SUMMARY AND CONCLUSION

8.1 Introduction:

Development strategies and poverty eradication programmes required an entirely new way of thinking in which women and men no longer limits their choices, but gives way to a new philosophy that regards all people as an essential agents of change, and that views development as a processing enlarging choices of both not just one. General equality, i.e., providing equal rights and equal access to resources and opportunities to women, becomes an essential aspect of human development. Especially women have not been treated on par with men in every aspects of life, though their role is crucial for the sustenance of family as well as of society and also for development of economy as a whole. The gender roles can differentiate the position of women inferior as seen in all the countries. But the degree of subordination vary according to the development; the ownership of means of productivity and the dissemination against women is more pronounced in the third world countries in view of the prevalence of poverty.

The problem of poverty remains one of the main challenges, which will continue to confront human beings at the dawn of the 21st century. Access to and control over financial resources mean a command over land, technologies, labour, raw-materials and markets. For small and marginal farmers, fisher folk, artisans, own account women, home based workers and the growing number of micro-entrepreneurs in the urban / rural informal sector, the lack of access to financial resources restricts their ability to expand or even make marginal improvement in productivity and income. Human resources development through education and training cannot be itself translate into higher productivity, income and employment for the poor. The provision of credit services therefore, being looked upon as an instrument for poverty elevation.

8.2 Need and Relevance of the Study:

The identified gaps from the earlier studies reveal that failure of main stream financial institutions/agencies to serve the poor has been well-
documented. Formal finance considers the poor to risky, and the small loan they demand too expensive to administer, stringent collectable requirements exclude a large segment of the poor population especially the rural poor women. On the part of the poor women, bank lending procedures are regarded as to cumbersome, time-consuming, transaction cost is high and credit services are ill-adopted to the native and capital needs of their micro economic activities. For the above reasons, there is need for the study about the strategy of self help groups and how did micro credit help the rural poor women to come out from the clutches of debt trap and achieving empowerment. The development programmes cannot give good position/status for the rural poor women. Hence, it is important to analyze the theoretical approach of women development empowerment through SHGs by providing micro credit.

Time has come now to focus on full attention for the improvement of overall deprived conditions of the rural women achieving and accomplishing their economic independence and self-sustenance. The most important social innovations to help the poor in recent years has been the success of the thrift and credit based SHGs, especially those formed by women and operates by themselves. This experiment has proved to be a greater success than the government-sponsored programmes. Hence, there is a need to analyze such an innovative study which would help to know the exact of functioning of SHGs in terms of group cohesion, dynamism, thrift and credit management, capacity building, leading to socio-economic empowerment and convergence of services.

The present study attempts to analyze new approaches like empowerment of rural women through Self-Help Groups break through the micro credit. Some of the research studies confined themselves to an evolution study of rural development programmes or poverty elimination programmes as a whole. No attempt has been made to study separately the relative role played both by the Governmental and Non-Governmental Organizations (NGOs) in organizing the different activities of the SHGs related strategies involved in
capacity building or empowerment of rural women through Self-Help Groups in Srikakulam district of Andhra Pradesh. The present study is an attempt to fill up the existing gaps identified in the literature by way of examining the relative performance of the SHGs organized both by the Governmental Organizations (Indira Kranti Patham IKP) and NGO (Bapuji Rural Enlightenment And Development Society (BREDS) on the socio-economic empowerment of rural women in Srikakulam district.

8.3 Objectives and Hypothesis:

This study endeavors comparative analysis of the performance of SHGs belonging to two SHPIs belonging to governmental (IKP groups) and Non-Governmental Organization BREDS groups) in the Pathapatnam mandal of Srikakulam district with a view to know the influence of the organizational background on the performance and functioning of the SHGs. More specifically, the objectives are to examine are:

i. The performance of the SHGs in the selected SHPIs and to analyze whether there exists any difference in the SHG performance across the studied SHPIs, BREDS groups and IKP groups.

ii. The impact of SHG programmes on the socio-demographic indicators of the members from the BREDS groups and IKP groups.

iii. The impact of SHG activities on the economic and living conditions of the selected members forms the BREDS groups and IKP groups.

iv. To identify the determinants of empowerment of rural women in the selected members from the BREDS groups and IKP groups.

