EMPOWERMENT OF WOMEN AND RURAL DEVELOPMENT
(A Study of Self-Help Groups in West Godavari District)

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It is surprising to find even after the achievement of tremendous development in scientific and technological, as well as literal and cultural advancement, the status of women especially of rural folk, who constitute around 50 per cent of the population, is still at unstable and underdeveloped state and sometimes at stake in this patriarchal system of society and still even gender discriminations prevail even in this so called society of equal rights for both the sexes. The oppression of women is persistent and universal and solutions are complicated and so, today the issue of women empowerment has become a burning issue in the debates and discussions of the policy makers, as the prominent part of rural development.

WOMEN IN ANCIENT SOCIETY

In ancient Indian society the position of women in 200 B.C. was high. She enjoyed property rights, education, freedom and social status. She enjoyed remarkable freedom, status and prestige in society as the man’s companion, not his attendant. However this high honour and respect did not last long with the advent of Manu Smriti and the status of women was degraded and was completely brought down.

WOMEN IN MEDIEVAL SOCIETY

During medieval society times, the position of women in India was further degraded and deteriorated due to more seclusion and a ‘closed life’ by the custom of ‘puradah’. Women lost all their liberal activities and became a property of their male masters, there by becoming a ‘commodity’ and therefore came to be considered a liability instead of an asset to the family. Thus till the beginning of the nineteenth century women were totally and forcefully subjugated, physically and intellectually to male superiority.

WOMEN IN MODERN SOCIETY

In India, the social structure, cultural norms and value systems are prominent factors that determine the women’s role and their status in society.
The dawn of Independence has inaugurated a new lively chapter in the history of the struggle for improving the status of Indian women. The constitution of Independent India vehemently opposed the idea of gender discrimination and the inequality of women, which was inherent in the Indian social system.

Women are not enjoying their rights and suffer from several social, and individual humiliations and harassments of both physical as well as psychological. Her position in rural areas is even more worse. Usually they are illiterate and so they are ignorant of exercising their rights. So, they are unable to achieve the legal equality with men. The other factor which makes them incapable and makes them devoid of their rights, is the nature of social structure. The social norms and values which govern human behaviour in rural areas do not favour women using their rights and thus create obstacles, towards the enforcement of legislations which aim at improving the status of women. The social and traditional customs are deeply rooted in every vein and blood of societal aspects, women have often been treated with wrong notion as soft power; the society hardly reacted to their needs

EMPOWERMENT: MEANING AND CONCEPT

The general meaning of the term ‘empowerment’ is giving to individuals of power to take decisions in matters relating to themselves in relation to self-development.

“Becoming Powerful,” the liberal meaning of the term ‘empowerment’ is being used today in all spheres of life as a process to strengthen the elements of society. It is both a process and the result of process. It is transformation of the structure or institutions that reinforce and perpetuates gender discrimination. It is a process that enables women to gain access to and control of material as well as information resources. Gender disparity

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manifests itself in various forms, the most obvious being the trend of declining female ratio in population.²

**TYPES OF EMPOWERMENT**

With this broad conceptual view, it is understood that there are certain prime and prominent aspects on which women need to be empowered, among which social empowerment, economic empowerment, political empowerment and psychological empowerment are considered key aspects. An effort is done here under to define these four aspects precisely.

1. **Social Empowerment:** Achievement of social empowerment by women demands changes in their social mobility and interaction. They should have personal interaction with members of their widely spread society to take up and participate in the developmental activities not only for their own sake but also for the society.

2. **Economic Empowerment:** Economic empowerment, which is the hub for all dimensional empowerment, demands changes in two major aspects. The first and foremost demanding change is change in the pattern of women’s labour and the other prominent change is the change in access of women to and their control over material resources, which makes them economically viable. Thus, economic empowerment is sought to be attained, through promotion of employment and income generation activities.

3. **Political Empowerment:** Political empowerment is a prospective aspect resulting from the achievement of social empowerment, which demands women’s access to participation of women in decision-making at local, mandal, distinct, state and national level political and administrative organs. Provision of reservation for women is in administration of local bodies through 73rd and 74th Indian Constitutional Amendment, has enabled women to gain access to their

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representation in political administrative setup. Leadership of women could transform gender relations and protest the deeply entrenched patriarchal system.

