

## **CHAPTER-IX**

**Summary Conclusions and  
Suggestions . . . ↗**

## **Summary**

A most remarkable thing noticed is the paradigm shift that has taken place in the empowerment strategy due to the introduction of SHGs through IKP in Andhra Pradesh. According to the present study the formation of women in to SHGs instill a new sense of self-confidence in the women, which will ultimately lead them to work hard and earn for a livelihood. Once women become aware of their rights and responsibilities empowerment automatically follows.

Indira Kranti Patham (IKP) is a statewide poverty reduction programme to enable the rural poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor households in the state with a special focus on the 30 lakh poorest of the poor households. It is implemented by Society for Elimination of Rural Poverty (SERP), Dept of Rural Development, Govt. of AP SERP is an autonomous society registered under the Societies Act, and implements the project through District Rural Development Agencies (DRDAs) at the District level. The Chief Minister of Andhra Pradesh is the Chairperson of the Society. IKP builds on more than a decade long, statewide rural women's self-help movement. The focus is on deepening the process, providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. It is the single largest poverty reduction project in South Asia.

Indira Kranthi Patham (IKP) is a nationally and internationally acclaimed initiative of the State of Andhra Pradesh. It is a programme for

empowering the rural poor families to move out of poverty through the networks of Women Self Help Groups (SHGs) and their federations. Poverty is multi-dimensional and the SHGs are central to the state's strategy for holistic poverty eradication. The Self Help Groups of A.P., their Village Organisations Mandal Samakhya together constitute the biggest network of poor people's organizations in the World. These institutions have made enormous contribution to the empowerment of rural poor and have enabled the poor to move up on the economic dimension and also on the social dimensions.

A large number of developmental professionals and organizations from across the World have visited Indira Kranthi Patham and acclaimed its strength and sustainable approaches for poverty reduction. Very recently, the World Bank President had spent a day interacting with the Self Help Groups of women in Andhra Pradesh and stated that he has never seen such a programme anywhere in the World.

Women led SHGs in many parts of the country have achieved success in bringing women to the mainstream of development process. The study 480 women in SHGs taken as sample from West-Godavari district reveal the fact that women are no longer inferior to men at work, save and invest properly. They have come to realize the need for getting empowered individually and also to attain a collective strength among themselves.

Though SHGs are open to all women, the survey conducted among the 480 women beneficiaries showed that only women of low economic and social

background are using it as a forum for their growth. The reason is that it is generally believed that these programmes are primarily meant for the low-income group. The present study is taken-up in West-Godavari District of Andhra Pradesh.

West Godavari District is carved out of old Godavari District as it is the Western delta of the River Godavari; it was appropriately named as "West Godavari" with Headquarters at Eluru and came into existence in the year 1925.

As regards community wise population, the SC population of the District is 6.43 lakhs which is 16.90 per cent of the District population and 27.49 per cent of the State total SC population. Similarly, the ST population of the District is 0.97 lakhs and it accounts for 2.55 per cent of the district and 4.79 per cent of the state total ST population. The SC and ST population are based upon 2001 census.

There are 19.23 Lakhs literates forming 73.95 per cent of the total population of the District, among them, Male literates constitute 78.43 per cent while female literates forming 69.45 per cent. The literacy rate of the District is 73.95 per cent which is higher than the state literacy rate of 60.47 per cent. The scheduled tribe literacy of the district is 50.86 per cent among this male literacy constitutes 55.87 per cent and female literacy is 45.96 per cent which is higher than the state total literacy i.e., 37.04, male literacy i.e., 47.66 per cent and female literacy i.e., 26.11 per cent respectively.