Based on the above objectives the following hypothesis is outlined: The performance of the SHG activities as well as the important parameters relating to socio economic empowerment are more intensively positive in case of selected members from the BREDS (NGO) groups, because of the close monitoring of the NGO rather than the selected members from the IKP groups where such type of close monitoring is lagging.
8.4 Methodology Adopted in the Study:

The discussion on methodology involves sampling, tools of data collection and tools of data analysis. Multi stage sampling technique is used for the study. The first stage is the selection of district. In this case the Srikakulam district which is having a significant proportion of rural area from Coastal Andhra is selected for the study. At the third stage the Pathapatnam mandal is purposively selected, due to the activities of BREDs NGO are focused in that mandal. In the third stage to have a comparative analysis from the Pathapatnam mandal 40 SHGs covered under IKP are selected from 10 villages and from another 10 villages another 40 SHGs organized under BREDs NGO are selected. As a whole 80 SHGs are selected from 20 villages are selected from the Pathapatnam mandal. At the stage four from the each selected SHG by using purposive random sampling technique, 5 members are selected. A number of two hundred SHG members are selected from the 40 selected SHGs from SHPI (IKP and BREDs NGO). Totally 400 SHG members are selected from 80 selected SHGs from 20 villages of the two selected different SHPIs (IKP and BREDs NGO) of Pathapatnam mandal in the Srikakulam district of Andhra Pradesh.

Survey technique along with personal interview method is employed for data collection. Two separate questionnaires are used for data collection. Questionnaire-I is used for collecting data relating to SHG, while questionnaire-II is used for ascertaining data from SHG members. The field survey to collect primary data is conducted from April 2010 to March 2011. In addition to this secondary data are obtained from NABARD records obtained from the internet (www.NABARD.org.), Government of Andhra Pradesh and the Society for Eradication of Rural Poverty (SERP). Relevant data is also collected from the offices such as Chief Planning officer of Srikakulam District, Mandal Revenue Officer, Pathapatnam from the selected SHPIs and from all the selected Village Panchayat Officers.
Different statistical tools are employed for analyzing the data. Simple techniques like averages and percentages are extensively used. The study endeavors to examine whether there is any difference in the performance of SHGs belonging to two different SHPIs (IKP and BREDS NGO) within the selected district. The determinants of current borrowings of the SHG members the Multiple Regression analysis is used. An attempt is also made to use the multivariate regression model for analyzing the determinants of rural women empowerment. An attempt is made to measure rural women empowerment index while taking into consideration the important socio-economic variables. The study has chosen six explanatory variables for estimating their impact on rural women empowerment, they are: literacy, general health, family size, occupation, economic activity and training and experience.

8.5. Organization of the Study:

The study is organized in eight different chapters. Chapter-I deals with introduction, significance of the study, objectives of the research topic along with methodology. Chapter-II presents issues relating to evolution of SHGs, review on earlier studies relating to the role of SHGs in the process of rural development and the profile of the study area and SHGs selected for the study. Chapter-III presents a detailed discussion on the role played by NGOs in the process of rural development and profile of the selected NGO (BREDS). Chapter IV presents performance of selected SHGs of the two selected SHPIs. The impact of SHG activities on the socio-demographic conditions are presented in Chapter-V and Chapter –VI gives an account of the impact of SHGs on the economic and living conditions of selected sample SHG members. The comparative analysis relating to the determinants of socio-economic empowerment of the selected sample SHG members are discussed in the chapter VII. Chapter-VIII gives the summary, conclusions and suggestions.
8.6. Major findings of the Study:
The major findings emerged from the study are briefly presented as follows:

8.6.1. Performance of the selected SHGs

All the selected SHGs from both the SHPIs have completed 3 years of functioning. In both the selected SHPIs considerable number of SHGs are functioning for over 5 years and this indicates sustenance of SHGs over a period of time. Nearly 80 per cent of the selected SHG members are depending on agriculture and allied activities in case of both the selected SHPIs. About 60 per cent of the studied selected SHGs belonging to both SHPIs are able to get matching grant within 6 months of formation. Purpose wise classification of credit borrowed from groups own funds reveal that consumption and agriculture activities are the two important items for which the credit is utilized in both the selected SHPIs.

The analysis of determinants of current borrowings reveal that, Working Capital Expenditure requirement, Consumption expenditure requirement are major determinants of current borrowings of all the SHG members. Occupational pattern of the SHG members is also determine the current borrowings of the members. The requirement of credit for money lending is not able to determine the current borrowings of the SHG members. Across SHG members from different SHPIs in case of the members from BREDS groups Working Capital Expenditure and Purchase of Productive Assets emerged as important determinants of their current borrowings. In case of the members of IKP groups Consumption expenditure and working capital expenditure variables emerged as important determinants of their current borrowings.

Recovery of amount borrowed from group funds reveals a very encouraging picture as more than 73 per cent of the group credit is repaid in case of BREDS groups but relatively lower proportion recovery is recorded in case of the IKP groups where the selected SHGs repaid amount of credit is very poor. High differences in respect of recovery of loan amount are noticed between the SHGs selected from the two SHPIs.
In both the selected SHPIs, majority of the SHGs are able to get bank credit linkage in less than six months of functioning. There is no striking variation in the number of SHGs that got bank linkage in a specific time period considered for analysis. Purpose wise classification of bank credit reveals that animal rearing absorbed a major share followed by agriculture. Coir making, coconut oil preparation, minor forest produce are the emerging economic activities for which major loan amount is used. Analysis on the performance of the SHGs revealed that 35 per cent of the selected SHGs in case of BREDS and 27 per cent in case of IKP groups are very good in performance. Further, many of the selected SHGs in both the selected SHPIs are classified as poor performing. There is significant difference in the performance of selected SHGs in both the selected SHPIs regarding the overall performance. The members selected from the BREDS groups are able to utilize the SHG activity in more productive manner than the members selected from the IKP groups. There is much evidence indicating that in both the selected SHPIs there is marginal variation in the functional and management aspects of the SHGs. This may be attributed to the more extent of infrastructure and facilities available to the members selected from the BREDS groups, who are having added advantage when compared to the members selected from the IKP groups.

8.6.2. Impact of SHG Activities on Socio-Demographic Conditions of the Selected SHG Members:

The impacts of SHG programme through micro credit are quite significant on demographic and social conditions like, literacy and health status of the selected SHG members and their family members. The following are some of the major conclusions of the impact on their demographic and social indicators. On the front of demographic analysis of selected SHG member households the findings relating to composition of the selected households shows that, nearly 90 per cent of the households are in the age groups of 15 to 55. The analysis pertaining to age composition of the family members of the selected households indicate that 60 per cent of the family
members are within the working range of 15 to 55. Children are at the extent of 35 per cent and old agers constitute only 5 per cent of the total family members. The sex-wise distribution of total family members of the selected SHG member households reveal that female members are relatively lower than male members. The household average family size is 4.89 and the family size is relatively higher among the members selected from the IKP groups (5.05) than the members selected from the BREDIS groups (4.73). The households with more than 7 members are around 19 per cent in total households and they are more among the selected members of IKP groups. The analysis relating to the family size also shows that 59.50 per cent of the families have more than 5 members. The families with 7 persons and more are recorded in cases of selected members from the IKP groups.