4. **Psychological Empowerment**: Psychological empowerment is to equip oneself with broad knowledge of various socio-economic political and cultural issue and strengthen one’s intellectual faculty. Psychological empowerment is defined as a cognitive state characterized by a sense of perceived control, perceptions of competence, and internalization of the goals and objectives of the society to which the woman belongs. Psychological empowerment would be inversely measured in relation to centralization of decision-making and execution of powers would be positively related to delegation and decentralization of these powers.3

To study and assess the empowerment of women in relation to social, economical, political and psychological aspects, it is necessary to examine the status of women in the contemporary society with its historical overview.

**THE STATUS OF WOMEN IN INDIA: A HISTORICAL PERSPECTIVE**

The important aspect of social lives now a days is mostly confined to the gender issues in various socio-economic, health, demographic and cultural classification of people in India. Unfortunately females are in a historical process neglected at helm of male dominated society. This feature is still persisted in the recent period, perhaps in a different extent4.

In the light of the above indicators, it is believed that a social change should be brought as a women movement and better the condition of women folk living in rural areas, which is closely related to the eradication of poverty. At this crucial juncture, it is realized that, the best way to eliminate poverty


and enable the community to improve its life standard to have a quality life is through social mobilization of poor, especially women into Self Help Groups. Ever since the Independence innumerable innovative schemes have been launched and development programmes have been implemented for the socio-economic and cultural upliftment of women in our country, which have not showed considerable extent of improvement in the life standards of women. Further, Indian government has taken a number of initiatives to strengthen the institutional rural credit system and development programmes. However, formal sector credit agencies find it difficult to reach vast majority of rural people.

The empowerment of women through Self Help Groups would lead to benefits not only the individual woman and women groups but also for the families and community as a whole through collective action for development. These groups have a common perception of need and impulse towards collective action. Empowering women not only just for meeting their economic needs but also through more holistic social development.

Need for Self Help Group

India is primarily rural country where large population of people are living under the depressing shelter of adverse poverty. Many a government programme has been implemented, but no considerable change and development has been witnessed and development programmes have not achieved success to eradicate poverty to a considerable extent. The downtrodden and the poorer sections of the society have been denied the equality of opportunities. According to some studies, individually, the poor cannot be dare to and speak out for their rights and demand their opportunities, and so they remain as silent spectators in the process of development, hardly protesting against the inequalities in enjoying the rights and opportunities. At this crucial juncture, it is felt an essential need that the

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pitiable state of these ‘silent sufferers’ has to be changed and can be changed only through mass mobilization and people’s participation. It is in this background that the need for organizing rural poor, especially women into Self Help Groups assumes importance.

In India, SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services with a process of self-management and development for the women who are SHG members. SHGs are formed and supported usually by NGOs or (increasingly) by Government agencies. Linked not only to banks but also to wider development programmes, SHGs are seen to confer many benefits, both economic and social. SHGs enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues such as, the abuse of women, alcohol, the dowry system, schools, and water supply.

**REVIEW OF RESEARCH AND DEVELOPMENT IN THE SUBJECT**

Bose (2000) focuses on the efforts on awareness generation and advocacy of women’s rights and duties in India. He argues that women’s empowerment programmes are still inadequate in combating the exploitation of women. Educating women to empower themselves, individually and collectively is proposed as an effective method of addressing ‘gender issues’ based on a case study of women’s empowerment in Bangladesh.

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Bouman (1995) states that financial Self-Help Groups in low-income countries consist of two basic types, Rotating and Accumulating Savings and Credit Associations. He discusses the scope and significance of the financial Self-Help Groups from a development perspective. He concludes that financial Self-Help Groups have aided development.

Ramana Rao (2001) provides a fund of knowledge on matters connected with micro finance and women empowerment through Self-Help Groups and presents the facts of micro-finance in India addressing the gender question. He reviews the impact of financial reforms and the performance of rural credit structure in India. His study also focuses on the limitations of group strategy and presents recommendations for improving rural credit vis-a-vis Self-Help Groups in terms of women’s empowerment.

Narashimhan Sakuntahala (1999) in her study has made use of secondary data to arrive at meaningful conclusions. The main objective of the study is to assess the effectiveness of alternative strategies of development and empowerment of women particularly of poor women from socially disadvantaged groups. The study suggests that instead of economic intervention, it is worth to create awareness among women. The study also reveals that in every area of empowerment, acquiring necessary knowledge and skill will play more effective role.

