beneficiary, deciding interest rates for loans, deciding fine for defaulters and solving member's problems, the members depended on leaders and GHMC officials. The GHMC and SHG leaders should try to reduce their influence on the SHGs.

Strengthening women's participation in community development

1. The study results indicates that there are many community problems existing in these slums like alcoholism, eve teasing, unequal wages and insufficient basic infrastructure facilities. However, the SHG members are not discussing the problems in the SHGs, and there is no collective action in to solve the problems. And also some of SHG members are not participating in GHMC organized community awareness programmes. The GHMC should build the motivation,

morale, capacities of SHG members to solve their community problems by collective action.

Social empowerment

1. The study results indicating that half of the SHG members not aware about basic legal information on property rights, remarry, marriage age, dowry, abortion, trafficking, divorce, equal wages and education right. There is a need to sensitize the women in SHG on this basic legal information.
2. The government is implementing many flagship programmes, still one third of SHGs not aware about the name of flagship programmes and its objectives. There is a need to organize comprehensive sensitization programmes for them.
3. The study results indicating that some of SHG women members improved their personal skills like speaking in meetings, teaching someone else, presenting cultural programmes, taking leadership, writing minutes, keeping SHG accounts, bank transactions and talking with government officials, still some of the women members need to enhancing their skills. The GHMC, SHG federation and SHGs should give opportunity to each SHG women to improve and practice their skills.

Economic empowerment

1. There is a need for proper mechanism for maintaining and coordinating SHGs, government departments and their bank linkage programmes. Bank linkage can be facilitated by bank mitras.

2. Very less SHG members are investing their loans on income generative activities.

Rest of them are using for consumption purpose. The major occupation of SHG members is daily labour and their family income is very low. To improve the livelihoods of SHG members, the GHMC may introduce various types of feasible income generation activities.

3. A few SHG women still they depended on moneylenders. To avoid this, there is a need to provide sufficient loans to SHG members without a long process.

Political empowerment

1. Most of the leaders in SHGs are still continuing from inception, the GHMC should change the practice and introduce the rotation of leadership in every year.
2. The study results indicate that the SHG members have not contested in municipal elections and have not participated in activities of political parties. The government already provided reservations for SHG women in Ward Committees and Area Sabha. The GHMC may sensitize the SHG women about contesting or participating in the ULBs.

Suggestions for the future research

There are limited studies on SHGs and these studies focused only upon rural areas. There is a need for in-depth studies on the problems of SHGs in urban slums. There is the need for urgent attention of researchers and social scientists to strengthen the functioning of SHGs in urban slums and build the SHGs such that they are managed and controlled by their members. The future studies may focus upon the following aspects:

1. Most of the SHG members in urban slums belong to poverty groups and low socio-economic strata. The attitude of family members of SHG women is influenced by socio-economic conditions and sub-culture of poverty. The future studies may be focused on these aspects.
2. Most of the empowerment and poverty alleviation programmes for women are not being implemented properly because of loopholes in the administrative machinery. So far, there are more studies on the strategies of social work intervention and the efficacy of social work methods at the time of working with women and their families. The future studies on women in the slums focus on the application of social work methods and their efficacy in working with the families and women.
3. There is a need for the evaluation of programmes for women empowerment and poverty level of the poor people. The evaluation studies may focus upon the impact of the urban poverty alleviation programmes in the slum areas.
4. Studies on cost benefit analysis may be undertaken to estimate the formation of SHG, strengthening of SHG, capacity building of SHG women, promotion of SHGs in urban slums and the benefits for women or poor families for their personality and social development.

Implications for Social Work Practice

The findings of the present study suggest certain implications for social work practice. It is observed from the study that there is no adequate data on the SHGs in urban slums. The statistics on SHGs in slums are variable because it is difficult to identify the SHG

respondents in 14 slums. There is a need for social work intervention to work with the SHG members and their families for creating awareness among the SHG members about the importance of SHGs and their impact on women empowerment and eradication of poverty. The trained social workers are equipped with the methods and skills of social work. The strategies of social work intervention include working with individuals, groups and communities. For trained social workers, the information about the above methods can work with families of SHG members to educate them and create awareness about the women empowerment and eradication of poverty. They can also work with SHGs for using the methods of case work, group work and community organization for organizing the SHGs as community-based organizations which managed and controlled by the members. They may also help for the personality development of the SHG members using the group work techniques and group therapy. The social workers can facilitate to mobilize the resources from the government and banks by using the method of community organization. The social workers can also play an effective role to do liaison work among the SHGs, their families, SHG promoters, government and NGOs.

At present, the SHG promoting institutions (SHPI) like government and NGOs are giving priority to professional social workers. The Andhra Pradesh Government promoted societies like Society for Elimination of Rural Poverty (SERP), Mission for Elimination of Poverty in Municipal Areas (MEPMA) and NGO like APMAS, etc., are giving priority to social workers who qualified the MA (Social Work)/MSW. However, there is a need to improve the social work knowledge and skill during their education, practice and research. The social work students should learn how the social work methods (especially

on Social Case Work and Social Group Work) are applying in the facilitating and strengthening of SHGs in slum areas especially on building community based organization during their field work. Many of trained social workers who got employment opportunities during 1995-2010, because of huge demand came from the microfinance and SHG sector in India. Almost all NGOs and government believed that the social workers will help the marginalized people to overcome their poverty. During practice, the professionals should integrate the all social work methods wherever it is possible to solve the problem.

The SHGs and microfinance sector is moving from strengthening of SHGs to improve the quality of life of the poor. To reach the goal, the SHPIs are conducting various types of research studies, impact assessments, and mid-term evaluations. If any professional social worker or agency needs to do research on SHGs, they may focus on the social work practice in promotion of self-help groups, social work methods integration in promotion of self-help groups. A comparative study to know the level of empowerment of women in different slums adopted by SHPI can be taken. A detailed study to know the impact of drudgery reducing implements on SHG members can be taken. A comparative study between SHPI promoted SHGs and microfinance institutions (MFI) promoted SHGs can be taken. A research can be carried out to know the knowledge level of leaders and members of SHG about present government and non-government programmes running in our country. A comparative study between rural women SHGs and urban women SHGs can be taken, and a study on role of banks in promoting the SHGs can be taken.