The analysis pertaining to the variations in immunization, family planning practices and delivery practices and morbidity pattern in terms of general health problems, reproductive health problem and mental health problems among selected SHG members and their family members reveal that, the percentage of children fully vaccinated is higher among the members families selected from BREDIS groups (58.59 per cent) than the members of IKP groups (41.40 per cent). Similarly vaccine-wise coverage is also higher in the selected members from BREDIS groups than selected members from IKP groups (25.27 per cent and 21.21 per cent respectively). The proportion of institutional deliveries is higher among the selected members from BREDIS groups than selected from IKP groups (74.67 per cent and 28.67 per cent respectively)

The knowledge of family planning methods is very limited among the selected members from IKP groups than the selected members from the BREDIS. About 25.33 and 20.67 per cent of members from IKP groups and 28.67 per cent and 35.33 per cent of the selected members from BREDIS groups are aware of male and female sterilization, respectively. Knowledge about spacing a method is low (ranking from 8 to 21 per cent) among selected
members of BREDS groups, but exists marginally ranging from 13 to 26 per cent among the members from IKP groups. The proportion of SHG members knowing sources of supply of male and female sterilization is relatively higher among the selected members from BREDS groups than selected members from the IKP groups (36.00 per cent and 25.33 per cent, respectively). A large majority of selected members from BREDS groups have undergone family planning operations than the selected members from the IKP groups (82.67 per cent and 26.66 per cent respectively).

In the case of morbidity pattern, the incidents of anemia and malaria fever is higher (31 per cent each) among the selected members of BREDS groups, while the incidence of aches and pains (20.94 per cent) a cute anemia (19.20 per cent) and diarrhea (15.50 per cent) are higher in case of the selected sample from IKP groups. On the whole the proportion of those suffering from diseases is much lower among the selected members of BREDS groups than the selected members from the IKP groups (31.05 per cent and 68.95 per cent, respectively). Female-headed households, adolescent girls, young and old widows required special attention to their health and they need to be given extra health care.

The proportion of respondents suffering in terms of reproductive health problems is more among the selected members from the IKP groups than the selected members of BREDS groups. 40 per cent of selected members of BREDS groups suffered by reproductive health disorders, 22.76 per cent menstrual disorder and 17.89 per cent suffered by infections, following tubectomy, while 39.54 per cent of selected members of IKP groups suffered from menstrual disorder, 20.00 per cent suffered from reproductive health problems in selected members is relatively higher among the selected members from IKP groups than the selected members from BREDS groups (70.78 per cent and 29.22 per cent, respectively). They reported that they required more women wards in general hospitals and POP smear and cancer testing centres should be established at district level and mandal level.
The proportion of discussions of health issues is much higher in the selected members from the BREDs groups than the selected members from the IKP groups (90 per cent and 10 per cent respectively). The proportion of selected members of BREDs groups using allopathic medicines is relatively lower (30.67 per cent) and using home medicines is relatively higher (15.33 per cent) than that of selected members from the IKP groups (34 per cent and 8.67 per cent, respectively).

The proportion of respondents to pay attention to mental health is relatively higher among selected members from the BREDs groups than the selected members from the IKP groups (26.67 per cent and 6.67 per cent, respectively). Among the various systems like traditional medicines, home medicines, allopathic medicines, home and ayurvedic medicines, a large majority of members utilized allopathic in case of both IKP and BREDs groups. The proportion of respondents among the selected members from BREDs groups who use home medicines and traditional medicines is relatively higher (15 per cent and 10 per cent) than the selected members from the IKP groups (14 per cent and 9 per cent, respectively).