The study reveals the number of Self-Help Groups (SHGs) formed in West Godavari District during the period 2004-05 to 2011-12. The data reveals that highest number of SHGs were formed and assisted in the year 2004-05 which accounts to 29.75 per cent, followed by 6636 SHGs during 2007-08 with 16.94 per cent and 6451 SHGs during 2010-11 with 16.47 per cent. For the remaining years the SHGs were not formed in adequate number in the district. To know whether the growth rate in the number of Self-Help Groups is significant or not Lenior Growth Rate is calculated. The regression coefficient i.e., the value of 'b' is 695.35. It is positive but not significant. It means on average every year 695.35 per cent of Self-Help Groups are increasing during the study period. The value of Lenior Growth Rate is 14.20. It reveals that average annual growth rate in Self-Help Groups in West-Godavari district during the study period is 14.20 percent only which is not significant.

The data reveals that the number of SHGs women beneficiaries under IKP in West-Godavari District. The data reveals that highest number of SHGs women beneficiaries were covered under IKP during the year 2004-05 followed by 68,351 during the year 2010-2011 with 16.47 per cent. For the remaining years the coverage of women beneficiaries under SHGs is not encouraging in the district. To know whether the growth rate in the number of Self-Help Group Members is significant or not, Lenior Growth Rate is calculated.

The regression co-efficient i.e., the value of 'b' is 10220.06. It is positive but not significant. It means on average every year 10220.06 per cent of Self-Help Group members are increasing during the study period. The value of Lenior Growth Rate is 20.26. It reveals that average annual growth in Self-Help Group Members in West-Godavari district during the study period is 20.26 percent, which is not significant.

The data reveals the Bank linkages for SHGs in West-Godavari District during 2004-05 to 2011-12. The percentage of achievements for SHGs under Bank linkage is more with 79.19 per cent during the year 2006-07 followed by 78.92 per cent during the year 2008-09. In all the years the achievement varies between 79.19 per cent to 50.92 per cent. The study shows the physical and financial achievement under Pavala Vaddi scheme to SHGs women beneficiaries in west-godavari district during 2004-05 to 2011-12.

The data reveals that the physical achievement rate is highest with 66.73 per cent during the year 2011-12. For the remaining years it is not encouraging and there are fluctuations in the figures. With regard to financial achievement also the highest percentage of achievements are during the year 2011-12 with 30.49 per cent followed by 2010-11 with 33.32 per cent. For the remaining years the achievement rate is not encouraging in the district. Women joined these groups in West-Godavari district primarily to get financial assistance. The researcher found that, slowly a change has taken place in them. They begin to think differently. They started thinking of other's needs and work for their needs with a collective strength. So economic empowerment and social empowerment automatically takes place.

## **Conclusion**

The socio-economic activities of the SHGs have generated enormous collective strength among the women beneficiaries in a locality which women were covered under SHGs. The women acquired awareness and a new organizational strength, which found expression in having more participation in political affairs.

The SHGs have provided a forum for women to discuss social matters that are happening around. In some groups it is compulsory to read news papers in its meetings and to discuss the important news of the week. It enables them to see and know what is happening outside the house.

The survey shows that 12.71 per cent of the beneficiaries belong to the age category of less than 25 years, 70.85 per cent of the women belonging to the age category of 26 to 50 years and only 16.46 per cent belonging to the age limit of above 51 years. Middle aged women are showing very keen interest in joining SHGs.

The educational status of the beneficiaries was also studied. It is found that 46.58 per cent of the beneficiaries are either illiterates or neo-illiterates, 27.08 per cent of the beneficiaries had only primary education, 10.21 per cent of them had upper primary education, 12.50 per cent of them have studied up to high school level and 3.54 per cent have had college level education. This factor is very important because SHGs empower women through training and other educational means. In order to know, how far these women can absorb the fruits of the training is an important aspect of empowerment.

Regarding the marital status, 88.54 per cent of them are married, 1.67 per cent are unmarried, 9.17 per cent are widows and 0.63 per cent of them are divorced. It is found that, though SHGs are open to all, mostly married women with family responsibility join the groups.