Kaladhar (1997) has studied the design, structure and governance of micro-finance in India. The studies reveal that the outreach of the programmes has been increasing over the years through the help and assistance from SEWA, NGOS, IRDP programmes, co-operative banks and

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commercial banks. Banking sector reforms have tried to remove some of the imperfections, which are dealt in detail by institutional economics.

**UNICEF** report (2000)\(^\text{13}\) emphatically argues that ‘It is not governments or organisations, or UN agencies who are the heroes of struggle for world development. It is the millions of women who labour and do long hours of work under such difficult conditions and for little rewards to meet the needs of their families and their communities. No praise can be too high for their courage and their efforts but it is not praise that they need. It is justice and help. “In view of this argument there is an urgent need to develop the rural women who are a neglected lot hitherto”.

**STATEMENT OF THE PROBLEM**

For the last few decades the aspect of women development and empowerment has been a major issue and much attention has been initiated at international level to reduce the gender gap and eradicate the gender discrimination, for which world wide movement has been initiated. In this backdrop, government of Andhra Pradesh has launched a movement for women development and empowerment, popularly known as Self-Help Group Movement based on Micro-Credit and more importantly motivating the women to inculcate the habit of thrift and savings, consequently leading to their emancipation and empowerment to attain equal position on par with the men in terms of socio-economic and political development.

Self-Help Groups are such groups wherein friendly subscription of membership, simple savings, amicable and perpetual participatory methods, transparency in decision and resolution making, easy financial transaction, friendly environment in executing various activities, more prominently collective help, collective decision and collective-action, are sincerely followed and maintained. So, they are popularised among women and have attracted the attention of rural women folk.

\(^{13}\) UNICEF Report (2000), The State of the world’s Children – 2000, **UNICEF, New York.**
This remarkable popularity of SHGs, besides their great achievement has obviously turned the attention of scholars to carry out studies in respect of their evaluation and impact on the socio-economic and politico-cultural development of rural women. However, their studies are confined to certain aspects only and they are limited to a certain period of time as well as to a smaller size of sample. Hence, an intention is felt that the research on SHG movement in respect of its process, impact and facilitation has to be carried on extensively and spontaneously.

With this background, the present study titled “Empowerment of Women and Rural Development” (A study of Self Help Groups in West Godavari District) has been taken up with the following methodology and objectives, expecting the given hypothesis that would result.

METHODOLOGY

In any field of social science research, it is essentially important to draw objectives carefully with in-depth awareness and comprehensive approach, so that all the important aspects in relation to the research problem may be addressed. In the light of this point of view, to comprehend the various aspects of the study the following objectives are selected with careful attention expecting the hypotheses given further.

Objectives of the Study

1. To assess the status of women in relation to their empowerment.
2. To study the evolution and progress of SHGs.
3. To analyse the empowerment of respondent women of SHGs in relation to their socio-economic and politico-cultural aspects.
4. To examine the governmental policies and programmes implemented for empowerment of women.
5. To find out the problems and constraints come in the way of women empowerment and suggest policy measures.

Hypothesis

1. The status of women has got improved to a considerable extent and has led them into the path of empowerment in the recent years.
2. There has been found a remarkable progress in the activities of SHG movement in India as well as in recent years.

3. SHGs in Andhra Pradesh have been functioning effectively affording to the prosperity of rural poor women.

4. The economic activities chosen by the women of SHGs in West Godavari District have provided them to enhance their income and asset levels, moreover afforded them with sufficient amount to enhance the sum of their savings.

5. The SHGs have provided women to improve their capacity building and awareness levels as well as mobilized them towards social participation leading to their socio-economic and political empowerment.

SAMPLE DIVISION

To examine and evaluate the empowerment achieved by women through SHGs in West Godavari District. 80 SHGs engaged in five different economic activities namely dry-fish sales, basket making, Agarbathi (perfume sticks) manufacturing, weaving and other activities, are selected.

These 80 groups are extracted from 16 villages, selecting five SHGs in every village and 5 members from every group. Thus from 80 groups, altogether 400 sample respondent members are selected for the study.