**Impact of literacy**

The analysis relating to the impact of SHGs programmes on child schooling and adult education reveals the following observations. The proportion of male adults attending to adult literacy programmes is relatively higher among the selected sample members from BREDs groups and number of members from IKP groups (50.2 per cent and 63.33 per cent, respectively). The proportion of adults attending to Shaksri Bharati (30.00 per cent) and night schools (20.00 per cent) among the selected sample from BREDs groups is higher than the number of sample selected from the IKP groups (18.67 per cent and 4.67 per cent) respectively. There are large differences also in the percentage of children going to school between members from BREDs groups and IKP groups. Majority (93.33 per cent ) of children are going to school
regularly among the members from the BREDS groups, while 57.34 per cent is going to the schools in case of the members from the IKP groups.

The proportion of selected sample members from BREDS groups whose motive is to be literate is 44.00 per cent and to participate in the literacy drive is 32.66 per cent and encouraged to join in the SHGs programme is 23.34 per cent respectively. It is surprising to find out the percentage of male adults who can read and write among those who are attending to literacy centers is higher (82.72 per cent) out of total male adults of the respondents. Most of their time, they used to attend the agricultural work and they don’t attend any programme, hence, proportion of the women adults attending to such programmes is less than that of male adults in both categories. On the whole, the proportion of female adults attending to literacy centers in relatively lower in the selected sample from BREDS groups. Some of the attitudinal survey on reasons for the dropout of children in general, and girl child, in particular and reasons for child labour or also collected and the respondents given by the selected members from BREDS groups show a positive impact of programme.

The analysis ultimately reveals that the SHGs have expanded avenues for rural women to improve their socio demographic conditions by way of adoption of family planning methods and have awareness about promoting their health and literacy levels. The use of contraceptive methods by the rural women members of selected SHGs indicates the improvement of the control of rural women over their reproductive choice. On the whole, it is clear that the rural women are able to improve control over their freedom to move and interact, leadership, and reproductive choices, to some extent. Thus there is improvement to some extent with regard to social empowerment. But, there is no improvement in the power with dimension of social empowerment. This is evident from the absence of the collective initiatives of rural women members to negotiate their gender, caste, class and other interests Vis-à-vis institutions of the market, the state the community and family. The women are able to handle some of the issues relating to their lives independently. This indicates
that power within dimension of empowerment is impact due to participation in SHGs to some extent. However, the positive impact on their socio-demographic conditions is not much found in the case of members selected from the IKP groups and found in relatively better position among members of BREDs groups.

8.6.3. Impact of SHG Activities on the Economic and Living Conditions of the SHG Members:

The analysis relating to distribution of members on the basis of occupational status of spouse reveal that, i In the both the selected SHPIs, majority of the members depend on agriculture and allied activities for livelihood. In fact about 43.25 per cent of them are cultivators. There is virtually no striking difference between the SHG members of the two SHPIs with regard to the occupational distribution of member spouses. From The percentage of members those engaged in cultivation is slightly more in case of IKP Groups, while those working as agricultural laborers are slightly less in number compared to BREDs Groups. Animal husbandry is another occupation in which a substantial proportion is engaged. In case of members of IKP Groups it is 13.50 per cent, while in case of the members of BREDs Groups. The percentage of members engaged in animal husbandry is slightly higher 17.00 per cent.

The sources of the income of the household are broadly classified into four viz., cultivation, daily labour, animal husbandry and SHG activity. The total income per household is estimated at Rs. 57,795 and Rs. 53,815 per annum for the members selected from the BREDs Groups and IKP Groups respectively. Out of this total income about 31 per cent is earned through SHG activity. This is noticed in both the SHPIs. In BREDs Groups, income from SHG activity is Rs. 18,215 per household per annum, while it is estimated at Rs. 17,410 in IKP Groups.

Most of the changes in occupational structure from agriculture (27.50 per cent) to money lending and vending (3.50 per cent as it is before), coir-making and coconut oil making (12.50 per cent) and leaf plate making (11.25
per cent), respectively. Out of the total sample SHG members, the proportion of the sample SHG members from agriculture has declined more in case of SHG members of BREDGS GROUPS than the SHG members of IKP Groups (20 per cent and 35 per cent, respectively), followed by domestic work (20.00 per cent and 12.50 per cent, respectively).