The study reveals that 97.50 percent reported some kind of positive change on their access to pro-poor programmes as a result of help and awareness created by SHG functionaries and programmes

The study reveals 97.08 percent of beneficiaries expressed positive impact of improvement in their children education in the district.

The study reveals that 99.38 per cent of women beneficiaries expressed positive impact of change in self confidence in the district.

The study shows 99.58 per cent of beneficiaries expressed improvement in decision making.

The study reveals that 100.00 percent of beneficiaries expressed little to significant change with regard to group solidarity.

The research study find out that 99.17 percent of beneficiaries expressed positive impact in their leadership qualities.

The study reveals that out of the total selected women beneficiaries in the district, 32.92 per cent of selected women beneficiaries have engaged in Milk animals, 20.42 per cent of the women beneficiaries have engaged in Kirana shops, 8.75 per cent of the women beneficiaries have engaged in Tailoring shops, 6.25 per cent of the women beneficiaries have engaged in Sweet making, 1.04 per of women beneficiaries have engaged in Tiffin centres,

2.08 per cent of the women beneficiaries have engaged in cloth and iron shops, 3.12 per cent of the women beneficiaries have engaged in milk dairy, 4.58 per cent of women beneficiaries have engaged in bricks making, 0.42 per cent of the women respondents have engaged in Mick set and shamiyana shop, 17.08 per cent of the respondents have engaged in shifting cultivation, 1.46 per cent of the women respondents have engaged in Toddy shop and 0.21 per cent of the women beneficiaries have engaged in sale.

Due to low income and increasing economic needs, 480 women beneficiaries took loans from the groups. Out of this 26.25 per cent of the beneficiaries have repaid all the loan amount and the remaining 73.75 per cent of the women beneficiaries have some amount of loan unpaid at the time of collection of primary data.

The fundamental objective behind the formation of Self-Help Groups is to generate income for poor women in rural areas. Regarding the family annual income of the respondents 40.42 per cent of the SHG beneficiaries income ranges between Rs.20,001/- and below Rs.30,000/-. The income range of 20.63 percent of beneficiaries is Rs.30,001/- to Rs.40,000/-. The number of beneficiaries whose income is above Rs.10,001/- to Rs.20,000/- constitute 19.38 percent. In case of income group of above Rs.40,001/- it constitute 17.71 per cent and only nine out of four hundred and eighty respondents (1.88 per cent) income range is below Rs.10,000/- after joining in SHGs in the district.

In order to know whether the increased income of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied.

As the calculated t value for selected SHG women beneficiaries is positive and statistically significant, it is inferred that, the SHG's Programmes have brought significant change in the income levels of the selected women beneficiaries in the district.

The thrust of the SHG programme is to generate employment opportunities in the district wide, by raising productivity in agriculture and other sectors of the rural economy. Regarding the family annual employment of the respondents after joining in SHGs, 100.00 percent of selected women beneficiaries got more than 100 days of employment, 79.58 per cent of the beneficiaries got 261 days and above employment in the district. With regard to 181 to 260 days, it is 18.75 per cent and 1.67 per cent of beneficiaries got 100 to 180 days of employment after joining in SHGs in the district.

In order to know whether the increased employment of the women beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for women beneficiaries is positive and statistically significant. It is inferred that, the SHG's Programmes have brought significant change in the employment levels of the selected women beneficiaries in the district.

The increased income is expected to bring about some changes in the expenditure pattern of SHG women. Regarding the family annual expenditure of the respondents 37.29 per cent of the SHG beneficiaries ranges between Rs.20,001/- and below Rs.30,000/-. The expenditure level of 24.80 percent of beneficiaries is Rs.10,001/- to Rs.20,000/-. The number of

beneficiaries whose expenditure is from Rs.30,001/- to Rs.40,000/- constitute 17.29 percent. In case of expenditure group of below Rs.10,000/- constitute 11.04 per cent and 9.58 per cent of respondents have expenditure level above Rs.40,001/- after joining in SHGs in the district.