The following table presents the economic activity wise distribution of the sample respondent members.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Economic Activity</th>
<th>No. Of Groups</th>
<th>Respondents</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Leaders</td>
<td>Members</td>
</tr>
<tr>
<td>1.</td>
<td>Dry Fish</td>
<td>16</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>2.</td>
<td>Basket making</td>
<td>16</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>3.</td>
<td>Agarbathi</td>
<td>16</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>4.</td>
<td>Weaving</td>
<td>16</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td>5.</td>
<td>Others</td>
<td>16</td>
<td>32</td>
<td>48</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>160</strong></td>
<td><strong>240</strong></td>
</tr>
</tbody>
</table>
The total groups are 80 and the total members are 400. These four hundred members are selected from 5 different economic activities and from every activity, 16 groups are selected. Thus altogether 80 groups are selected, of these 80 groups, 400 respondents are selected, choosing 5 members from every group. Of these 5 members of every SHG, 2 are leaders and the other 3 are members. Thus altogether, 160 leaders and 240 members, together accounting for 400 members are selected for the study.

Sources of Data and Sampling

To carry out research study in any one of social sciences, it will be more helpful to have primary source of data as well as secondary source of data, so that it may be possible to delve deep into the problem and to obtain a comprehensive analysis. In this view, data have been derived from primary source with appropriate contribution from secondary source.

The SHG movement has spread into every nook and corner of every village in the state of Andhra Pradesh where most of the women are afforded with financial assistance, on average of Rs. 1,36,329/- per SHG, which is 2.8 times higher than the rest of Indian figure, which stands at Rs. 48,000/-. Notwithstanding the purpose behind the selection of the West Godavari district is that, it is a district where there is higher concentration of poor women belonging to all social categories inhabitate and whose economic status is comparatively low, who constitute 42.05 percent accounting for 3,52,276 households, which stands at second place in terms of existence of SHGs in coastal Andhra region.

To obtain primary data, 400 sample respondents from among the women members of SHGs in West Godavari district are selected employing ‘Multi stage’ Purposive Simple Random Sampling Method’. At the first stage all the four Revenue divisions namely, Eluru, Kovvuru, Narsapuram and
Jangareddigudem in West Godavari district, are selected. At the second stage 8 mandals, taking 2 mandals from every division where large number of SHGs exist, are purposively selected. At the third stage, again from every mandal 2 villages, altogether accounting for 16 villages are purposively selected, taking into consideration the existence of higher proportion of SHGs. At the fourth stage, 80 groups are selected purposively where there is large extent of members participation. At the final stage 2 leaders and 3 members are selected randomly from every group. Thus altogether the respondents comprise 400 members. The selection of samples at all the five stages has been made purposively basing on the large participation and concentration of SHGs. Moreover, all the 400 samples are purposively selected, as there is higher incidence of members participation.

A specific condition, i.e., that the group selected as sample should be established at least three years back. This particular condition of three years is imposed, because the continuous participation of women in SHGs will provide them better understanding and awareness on various aspects in terms of capacity building, awareness building, social and economic empowerment of women, which can be obtained through experiencing and regular participation and moreover, their experience helps the researcher to extract in-depth and meaningful responses to the perpetually prepared questionnaire, which is based on various issues in terms of socio-economic, political and cultural aspects. Thus, 400 samples are selected by employing, Multi-stage Purposive Simple Random Sampling Method.

**ORGANISATION OF THE STUDY**

To present the research problem in an elaborated manner and with comprehensive outlook, besides taking into consideration, the nature of the study, the volume of review of literature and the data collected from primary as well as secondary sources, the study has been organized into seven chapters.
Chapter – I
This chapter introduces the problem and explains the methodology employed in the study, which includes objectives, need for the study, its significance, scope and limitations of the study as well of the organisation of the study.

Chapter – II
This chapter contains two sections. In the first section Reviews on research works conducted on Self-Help Groups and Empowerment of women are discussed. Section-II depicts the profile of the study area.

Chapter – III
This chapter discusses the empowerment of women reflecting the present status of women in socio-economic scenario in global perspective, with a special reference to the state of Andhra Pradesh.

Chapter – IV
Origin and Development of Self-Help Groups are depicted in this chapter titled ‘Evolution and Progress of Self-Help Groups: An overview’

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

Chapter – VI
This chapter gives glimpses of Five Year Plans, various schemes and programmes implemented by government of India for empowerment of rural women, as a part of rural development.

Chapter – VII
The final chapter presents the Executive Summary and Findings or observations as well as suggestions for policy measures with a conclusion.
FINDINGS:

- Majority of the women belonging to backward communities and scheduled castes have got subscribed as members in SHGs. All of them are of low income groups. Moreover, the prime occupation of the inhabitants in the district is agriculture and allied activities. And higher proportion of these two social categories are agricultural labourers, who could earn meagre incomes only.