The details of the availability of employment in a year, the week and the month indicate that out of 400 sample SHG members 53.25 per cent are able to get the work about 100 man days in a year and 46.75 per cent from 100-200 man days. If we look into the monthly availability of working days, the selected SHG members from BREDGS Groups still in forefront in getting more number of working in a month. 60 per cent of them are able to get 16-30 days of working day and 40 per cent of their income is confined with working days of 15 days only. Further it is classified that the working days are on weekly basis. 48.50 per cent selected SHG members are getting work assignment between 4-7 man days and 51.50 per cent are in the range of 1-3 working days. Out of the total sample SHG members, the proportion of sample SHG members who have no income is drastically less in the case of the sample SHG members of BREDGS Groups than in the IKP Groups. It is very interesting to note that the proportion of sample SHG members who have average monthly income range is Rs. 1001-2000, is increased by 9.50 per cent only. On the whole, the proportion of sample SHG members whose average monthly income range of Rs. 1001 to 2000 is increased more among the selected SHG members from BREDGS Groups (10.50 per cent to 46.00 per cent, respectively). The views of the members about their changing income levels after becoming the members of SHG reveal that the group activity provided an opportunity to earn additional income to meet the growing needs of their family members. Out of 400 sample SHG members, 60.75 per cent opined that the group activity brought some new changes in getting additional income from SHG programmes. But 39.25 per cent of the sample SHG members did not see any change in their income levels in spite of participating in group activities.
The particulars of improvement in savings levels of the sample SHG members. Shows that, out of 400 sample SHG members, 37.50 per cent opined that there is an improvement in saving level due to the additional employment. 62.50 per cent of the sample SHG members opined that there is no improvement in their saving in spite of gaining additional employment in SHG activities.

The analysis relating to income determinants of the sample SHG members reveals that the estimated coefficients of the variable FS (Family Size) is found significant at 1 per cent level in case of IKP Groups SHG members and it is significant at 5 per cent level for the remaining members households. Variable WP (Work Participation Levels) also found 1 per cent level significance in the case of IKP Groups SHG members. In case of all members as whole and SHG members from BREDs Groups it is found significance at 10 per cent level. The variable AP (Income from Agricultural Production) is found significant at 10 per cent level for all SHG members as a whole and SHG members from BREDs Groups. Similarly the variable NAS (Income from non-agricultural sources) possessed 1 per cent level of statistical significance for all SHG member households. The above analysis ultimately reveal that, family size, work participation rates and non-agricultural sources of income are major determinants of per capita income of SHG members selected from IKP Groups. Income from agricultural production is the major determinant of income in the case of SHG members selected from BREDs Groups.

The analysis relating to profit making indicates that, among SHG members selected from BREDs Groups 50.50 per cent of sample SHG members reported that they have earned profit, 42.50 per cent of sample SHG members bought small asset like field or ground for various purposes, and 64.00 per cent bought durable goods, it is important to note that during the same period, the SHG members selected from the IKP Groups also have earned profits, with profit they bought small asset and durable goods after joining the.
SHG movement. This is the positive impact on SHG members on their economic empowerment through SHGs strategy. The analysis relating to building of assets reveal that as high as 93.33 per cent of SHG members selected from BREDSS Groups are reported to own assets such as furniture, TV, fan, etc. Around 89 per cent SHG members selected from IKP Groups reported to own live-stock. Asset in the form of land are possessed by just 2 per cent and houses possessed by 7.33 per cent. In terms of value of assets, land topped the Rs. 30,000, followed by houses Rs. 25,000, in the distribution of SHGs members in terms of valuable assets possessed.