In order to know whether the increased expenditure of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to women beneficiaries. As the calculated t value for selected SHG women beneficiaries is positive and statistically significant it is inferred that, the SHG's Programmes have brought significant changes in the expenditure levels of the selected beneficiaries in the district.

Each SHG functions as a micro finance group. It insists on small and regular savings. The study showed that SHGs are very punctual in savings. The members realize that this is essential for the smooth functioning of the groups.

SHGs want to cultivate a habit of thrift and savings among its members. Owing to their limited income, the beneficiaries find it difficult to save. But SHGs insist on savings. The survey shows that 89.38 per cent of the beneficiaries could save an amount ranging between Rs.51/- to Rs.100/- , 9.38 per cent of them could save below Rs.50/- and 1.25 per cent of them could save an amount ranging between Rs.101/- to Rs.200/- in the district.

The researcher found that, as a result of these compulsory savings, 99.00 per cent of the women could develop a habit of thrift in order to improve their living conditions. In the initial period of group formation, the

saving level is comparatively low. But later on the income level of the members increased due to self-employment and other income generating programmes, their credit worthiness and repaying capacity has increased along with their saving capacity.

The researcher also collected primary data from total savings of the women respondents since joining in SHGs. The total savings of 49.63 per cent of SHG beneficiaries is above Rs.5,001/- and below Rs.10,000/-, followed by 25.10 per cent with above Rs.1,001/- and Rs.5,000/-, 20.92 per cent with above Rs.10,001/- and below Rs.15,000/- , 9.83 per cent is above Rs.15,001/- and below Rs.20,000/- and 2.51 per cent is above Rs.20,001/- in the district. It is observed from the data that majority of the women beneficiaries i.e., 49.63 per cent of them could save between Rs.5,001/- and Rs.10,000/- in a year.

The researcher collected primary data related to savings of the respondents before and after joining in SHGs, it shows that the women respondents started savings after joining in SHGs. Women with no savings before joining in SHGs is 78.33 per cent and it become zero after joining in SHGs. With regard to the savings range from Rs.501/- to Rs.700/- the percentage increased to 5.80 to 21.46 per cent. However in case of high savings groups, the percentage of beneficiaries increased in case of all social categories. With regard to Rs.1,001/- and above savings group the percentage hiked from zero per cent to 78.54 per cent after joining in SHGs in the district.

In order to know whether the increased savings of the women beneficiaries after the formation of SHG's is significant or not, Paired t-test is

applied to women beneficiaries. As the calculated t value for selected women beneficiaries is positive and statistically significant it is inferred that, the SHG's Programmes have brought significant changes in the savings levels of the selected women beneficiaries in the district.

Economic empowerment is important as a means for guaranteeing families' to secure livelihoods and overall well-being. Rural women's economic empowerment will have a positive impact on, their social and political empowerment, through their increased respect, status, and self-confidence and increased decision-making power in households, communities, and institutions. The researcher finally collected primary data related to utilization of savings for investment purposes the SHG women beneficiaries in the west-godavari district. As per the survey, 45.63 percent invested their savings for unproductive purposes and the remaining 54.37 percent invested the savings for productive purposes. With regard to productive purpose, 35.42 percent invested the saving amount for the development of children education, 6.46 per cent invested for procuring assets, 6.67 per cent gave for interest, 5.42 per cent invested in banks for purchase of bonds and 0.42 per cent used for purchase of agricultural equipments in the district.

### **Suggestions**

- All the women surveyed said that their aim is to help themselves with awareness and confidence and to move towards a life with greater dignity and self-assurance. They have a strong desire to develop their

abilities and discover themselves so as to enable them to attain a better standard of life than what they are now enjoying. This, in fact, is the true spirit of empowerment.