- Massive participation in SHG movement is being contributed by the women of 31-40 years and 21 – 30 years of ages, indicating the responsiveness of women in adolescent age towards achieving improvement in socio-economic status.

- It is astonishing to find many illiterates among sample SHG members, despite many literacy improvement programmes being implemented by the government. However, SHG movement has been helping the samples to learn or to enhance their educational status.

- It is good to find better working conditions in case of majority of the sample SHG members. Yet, there are a considerable number of SHG members who are to work under normal working conditions and who are to suffer under unsuitable and inconvenient working conditions.

- It is observed that SHGs have afforded the sample members to improve their living conditions and status by assisting them financially and supporting them to get engaged in income generating activities.

- It is noteworthy, to find that participation SHG movement has helped women to build required awareness on social, economical and political aspects. It has provided them significant awareness on credit facilities, banking transactions and other financial transactions.

- It is observed that a notable number of sample SHG members are elected members to Panchayati Raj Institutions and taking part in local self-governance, indicating their political awareness. However, this number is need to be increased, since the rural development depends
on the direct contribution of rural women folk. It is further observed that women membership in political parties is at low proportion.

- It is observed previously that majority of the sample SHG members are illiterates. But after joining SHGs their awareness on Adult learning Programme and on Girl Child Education has got improved to a greater extent. And almost all the sample members have been utilizing the facility of Adult learning programme and they have also been aware of mass literacy programme.

- It is observed that the SHG movement has helped the sample members to improve and strengthen their intellectual capabilities. As a result, majority of the sample SHG members are able to take part actively in domestic and financial decision making processes. However, in matters other than financial, elders in the families make decisions.

- In case of perceived benefits from SHGs, financial benefits have recorded significantly the highest incidence among the sample SHG members.

- A remarkable and significant positive change and development is observed among the highest percentage of respondents. Further a notable positive development is observed in terms of sharing of opinions, education of children, domestic responsibilities and communication skills, as a result of subscribing membership in SHG movement.

- As the SHG movement has provided women to acquire awareness in many aspects, it has provided a strong sense of confidence and capacity for women to assess domestic problems. Further, it has improved skills and capabilities of the members to fabricate remedies for problems, overcome obstacles and go ahead with determination towards empowerment.

- It is observed that most of the sample SHG members have obtained awareness on various aspects of social, economical, political and cultural issues through actively participating in SHG movement. And
so they have most positive perception towards leadership, unity, collective action and mutual help, disciplined credit transactions, access to poverty eradication programmes, capacity to solve internal problems and other social issues which ultimately lead to their social, economical and political development as well as empowerment.

- It is observed that participation of women in SHG movement has afforded them to acquire managerial skills and capabilities in terms of various socio-economic and cultural aspects as well as managing and utilising certain resources which lead to their self-sustenance and socio-economic empowerment.

- It is observed, the higher the level of education of the sample SHG members, the greater the role they have in the process of financial decision making at domestic level.

- It is observed that backward class samples have gained financial benefits to a larger extent followed by scheduled caste members. In case of social benefits scheduled caste samples form major chunk followed by backward class samples. Further, it is observed that most of the sample SHG members have gained financial and social benefits. However, social status or community have its influence on gaining benefits, prioritising the weaker sections and the poor in society. Caste, further plays predominant role in terms of participation of the members in community based organizations.

- It is observed that the SHG movement has afforded the poor women with financial assistance from institutions concerned to execute their economic activities and thus pave a path for their empowerment.

- It is observed that after joining SHGs, the sample SHG members have secured a considerable raise in their incomes. This indicates the successful functioning of SHG and their valuable contribution to the women empowerment. These sample SHG members have utilized the facilities purposively and thus SHGs have brought prosperity into the lives of the poor rural women folk to attain empowerment.
On the whole, it may be concluded that SHG movement has achieved a grand success in bringing about many positive and rapid changes and development in the lives of poor rural women in terms of socio-economic and politico-cultural aspects, thus paving a concrete path towards their social, economic and political empowerment.