The analysis relating to what extent the SHG programme helped the poor rural women in reduction of poverty reveal that out of the total sample SHG members among the selected SHG members selected from the BREDSS Groups 58.00 per cent of the sample SHG members reported that the Self-Help Groups programme has reduced their poverty substantially, 24.00 per cent of the sample SHG members reported that it has reduced their poverty marginally and 18.00 per cent of the sample SHG members reported that they do not have any impact on their poverty levels. Due to the raise in their incomes the proportion of SHG members selected from the BREDSS Groups bought furniture (29.50 per cent), Gas stove (19 per cent) and other things (10.50 per cent, television (11.50 per cent). The selected members of IKP Groups also able to purchase durable items but the extent of purchasing the durables is very limited when compared to their counterparts in the Government (IKP) SHPI. Thus, the SHGs programme has a positive impact on the life styles of the SHG members in both the selected SHPIs.

The SHPI wise distribution of houses of SHG members households indicate that all the SHG members put together 215 households (53.75 per cent) are possess their own houses and 185 households (46.25 per cent) are living in the government colony houses. The households are living in thatched (2.50 per cent), tiled (50.25 per cent) and RCC roof. Among all the SHG member households the members selected from the BREDSS Groups are
relatively having more own tailed and RCC roof houses, the SHG households selected from IKP Groups are residing in the Government colony houses. More number of IKP Groups’ households is living in the RCC roof houses. As a whole the housing conditions in the BREDS Groups are relatively in good condition.

The information relating to the educational awareness in the sample SHGs reveal that educational created among the people in the selected 400 SHG members, 29.25 per cent selected SHG members to awareness of education, 32 per cent of sample SHG members are having awareness about the IKP Groups, 68 per cent and 73.50 per centages of the selected SHG members of BREDS Groups. The data relating to decision making process of the sample SHG members is concerned, the members of the Self-Help groups are taking advice from their husband, parents, village elder and other sources. Majority of the members i.e., 71.75 per cent of the sample SHG members are taking advice from their husbands while taking a decision on SHG activity. 13.25 per cent of sample SHG members depending on their parents for taking a decision about the planned programmes of SHGs. 8.25 per cent of SHG members are taking advices from the village elders that possess rich experience in different fields.

The analysis relating to per centage distribution of sample SHG members participation in various Government Programmes, reveal that out of the total sample SHG members, 72.00 per cent of sample SHG members are participating in SHG programme. 2 per cent of the sample SHG members are participating in ICDS programme and village development programme committees. Among the SHG members selected from BREDS Groups the proportion of sample SHG members participating in village developmental committees (Gram Sabhas), motherhood committees (2 per cent), and school committees (1 per cent). On the whole, the proportion of sample SHG members participating in various Governmental programmes is much higher among the SHG members selected from the BREDS Groups than the SHGs members
selected from IKP Groups. This reflects the positive impact of women’s participation and emancipation in various Governmental programmes after being members of SHGs movement.

8.6.4. Comparative analysis relating to the determinants of socio-economic empowerment of SHG members

The analysis relating to the economic aspects of the empowerment reveal the following. In order to know whether a woman is empowered or not some quantification of the indicators of empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights. They are: inter-spouse consultation index, autonomy index and authority index. These indices are applied to examine the empowerment of rural women in this study. The construction of overall index is based on the array of characteristics and the total score of each member is sum of the score of each characteristic. If an SHG member’s answer is ‘yes’ to all 16 indicators, it will get maximum score i.e. 16. Generally it varies between 0 to 16. Depending on the total score estimated for each SHG member, they are classified into four groups using a cut off principle. The analysis reveal that about 1.5 per cent of the SHG members in BREDS groups and 0 per cent in IKP groups were found as fully empowered, while 1.5 per cent in case of IKP groups and 8.5 in BREDS groups were classified as empowered. On the whole the percentage of SHG members empowered surpasses that of disempowered in both SHPIs. Thus the above discussion and evidence provided on different aspects of empowerment, aptly demonstrate that the SHG approach and access to micro credit influenced economic and social empowerment of the rural women.