- The goal of empowerment of women is not the disempowerment of men. An empowered woman is conscious and confident about her capabilities. She is comfortable with herself and is able to direct her children and family in the right direction. So empowerment of women ultimately leads to the empowerment of family and the society.
- Steps are to be taken to extend more loans to the SHG members. The government has to relax its rules and regulations to sanction loans liberally to women. If the members repay more than half of the loan amount, they should be given another fresh loan to continue their income generating activities.
- The success of any developmental programme always depends upon the co-ordination among all the participating agencies and personnel in the planning, designing and execution of the programme, same is the case with the latest programme of Self Help Groups. No doubt the Gram Panchayats are the first to get benefit out of the implementation of the Self Help Groups, but however the other agencies and institutions like the State Government, the Zilla Parishads, the DRDA, the Panchayat Raj Officials including the Mandal Development Officers must function with a sense of Co-operation and Co-ordination

with the Village Panchayats in all related activities to promote success of the programmes.

- Forward and backward linkages are to be considered for effective implementation of the activity.
- Sufficient training has to be given to the SHG members and to group leaders taking into account their interest and educational standards.
- It is suggested, that society, especially men should be more open towards the concept of women empowerment. This can be made possible through various ways like;
- Awareness campaigns, workshops and seminars should be arranged at the village, block or Panchayat level to perceive and discuss the various facets of the concept of women empowerment and its implications. The local government officials can arrange these programmes in collaboration with the local community that are already engaged in the field of women empowerment.
- Women's own perception of themselves and on their empowerment should be changed. They should strive to change their image as weak, dependent, passive and docile persons to independent, active, strong and determined human beings. For achieving this they should be self-empowered first. The person who feels empowered is more likely to empower other women. In fact self-empowerment is the stepping-stone for group empowerment.

- During the survey the researcher found that there are women who simply waste their time, talents and even their education by not utilizing them at all. They seem to be contended with their domestic chores and living at the expense of others. This is not the right attitude. They should utilize their education and talents for the building up of the society even if they do not want any economic benefit out of it. They should be ready to contribute to society by thinking beyond economic terms.
- Arranging programmes for interaction with other empowered women in the society is another important way of motivation women. When women come across and learn the success stories of other empowered women in various fields such as social work, politics, industry etc., and the struggle they went through, along with their success stories, a wish to grow will emerge among the ordinary women.
- SHGs are basically micro finance groups. They help to find out various means through which macro problems like poverty and unemployment can be tackled. The members of SHGs are found to be generally women of low socio economic background. Therefore SHGs insist on starting any self-employment project capital and training are highly essential. So the SHGs should be able to take the following steps.

- The members of SHGs should be given training in selecting viable self-employment projects according to the requirements of and availability of raw materials and other allied factors.
- Training should also be given in basic banking and accounting operations like book-keeping. Women should be trained to handle their saving and credit operations wisely and independently.
- SHGs were started basically for improving the living conditions of women. But the success stories of SHGs shows that this idea of group approach can be extended to new fields.
- SHGs can be started for farmers. At present this is all the more relevant since the agricultural sector is facing a crisis. SHGs can be used as a forum for fixing the prices of agricultural products and a venue for selling and exchanging agricultural commodities at the local level. The idea of collective farming can also be tried among the various SHGs of the neighbourhood.
- The concept of SHGs can be extended to those who are engaged in traditional occupations like fishing, artisans and other unorganized village industries. It can even be extended to children or students, so that, it becomes a source of inspiration for them to study and also to develop a work culture among them and combined group effort would channel their enthusiasm into creative efforts.
- Though basically SHGs are neighbourhood groups that foster their social relationships it can be started anywhere where a group effort is

welcomed. But more than the economic assistance, these groups help in improving into personal relationships. In this sense, SHGs can even be extended to government employees, rich and affluent women and other sectors of the community.

- The women led SHGs in West-Godavari District have grown to a viable organized set up to disburse micro credit and to enforce financial discipline among the members. It also helped women to enter into the mainstream of decision-making in the district.