Thus, the hypothesis, the most prominent one, ‘the economic activities chosen by the women of SHGs in West Godavari District, with the financial assistance afforded to them through SHGs, have provided them to enhance their income and asset levels, besides affording them with sufficient amount to enhance the sum of savings’, and the other hypothesis ‘the SHGs have provided women to improve their capacity building and awareness levels as well as mobilized them towards social participation leading to their socio- economic and political empowerment’, can be accepted.

SUGGESTIONS:

In the light of the above observations the following suggestions are thought of rational for policy measures.

- The Self-Help Groups are a boon for the poor rural women folk which have emerged as safe association for women. The features of collective action, responsibility and social security as well as the financial assistance for income generating activities have attracted the women of weaker sections.

- Active participation of women in SHG movement has led to many constraints in the way of their participation. Yet, these constraints arise due to their social backwardness. In this regard, it is suggested that the governmental and non-governmental agencies should take sincere initiative to prevent these constraints of the SHG members who have
been facing them due to their social backwardness, so that the movement may be made meaningful and successful to bring about sustainable development of women leading to their overall empowerment.

- The SHGs have attracted many rural poor women who desire to have prospects through collective action and responsibility as well as mutual cooperation and coordination, which is ensured by the promoting agencies. Further, the sample members have a strong desire and they are determined to improve their socio-economic standards with their meagre resources and tiny income generating activities. So, they must be encouraged by providing required financial assistance.

- A significant awareness and interest on the value and importance of education of women and girl children have been observed in the sample SHG members. Hence, it is suggested that their interest and zeal for education should be properly and carefully encouraged by providing needful educational programmes, schemes and opportunities.

- It is observed that there has been undue influence of political leadership in the execution of activities of SHGs in the study area. It is sure that the political influence generates awareness and intellect of the members, yet unwanted influence and interference would become a barrier or obstacle for the movement. In this regard, it is suggested that the unwanted and undue influence should be prevented to keep up the honour and purity of the movement as a tool for empowerment of women.

- The values in the contemporary society along with the traditional and cultural traits do show their impact in executing the operations of the SHGs, since this movement is exclusively meant for women. Hence, in this context, it is an urgent obligation for the promoting agencies to find necessary remedies to the problems arising from social values and cultural traits.
• The main objective of SHG movement is to create in women the habit of thrift and savings, has been successfully promoted and has been bringing forth several social and economical prospects in the lives of the poor rural women folk. However, this fruitful result has been confined to limited activities. In this regard it is suggested that there is urgent need for these services to be extended to other varied social issues also.

• Though active participation of women in decision making process at domestic and group levels is observed, a close encounter with them clearly has showed that the status of women in decision making process is highly influenced by the factors like education, income and sometimes caste. In this context, there is an immediate need for strengthening and promoting social development, for which the promoting agencies should react and respond immediately to take necessary action.

• However, the SHG movement has brought in development of many people of weaker sections of the study area, it is observed that there has been less concentration on tribal development. Hence, it is also the obligation of the promoting agencies to pay special attention on tribal people.

• The sum of savings by the members of SHGs should be made enhanced in proportion to their enhanced income. Moreover, the misuse of saved amount by the members should be strictly prevented, otherwise, it leads to defunct groups.

• The poor and weaker sections should be ensured dignified life. For this critical self awareness in the poor should be created through continuous motivation and counselling from SHGs.

• The members of SHGs should be given required training and counselling to acquire comprehensive clarity in goals and objectives of
self-help groups and the poor must be provided with long term benefits like meaningful income for sustainable economic status, awareness, confidence, dignity and self-reliance, so that they may attain improvement in living standards and empowerment.

CONCLUSION

To conclude, the self-help movement in West Godavari District has brought forth prospective fruits in the lives of the poor and very poor in the study area. It has brought in positive changes in terms of social, economic, political aspects of the poor women concerned. It has created awareness which has broadened their intellectual faculties to take part actively in the decision-making process at domestic and society level as well as their sense of confidence and self-reliance have got improved. As a result the women have become capable to encounter with the constraints that come across in their way of development process. Moreover, their urge for their sustainable development has given them strong hold to withstand against the obstacles and hindrances. Thus, the women of SHGs in the study area have attained empowerment in terms of socio-economic and politico-cultural aspects to a remarkable extent, especially in respect of decision-making process at domestic level with their predominant role.

Thus, the study has brought into the light the empowerment of rural women as part of rural development, mainly focusing on the importance of active participation of women in SHG movement for their overall empowerment.

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