An attempt is made to use the multivariate regression model for analyzing the determinants of rural women empowerment. The determinants of rural women empowerment are arrived at, using the household data collected through a standard questionnaire. The present study has made an attempt to measures rural women empowerment index while taking into consideration the important socio-economic variables. The study has chosen seven explanatory
variables for estimating their impact on rural women empowerment, they are: literacy, general health, family size, occupation, economic activity, money-lending and credit, training and experience.

The analysis relating to the determinants of socio-economic empowerment of the selected sample SHG members from the two different SHPIs, BREDs and IKP groups ultimately reveals that, at the level of all members literacy levels, occupational patterns and Training and Experience emerged as the important determinants. At the level of all the SHG members selected from the BREDs groups, general health levels, occupation patterns are the important determinants. The variables economic activity of the members is also determining the empowerment to some extent. At the level of SHG members selected from the IKP groups, family size variable emerged as the important determinant; occupation patterns, general health and Training & Experience emerged as the other minor determinants of socio-economic empowerment of the SHG members of the IKP groups. The regression analysis shows that the impact of the SHGs programme is not only statistically significant but also has the highest regression coefficient, even when compared to socio-economic variables. In this study, it is found that women empowerment largely depends on the households occupation patterns, economic activity; training and experience, literacy and general health.

8.7 Conclusion:

The study as a whole reveals that, the selected members of SHGs organized both by the governmental (IKP) and Non Governmental Organization (BREDs) seen to have improved control over their labor to this extent. Women’s access to and control over their savings, credit and income have improved, women have improved freedom to move and interact with officials and other women offer joining the SHGs. The SHG groups themselves have expanded avenues for women to assume leadership position. SHG approaches of both the selected SHPIs (IKP and NGO) are influencing economic, social, and political and eventually empower the poor rural women.
However the major inferences drawn from this study ultimately confirms the stipulated hypothesis that, the performance of the SHG activities as well as the important parameters relating to socio economic empowerment are more intensively positive in case of selected members from the BREDs (NGO) groups, because of the close monitoring of the NGO rather than the selected members from the IKP groups where such type of close monitoring is lagging.

8.8. Suggestions:

Based on the major findings and conclusions of this study, towards further sustaining the SHG activities in the interior rural areas the following suggestions are made:

1. The study ultimately suggests that, though micro-finance through SHGs organized both by the Governmental (IKP and NGOs (BRED) has positive impact on the socio-economic and living conditions of rural women in the study area, still there is need to improve the process of empowerment and continue the SHG activities rigorously both by the Governmental and Non Governmental Organizations towards further strengthening of SHG activities in the study area.

2. On the part of NGOs the study suggests that though NGOs are striving in the light of their rich experience in dealing with people when compared to Governmental organizations, still they are expected to select the members who are relatively poor and essentially required the help as eligible candidates and they have to put more efforts to motivate the members of SHGs to participate actively. There is need to create more awareness by NGOs among the members of SHGs regarding the conservation of natural resources and give encouragement to the members of SHGs in improving their economic position and social status. In this context they have to create more awareness among the members of SHGs on proper utilization of credit and income savings. Also the NGOs have to concentrate on developing leadership qualities among the SHG members.
3. On the part of Governmental organizations, the study suggests that there is need to improve the relations between the government and NGOs so that they can interact supportively as well as collaborate effectively to achieve the success of SHG activities. The state government is expected to play an important role for the creation of favourable atmosphere by creating an understanding between the government officials and NGOs while discharging their duties as co-partners for the success of SHG activities in the rural areas towards promoting socio-economic empowerment of rural women. In this context, for the effective participation of rural women in the SHG activities, it should be made as mandatory to all the Departments to introduce all the Government programmes through participatory management. Rural women folk have to be imparted skills in exclusive groups in management of various development activities.

4. To promote awareness and to motivate the rural women about SHG activities functional literacy has to be carefully formulated to suit changing scenario in rural areas to empower local rural communities and traditional institutions.